PERSONAL LINES MANUAL

QUANTUM AUTO 2.0

TEXAS

RULES/UNDERWRITING

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TRAVELERS

QUANTUM® **2.0 PERSONAL AUTOMOBILE PROGRAM - TEXAS**

Consumers County Mutual Insurance Company

Quantum Auto® *2.0*

CHECKING SLIP

Rule Governing Application of Revised Rules and Rates - All Companies

This change applies to new business issued and effective on or after **February 03, 2017**, and to renewal business issued on or after **February 03, 2017** with an effective date on or after **March 10, 2017**.

Pages Revised

Texas Rate Pages

MEMORANDUM OF CHANGES

Base Rates and Miscellaneous Class Plan Updates have been made to the Rate Section.

TRAVELERS

QUANTUM® 2.0 PERSONAL AUTOMOBILE PROGRAM - TEXAS

Consumers County Mutual Insurance Company

Quantum Auto® *2.0*

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Consumers County Mutual Insurance Company
Quantum Auto 2.0^{SM}
TEXAS NEW BUSINESS ELIGIBILITY

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

I.   **DEFINITIONS:**

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

A.   Excessive Speeding Conviction – a speeding conviction for 21 miles per hour or more over the limit

B.   Incident – includes at-fault accidents, not-at-fault accidents, minor convictions, Excessive Speeding Convictions, and intermediate convictions

C.   Major Conviction – includes, but is not limited to, the following conviction types:

1.   Driving while under the influence of alcohol or drugs

2.   Refusal to take a sobriety test

3.   Illegal possession of alcohol or drugs in a motor vehicle

4.   Drinking while driving

5.   Reckless driving

6.   Failure to stop for school bus

7.   Careless driving

8.   Inattentive operation

D.   Operator – includes all operators listed on the policy, except for operators insured elsewhere, operators excluded with a named driver exclusion endorsement, or operators having only a learner's permit

E.   Single car and multi-car – includes private passenger cars, pickups, vans, mini-vans, SUVs, and crossovers, excluding antiques and classics of these types

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

A.   Any operator who does not hold a valid full-privilege driver's license. This includes any operator who holds only a learner's permit or intermediate license (not applicable if part of a family account where another insured holds a valid full-privilege license). An International Driving Permit alone is not a valid license.

B.   Any operator (other than in active military immediately prior to application) who has owned a car, was required by law to have automobile liability insurance and:

1.   has been uninsured more than 30 consecutive days immediately prior to application, or

2.   has a lapse 30 or less consecutive days immediately prior to application and cannot show prior automobile liability coverage in force for at least 6 consecutive months prior to that lapse, or

3.   has no lapse but cannot show prior automobile liability coverage in-force for at least 6 consecutive months immediately prior to application.

C.   Any operator who has had his/her driver's license or registration suspended or revoked, other than an administrative suspension or revocation, with the date of license reinstatement within the past 15 months

D.   Any operator who has been subject to a financial responsibility filing in the past 60 months

E.   Any operator with an uncompensated mental or physical impairment that could significantly affect his/her ability to drive safely

F. Any operator who has had 1 or more of the following convictions in the past 60 months:

1. Criminal negligence, homicide, manslaughter, assault or any felony arising from the use of an auto

2. Failure to stop and report an accident

3. Attempting to elude a police officer

4. Making false statements in an application for a driver's license or registration

5. Theft or unlawful taking of an auto, or operating a vehicle without permission

6. Unlawful driving during suspension or revocation of license or registration

7. Illegal use of or loaning a license to an unlicensed person

8. Altering, forging or counterfeiting license, title, registration or plates

9. Racing or participating in a race or timed/speed event

G. Any operator with less than 3 years driving experience with a Major Conviction in the past 60 months

H. Any operator as part of a single-car risk with less than 3 years driving experience and more than 1 Incident in the past 60 months

I. Any operator with a Major Conviction in the past 15 months

III. THE FOLLOWING HOUSEHOLD RISKS ARE INELIGIBLE:

A. Any risk with more than 1 Major Conviction in the past 60 months

B. Any risk with a Major Conviction and a total of more than 1 Incident within the past 60 months

C. Any risk that was not previously insured on an auto policy (either as a named insured or listed as a driver) and is acquiring insurance as the result of purchasing a first car.

D. The following chart outlines the maximum combination of Incident and loss history in the past 60 months that are eligible for a risk requesting the liability limits shown:

Liability Limits		Age of Operator	At-Fault Accidents	Total Incidents (AFs, NAFs and minor, intermediate, and Excessive Speeding convictions)
Greater than 250/500 or 300 CSL	Per Operator	Under 21	1	2
Greater than 250/500 or 300 CSL	Per Operator	Over 70	0	1
Greater than 250/500 or 300 CSL	Per Operator	21 - 70	1	2
Greater than 250/500 or 300 CSL	Per Household	All	2	3

IV. THE FOLLOWING VEHICLES ARE INELIGIBLE:

A. Used in racing or equipped with racing items

B. Used commercially, including but not limited to livery (for hire), rented to others, or delivery.

C. Used in snow removal for a charge.

D. More than 3 vehicles per account with an original cost new in excess of $125,000 per vehicle.

E.   Any vehicle other than a motorhome with an original cost new in excess of $250,000.

F.   Motor homes with an original cost new in excess of $100,000, or used as a primary or secondary residence

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

H.   One of the following types:

1.   Gray market vehicle (not manufactured for sale in the United States)

2.   Vehicle has existing damage (beyond normal wear and tear) including glass

3.   Motorcycles with an engine size in excess of 1000cc

4.   Commercial vehicle types including but not limited to dump trucks, tow trucks or drive-aways, panel vans, step vans, pickups with greater than 10,000 GVW, emergency vehicles, buses, and any vehicle that requires a State or Federal motor carrier permit or a special driver's license

5.   Not more than 1 artisan-use vehicle per account (e.g. electrician, plumber, carpenter), sole proprietorship only, may not be operated by employees, not more than 2 job sites per day

6.   Kit cars, self-built, replicars, or experimental vehicles

7.   Previously totaled, salvaged, or reconstructed vehicles

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

A.   The following charts outline the maximum combination of Incident and loss history that are eligible per operator and per household in the past 36 and 60 months.

Incident History

		At-Fault Accidents		Not-At-Fault Accidents		Excessive Speeding Convictions		Total Incidents (AFs, NAFs and minor, intermediate, and Excessive Speeding convictions)	
		36 mos.	60 mos.	36 mos.	60 mos.	36 mos.	60 mos.	36 mos.	60 mos.
Single Car	Per Operator	2	2	2	2	2	2	2	2
	Per Household	2	2	2	2	2	2	3	3
Multi-Car	Per Operator	2	3	2	3	2	2	2	3
	Per Household	2	3	2	3	3	3	4	4

Loss History

		Comprehensive losses excluding Glass-only losses and Roadside Assistance/Towing			
		Less than $1,000		Greater than or equal to $1,000	
		36 mos.	60 mos.	36 mos.	60 mos.
Single Car	Per Household	3	3	2	2
Multi-Car	Per Household	3	3	3	3

B.   Any single car risk with more than 2 Comprehensive losses (excluding Roadside Assistance/Towing) greater than $150 each in the past 60 months requires a minimum $500 Comprehensive deductible.

C.   Any multi-car risk with more than 3 Comprehensive losses (excluding Roadside Assistance/Towing only) greater than $150 each in the past 60 months requires a minimum $500 Comprehensive deductible.

D.   Any single car risk with more than 2 glass losses greater than $150 each in the past 60 months is ineligible for the Glass Deductible endorsement.

E.   Any multi-car risk with more than 3 glass losses greater than $150 each in the past 60 months is ineligible for the Glass Deductible endorsement.

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

A.   Any risk previously cancelled, declined or nonrenewed within the past 3 years.

B.   Any risk with a vehicle with an original cost new in excess of $150,000.

VII.   CATASTROPHE MANAGEMENT:

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

Travelers reserves the right to make exceptions for valid underwriting reasons

Consumers County Mutual Insurance Company
Quantum Auto 2.0ˢᴹ
TEXAS RENEWAL ELIGIBILITY

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

If renewal underwriting action is to be taken on any risk for a condition shown in any of the sections below, refer to the Termination Manual in Live Publish.

I. **DEFINITIONS:**

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

A. Excessive Speeding Conviction – a speeding conviction for 21 miles per hour or more over the limit

B. Incident – includes at-fault accidents, not-at-fault accidents, accidents involving a Permissive User (at-fault and not-at-fault)*, minor convictions, Excessive Speeding Convictions, and intermediate convictions

C. Major Conviction – includes, but is not limited to, the following conviction types:

1. Driving while under the influence of alcohol or drugs

2. Refusal to take a sobriety test

3. Illegal possession of alcohol or drugs in a motor vehicle

4. Drinking while driving

5. Reckless driving

6. Failure to stop for school bus

7. Careless driving

8. Inattentive operation

D. Operator – includes all operators listed on the policy, except for operators insured elsewhere, operators excluded with a named driver exclusion endorsement, or operators having only a learner's permit

E. Single car and multi-car – includes private passenger cars, pickups, vans, mini-vans, SUVs, and crossovers, excluding antiques and classics of these types

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

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

A. Any operator who does not hold a valid full-privilege driver's license. This includes any operator who holds only a learner's permit or intermediate license (not applicable if part of a family account where another insured holds a valid full-privilege license). An International Driving Permit alone is not a valid license.

B. Any operator who has not secured a resident state license prior to the first annual anniversary renewal, unless not required to do so by state law (e.g. active duty military officially stationed in the state with a valid driver's license from another state).

C. Any operator who has had his/her driver's license or registration suspended or revoked, other than an administrative suspension or revocation, with the date of license reinstatement within the past 15 months

D. Any operator who has been subject to a financial responsibility filing in the past 60 months

E. Any operator with an uncompensated mental or physical impairment that could significantly affect his/her ability to drive safely

F. Any operator who has had 1 or more of the following convictions in the past 60 months:

1. Criminal negligence, homicide, manslaughter, assault or any felony arising from the use of an auto

2. Failure to stop and report an accident

3. Attempting to elude a police officer

4. Making false statements in an application for a driver's license or registration

5. Theft or unlawful taking of an auto, or operating a vehicle without permission

6. Unlawful driving during suspension or revocation of license or registration

7. Illegal use of or loaning a license to an unlicensed person

8. Altering, forging or counterfeiting license, title, registration or plates

9. Racing or participating in a race or timed/speed event

G. Any operator with less than 3 years driving experience with a Major Conviction in the past 60 months

H. Any operator as part of a single-car risk with less than 3 years driving experience and more than 2 Incidents in the past 60 months

I. Any operator with a Major Conviction and 1 or more Incidents in the past 15 months

III. THE FOLLOWING HOUSEHOLD RISKS ARE INELIGIBLE:

A. Any risk with more than 1 Major Conviction in the past 60 months

B. Any risk with a Major Conviction and a total of more than 2 Incidents in the past 60 months

C. The following chart outlines the maximum combination of Incident and loss history in the past 60 months that are eligible for a risk requesting the liability limits shown:

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

IV. THE FOLLOWING VEHICLES ARE INELIGIBLE:

A. Used in racing or equipped with racing items

B. Used commercially, including but not limited to livery (for hire), rented to others, or delivery.

C. Used in snow removal for a charge.

D. More than 3 vehicles per account with an original cost new in excess of $125,000 per vehicle.

E. Any vehicle other than a motorhome with an original cost new in excess of $250,000.

F. Motor homes with an original cost new in excess of $100,000, or used as a primary or secondary residence

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

H. One of the following types:

1. Gray market vehicle (not manufactured for sale in the United States)

2. Vehicle has existing damage (beyond normal wear and tear) including glass

3. Motorcycles with an engine size in excess of 1000cc

4. Commercial vehicle types including but not limited to dump trucks, tow trucks or drive-aways, panel vans, step vans, pickups with greater than 10,000 GVW, emergency vehicles, buses, and any vehicle that requires a State or Federal motor carrier permit or a special driver's license

5. Not more than 1 artisan-use vehicle per account (e.g. electrician, plumber, carpenter), sole proprietorship only, may not be operated by employees, not more than 2 job sites per day

6. Kit cars, self-built, replicars, or experimental vehicles

7. Previously totaled, salvaged, or reconstructed vehicles (not applicable to in-force claims for which repairs have been completed by professional mechanics and body shops, and the insured provides a mechanic's statement attesting to completed repairs and safe operation).

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

A. The following charts outline the maximum combination of Incident and loss history that are eligible per operator and per household in the past 36 and 60 months.

Incident History

		At-Fault Accidents		Not-At-Fault Accidents		Excessive Speeding Convictions		Total Incidents (AFs, NAFs and minor, intermediate, and Excessive Speeding convictions)	
		36 mos.	60 mos.	36 mos.	60 mos.	36 mos.	60 mos.	36 mos.	60 mos.
Single Car	Per Operator	3	3	3	3	3	3	3	3
	Per Household	3	3	3	3	3	3	4	4
Multi-Car	Per Operator	3	4	3	4	3	3	3	4
	Per Household	3	4	3	4	4	4	5	5

Loss History

		Comprehensive losses excluding Glass-only losses and Roadside Assistance/Towing			
		Less than $1,000		Greater than or equal to $1,000	
		36 mos.	60 mos.	36 mos.	60 mos.
Single Car	Per Household	4	4	3	3
Multi-Car	Per Household	4	4	4	4

IV. THE FOLLOWING RISKS REQUIRE REFERRAL TO THE UNDERWRITER:

A. At the first or second annual anniversary renewal, any single car risk previously cancelled, declined or nonrenewed within the past 3 years that has in the past 12 months a total of 2 or more Incidents

B. At the first or second annual anniversary renewal, any multi-car risk previously cancelled, declined or nonrenewed within the past 3 years that has in the past 12 months a total of 3 or more Incidents

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

D. Any risk with a newly added vehicle with an original cost new in excess of $150,000

V. **CATASTROPHE MANAGEMENT:**

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

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

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1. DEFINITIONS

A. PRIVATE PASSENGER AUTO

   1. A private passenger auto is a four-wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and:

      a. not used as a public or livery conveyance for passengers,

      b. not rented to others.

   2. A motor vehicle that is a pickup, sport utility vehicle or van will be considered a private passenger auto, if it is not customarily used for the delivery or transportation of goods or materials unless such use is:

      a. for farming or ranching,

      b. for making sales calls by a sales person,

      c. incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

   3. A motor vehicle owned by a farm family partnership, or farm family corporation will be considered a private passenger auto owned by two or more relatives who are residents of the same household if:

      a. it is principally garaged on a farm or ranch, and

      b. it otherwise meets the definitions in 1. and 2. above.

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

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

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

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

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

   1. an excluded driver,

   2. a driver who holds a learner's permit,

   3. a driver who customarily drives a vehicle insured on the policy, but who is insured with another insurance company.

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

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

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

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

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

2. ELIGIBILITY

Personal Auto Policy

1. A Personal Auto Policy shall be used to afford coverage to Private Passenger Autos if:

   a. They are written on a specified auto basis, and

   b. They are owned by an individual or by an individual and spouse who are residents in the same household. Both the individual and spouse who are residents in the same household may be listed as named insureds on the declarations page.

2. A Personal Auto Policy shall be used to afford coverage to Private Passenger Autos that are owned jointly by:

   a. Two or more resident relatives other than an individual and spouse,

   b. Two or more resident individuals,

   c. Two or more non-resident relatives, including non-resident individual and spouse,

   d. A named insured and a resident relative.

   If:

   a. They are written on a specified auto basis, and

   b. The policy affords coverage only for such Private Passenger Autos which are jointly owned.

3. A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles and snowmobiles if:

   a. They are written on a specified vehicle basis,

   b. They are owned by:

      i. An individual,

      ii. An individual and spouse,

      iii. Two or more relatives other than an individual and spouse,

      iv. Two or more resident individuals,

      v. A named insured and a resident relative, and

   c. Coverage is limited in accordance with the Miscellaneous Type Vehicle or Snowmobile endorsement.

4. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The Named Non-Owner Coverage endorsement must be attached.

3. PREMIUM DETERMINATION

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

A. Determine the appropriate rating variable, codes and factors by referencing the Rules and Rate section:

1. Refer to Rule 24. Rating Territories and the Territory Pages to determine the policy and vehicle level territory codes.

2. Refer to the Base Rates and Territory section of the Rate Pages to determine the base rate amounts and applicable territory factors for the desired coverages.

3. Refer to Rule 4. Household Composition and the Household Composition section of the Rate Pages to determine the factors for each applicable coverage. Determine the Household Composition factor for each applicable coverage by multiplying the factors from each table in the Household Composition rate section, and round the result to five decimals.

4. Refer to Rule 5. Tier Determination and the Tier rules and rate pages to determine the factors for each applicable coverage. Determine the Tier factor for each applicable coverage by multiplying the factors from each table in the Tier rate section, and round the result to five decimals.

5. Refer to Rule 6. Policy Variables and the Policy – Incident Variables, Policy – Driver Variables, Policy – Other Variables and Policy – Discounts sections of the Rate Pages to determine the factors for each applicable coverage.

6. Refer to Rule 7. Vehicle Variables and Discounts, Rule 10. Model Year, Rule 17. State Specific Coverages, the Vehicle Variables and Discounts section and the State Specific Coverages section of the Rate Pages to determine the factors for each applicable coverage.

7. Refer to Rule 8. Expense Determination and the Expense section of the Rate Pages to determine for each vehicle the expense amount and the coverage to which the expense amount is to be applied.

8. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

9. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the factors for each applicable coverage. Determine the Other Discounts factor for each applicable coverage by multiplying the factors from each table in the Other Discounts rate section, and round the result to five decimals.

10. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum premium for each coverage for the policy term.

B. The premium for each coverage is determined by:

1. Multiplying the factors from Rules 3.A.2. through 3.A.6. rounding at each step to five decimals. Dollar round the final result, in accordance with Rule 15. to determine the pre-expense premium for each applicable coverage.

2. Adding the Expense amount determined in Rule 3.A.7. to the result of Rule 3.B.1. to the appropriate vehicles and coverages, rounding the result to two decimals.

3. Multiplying the factors from Rules 3.A.8. and 3.A.9. with the result of Rule 3.B.2. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

4. Taking the greater of the result of Rule 3.B.3. or Rule 3.A.10.

C. For Single Limit Liability, determine the premium as follows:

1. For Rules 3.B.1. through 3.B.3., calculate the BI portion of the premium using the CSL BI Base Rate, the BI Single Limit Liability Limit factor, along with the BI factors from all other rate tables.

2. For Rules 3.B.1. through 3.B.3., calculate the PD portion of the premium using the CSL PD Base Rate, the PD Single Limit Liability Limit factor, along with the PD factors from all other rate tables.

3. Add the calculated BI portion and PD portion from steps 1) and 2) above, and apply Rule 3.B.4.

4. HOUSEHOLD COMPOSITION

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

5. TIER DETERMINATION

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

6. POLICY VARIABLES

Incidents, Variables, and Discounts applied at the policy level.

6.1 Incident Determination and Accumulation

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

A. Incident Types

1. Convictions

Convictions include those categorized below for all eligible drivers in the household

a. Major Convictions

i. Careless driving

ii. Driving under influence: driving while intoxicated or under the influence of drugs

iii. Refusal to take a sobriety test

iv. Attempting to elude officer: eluding or attempting to elude a police officer

v. Failure to stop/report an accident: failure to stop and report when involved in an accident

vi. Gross negligence/manslaughter: homicide or assault arising out of the operation of a motor vehicle

vii. Accumulating Points Requiring an FR filing: the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of Financial Responsibility under any Financial Responsibility Law as of the effective date of the policy

viii. Illegal use of license/driving while suspended: driving while license is suspended or revoked; using stolen license

ix. Operate without owner's permission: operating a motor vehicle without the owner's permission

x. Loan license to unlicensed person

xi. Failure to stop for a school bus: failure to stop or yield for a school bus as required

xii. Reckless driving: driving a motor vehicle in a reckless manner

xiii. Speeding: speeding 21 or more miles per hour over the posted speed limit

xiv. Racing: engaging in a speed contest

xv. Suspension/Revocation: suspension or revocation of a license as a result of a conviction

xvi. Single incident requiring an FR filing

xvii. Texting while Driving

b. Intermediate Convictions

i. Speeding 11-15 miles per hour over the posted speed limit

ii. Speeding 16-20 miles per hour over the posted speed limit

iii. Passing violations

iv. Stop Sign/Red Light: Running through a red light or stop sign

v. Illegal turning

    c.   Minor Convictions

        i.   Speeding 1 – 5 miles per hour over the posted speed limit

        ii.   Speeding 6 – 10 miles per hour over the posted speed limit

        iii.   Equipment violation: motor vehicle "equipment" violation, example: involving brakes, or driving a vehicle which is in an unsafe condition

        iv.   Miscellaneous Minor violations

    d.   Other Minor Convictions

    All other convictions are not applicable in Texas.

2.   Accidents

Accidents include those categorized below

    a.   At Fault Accidents

    Accident involving any Eligible Driver or Permissive User, while operating an auto and resulting in a loss unless categorized below as Not At Fault.

    b.   Not At Fault Accidents

        i.   Accidents incurred by an operator demonstrated to be a named insured or operator of an auto insured under a separate policy, or Permissive User; and

        ii.   Accidents occurring under the following circumstances:

           (a)   auto lawfully parked (if the vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or

           (b)   the applicant, owner, or other resident operator is reimbursed by, or on behalf of a person who is responsible for the accident or has judgment against such person; or

           (c)   auto operated by the applicant, Permissive User, or any resident operator (1) which is struck in the rear by another vehicle and the insured has not been convicted of a moving traffic violation in connection with this accident; (2) which is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or

           (d)   operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant, Permissive User, or resident operator was not convicted of a moving traffic violation in connection with the accident; or

           (e)   accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency; or

           (f)   applicant, owner or other resident operator receives payment solely under Medical Payments or Uninsured Motorists Coverage and the operator was not convicted of a moving traffic violation; and

       iii. Accidents involving Comprehensive Loss payments

          (a) accidents involving Physical Damage caused by contact with animals or fowl; or

          (b) accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.

    3. Comprehensive Losses

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

B. Accident and Comprehensive Loss Thresholds

There are varying thresholds associated with accidents and comprehensive losses.

    1. At-Fault Accidents Threshold

      a. bodily injury, or death in excess of $1,000,

      b. total damage to all property including that of the insured, in excess of $1,000,

      c. the aggregate loss in excess of $1,000 including damages for bodily injury, death, and total damages to all property

    2. Not At Fault Accidents Threshold

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

    3. Comprehensive Loss Threshold:

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

C. Refund of Surcharged Premium

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

D. Administration of Incidents

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

    1. Company's own records,

    2. Motor vehicle records,

    3. An application signed by the applicant and agent,

    4. Information received from a Consumer Reporting Agency.

E. Incident Accumulation

    1. Chargeable Incident Count

      a. The experience period for the Chargeable Incident Count for New Business shall be 35 months immediately preceding the effective date of application. The experience period for renewal policies shall be the 36 months immediately preceding the renewal effective date as of the preparation date of the continuation or renewal.

      b. The Chargeable Incident Count is determined by accumulating At Fault Accidents, Minor Convictions, Intermediate Convictions, and Major Convictions, less any accidents or convictions that have been forgiven within the experience period.

2. Number of Drivers with Chargeable Incidents

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

3. Total Policy Incident Count

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

4. Incident Code

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

6.2 Driver Variables

A. Definitions

1. Resident

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

Exception:

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

2. Married Driver

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

3. Driver Age

The age attained on the last birthday.

4. Driver Types

a. Eligible Driver

Refer to Rule 1 of this manual.

b. Youthful Driver

Youthful driver refers to an eligible driver under 25 years of age.

c. Permitted Driver

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

d. Driver Insured Elsewhere

A Driver listed on the Travelers policy, who does not customarily drive any vehicle on that policy and is insured on another policy with another company. This does not include a Spouse, including Domestic Partners/Civil Unions as applicable, or any Permitted Drivers.

A driver listed on the Travelers policy as excluded from coverage and underwriting. Excluded drivers are not used in rating.

5. License Types

a. Valid

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

b. Out of State

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

c. Foreign

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

6. Years Licensed

   The number of years a driver has been licensed.

7. Unverifiable MVR

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

B. Variable Definitions

   1. Driver Age

      a. Age of Oldest Driver

         The age of the oldest eligible driver.

      b. Age of Original Oldest Driver

         The age of the oldest eligible driver listed on the policy as of the original policy effective date.

      c. Age of Youngest Driver

         The age of the youngest eligible driver.

      d. Age of Youngest Permit Operator

         The age of the youngest permit operator.

      e. Age of Youngest Driver Insured Elsewhere

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

      f. Age of Youngest Excluded Driver

         The age of the driver on the policy who is youngest and identified as an Excluded Driver.

   2. Driver Counts

      a. Number of Married Drivers

         The count of all married eligible drivers on the policy.

      b. Number of Youthful Drivers

         The count of eligible youthful drivers on the policy.

      c. Number of Drivers with an Out of State License

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

      d. Number of Drivers with a Foreign License

         The total count of eligible drivers that have been identified as having a valid foreign license.

      e. Number of Drivers with a Permit

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

f. Number of Drivers with an Unverifiable MVR

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

3. Vehicle Driver Ratio

Vehicle Driver Ratio refers to the combination of the number of eligible drivers and the number of eligible vehicles. Vehicle driver ratio categories are defined as follows:

Code	Description
A	Single car-one driver
B	Single car-more drivers than vehicles
C	Multi car-more vehicles than drivers
D	Multi car-equal number of vehicles and drivers
E	Multi car-more drivers than vehicles
F	No eligible vehicles on the policy, any number of drivers

4. Years Licensed variables

a. Lowest Years Licensed

The calculation of the number of years licensed for the eligible driver licensed the fewest years.

b. Highest Years Licensed

The calculation of the number of years licensed for the eligible driver licensed the most years.

6.3 Other Variables

A. Residence Type

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

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

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

B. Coverage Level

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

Coverage Level Code	Description
H	All eligible vehicles on the policy have both liability coverage and physical damage coverage.
L	All eligible vehicles on the policy have liability coverage only
C	All eligible vehicles on the policy have physical damage coverage only
M	Number of excess vehicles < Number of vehicles with liability coverage only
O	All other eligible vehicle and coverage combinations

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

C. Location Level

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

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

D. Policy Tenure

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

E. Single/Multi Vehicle Policy

Single/Multi Vehicle Policy refers to the number of eligible vehicles on the policy.

Code	Description
S	Only one eligible vehicle is listed on the policy
M	More than one eligible vehicle is listed on the policy
N	No eligible vehicles are listed on the policy

F. Prior Carrier

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

G. Policy Level Symbol Adjustment

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

1. Comprehensive and/or Collision

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

2. Bodily Injury

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

3. Property Damage

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

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

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

6.4 Policy Discounts

A. Safe Driver Discount

1. Safe Driver Level

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

2. Safe Driver Transition

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

a. Prior Total Policy Incident Count

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

b. Change in Total Policy Incident Count

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

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

d. Change in Months Clean

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

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

e. Prior Safe Driver Level

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

f. Current Intended Safe Driver Level

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

Refer to the Safe Driver Appendix for additional details.

3. Safe Driver Indicator

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

B. Good Student Discount

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

1. The owner or operator is:

    a. at least 16 years of age, and

    b. a full time high school, home study, college, or university student.

2. Upon initial application the student has met one of the following requirements:

    a. is in the upper 20% of his/her class scholastically, or

    b. maintains a "B" average, or its equivalent, or

    c. when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent, or

    d. when in a school that does not issue an alphabetical or numerical grade, must have a "pass" rating or higher, or

    e. is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement, or

    f. is enrolled in an academic home study program and provides proof upon initial application that:

        i. the student maintains a "B" average or its equivalent, or

        ii. when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent, or

        iii. when in a school that does not issue an alphabetical or numerical grade, must have a "pass" rating or higher, or

        iv. the student ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:

            (a) PSAT (Preliminary Scholastic Aptitude Test)

            (b) PLAN/ Pre-ACT (Preliminary American College Test)

            (c) SAT-I (Scholastic Aptitude Test - I)

            (d) ACT (American College Test)

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

C. Student Away At School Discount

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

D. Driver Training Discount

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

1. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

    a. A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car. In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved "simulated practice driving trainer".

    b. A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved "simulated practice driving trainer". In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

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

2. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and

    a. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or

    b. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible agency, or

    c. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

"Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in this rule.

E. Multi Car Discount

Multi Car Discount applies to policies with multiple eligible vehicles.

F. Affinity Discount

An Affinity Discount applies to a policy affiliated with an affinity group such as an employer, a credit union, or an association that has entered into an arrangement with Travelers, and the insured applied through that program.

G. Early Quote Discount

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

1. Quote to Effective Date

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

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

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

2. Quote to Expiration Date

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

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

H. Continuous Insurance Discount

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

Code	Classification
NA	No Prior Insurance
A	Lapse in Coverage
0-999	Number of Months Continuously Insured

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

I.   Good Payer Discount

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

1.   the number of late payments during the 36 months immediately preceding the renewal policy effective date as of the preparation date of the renewal, and

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

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

7. VEHICLE VARIABLES AND DISCOUNTS

Variables and discounts applied at the vehicle level.

7.1 Vehicle Age

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

1. if the result is equal to or less than -1, Vehicle Age will equal "A";

2. if the result is equal to or greater than 20, Vehicle Age will equal "20";

3. otherwise, Vehicle Age will equal the result.

<u>7.2 Vehicle Use</u>

Vehicle use includes Pleasure, Farm, Very Short Commute, Short Commute, Long Commute and Business categories.

1. Pleasure Use

    a. The auto is not customarily used for business or to drive to and from work or school.

2. Farm Use

    a. The auto is principally garaged on a farm or ranch, and

    b. it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and

    c. it is not customarily used in any occupation other than farming or ranching.

3. Very Short Commute

    a. Less than 3 miles:

        i.   Personal use including driving to or from work or school less than 3 miles one way, and

        ii. no business use.

    b. An auto driven part way to and from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

4. Short Commute

    a. Less than 15 miles:

        i.   Personal use including driving to or from work or school 3 or more, but less than 15 road miles one way, and

        ii. no business use.

    b. An auto driven part way to and from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

5. Long Commute

    a. 15 or more miles:

        i.   Personal use including driving to and from work or school 15 or more road miles one way, and

        ii. no business use.

    b. An auto driven part way to and from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

6. Business Use

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

7. Vehicle Use classifications are as follows:

Classification	Description
P	Pleasure Use
F	Farm Use
T	Very Short Commute
S	Short Commute
L	Long Commute
B	Business Use

8. Vehicle Mileage

   The annual mileage driven for each eligible vehicle on the policy.

<u>7.3 Model Year</u>

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

7.4 Symbols

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

Exceptions:

1. For vehicles with new Model Years that have not yet had a symbol assigned, the prior Model Year's symbol will be assigned until such time as the database has been updated to include the new Model Year.

2. Liability Symbols

   a. Vehicles with Pre-1981 Model Years will be assigned a symbol of (DD).

   b. Vehicles with Model Years of 1981 and subsequent that do not have a designated Liability Symbol assignment are automatically assigned based on the make of the vehicle and whether the type is a private passenger or pick-up.

   c. New makes of vehicles, including Miscellaneous Vehicle Types other than classic autos, will have the symbol of (EE) until the next annual update of symbols. Makes of low production vehicles will also be assigned a symbol of (EE).

   d. Miscellaneous Vehicle Types

      i. Private passenger autos and pick-ups classified as antiques or classics (regardless of Model Year) will have their own separate symbols: antique limited use (AA), antique not limited use (BB), classic (CC).

      ii. All other Miscellaneous Vehicle Types (ex. Motor Homes, motor cycles, golf carts, etc.) will have the symbol of (FF).

3. Physical Damage Symbols

   a. Vehicles with Pre-1990 Model Years are assigned ISO Physical Damage Symbols.

   b. For existing vehicles where the Travelers Proprietary Physical Damage Symbols cannot be assigned based on VIN or cost new, the prior Model Year's symbol assignment is used.

   c. For new makes of vehicles, excluding Miscellaneous Vehicle Types, the symbol is assigned based on the Manufacturer's Suggested Retail Price from the table in the Price/Symbol Section of this manual.

   d. For all Miscellaneous Vehicle Types, including antiques and classics (regardless of Model Year), refer to the Miscellaneous Type Vehicle Rule of this manual to determine the Physical Damage Symbol assignment.

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

7.5 Alternative Fuel Vehicles

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

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

A. Hybrid Vehicle Discount

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

B. Electric Vehicle Discount

   An Electric Vehicle Discount applies only to vehicles classified as Electric

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

7.6 New Car Discount

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

8. EXPENSE DETERMINATION

Expense amounts are based on characteristics found in the Expense section of the rate pages.

A. Expense Calculation

Multiply the Base Expense amount by the Expense Adjustment Factor to determine the expense amount to be applied to each eligible vehicle.

B. Expense Allocation

Expenses are added to the Bodily Injury coverage on all eligible vehicles. In the absence of the Bodily Injury coverage, expenses are added to Comprehensive coverage for that vehicle.

9. OTHER DISCOUNTS

A. Multi Policy and Homeownership Discount

1. A multi policy discount is applied based on the insured's residence type in combination with the total number of eligible companion policies that are insured with the Travelers.

   a. Eligible companion policies include: Boat owner, Personal Articles Floater, Umbrella, and Dwelling Fire policies.

   b. Policies are also eligible for this discount when the insured expects to have a residence type or eligible companion policies in effect within 90 days of policy effective date.

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

2. A homeownership discount applies when the insured owns a home that is insured elsewhere as defined in the Residence Type rule, and does not have any qualifying companion policies.

3. A combined Multi Policy and Homeownership Discount applies when the insured owns a home that is insured elsewhere as defined in the Residence Type rule and also has qualifying companion policies.

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

B. Paid in Full Discount

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

1. A lump sum bill plan must be chosen at the time of new business issuance and the premium paid in full with no unpaid balance.

2. A lump sum bill plan must be chosen prior to the next policy continuation effective date and the premium paid in full with no unpaid balance.

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

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

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

C. Electronic Payment Discount

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

Payment Methods:

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

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

10. MODEL YEAR

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

A. Exceptions

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

B. Coding

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

Note:

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

11. MINIMUM PREMIUM RULE

A. A minimum premium charge applies to each coverage or feature for the policy period. Refer to the Policy – Other Variables section of the Rate Pages to determine the minimum premium for each applicable coverage or feature. Any pro-rata adjustment to the minimum coverage or feature premiums will not result in a premium of less than $1 for the policy period.

B. The minimum premium charge for each policy is $25 for a 6-month policy term and $50 for a 12-month policy term. These minimum premium charges for each policy are not subject to pro-rata adjustment.

12. POLICY PERIOD

A. No policy may be written for a period longer than 12 months.

B. Premium charged for policy terms is as follows:

   1. Twelve month Policies - Refer to the Policy - Other Variables section of the Rate pages.

   2. Six month Policies

      a. For 6 month policies charge the 6 month premium in the Policy - Other Variables section of the Rate pages.

      b. Policies issued for a 6 month period with an effective date on the 29th, 30th, or 31st of any month:

         i. A new business policy may be extended from the effective date to the first day of the calendar month following the expiration of the policy.

         ii. Premium for this extended coverage of 1 to 3 days shall be waived.

C. Short-term Policies (Policies written for other than a 12 month or 6 month term)

   Such Policies shall be written on a pro rata basis:

      a. When coverage is written to secure a common policy date with other coverages or lines of insurance.

      b. When a policy is issued to replace an outstanding policy of a company in liquidation, for a period equal to the unexpired term of the outstanding policy.

      c. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

13. CHANGES

A. Changes in Rating Criteria

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

EXCEPTIONS:

1. A policy shall not be changed other than at continuation because of the attained age of an operator of the auto.

2. A policy shall not be changed other than at continuation to affect a change in Incident Accumulation, except for the addition or deletion of an Eligible Driver with incidents within the policy experience period.

3. A policy shall not be changed other than at continuation solely due to a change in vehicle symbol assignment.

B. Changes Requiring Premium Adjustments

1. Compute all premiums for changes requiring adjustment of premium during the term of the policy in accordance with the rules and rates in effect as of the inception of the policy using the date of change on a pro-rata basis.

2. During the first year after a new coverage form option is added to the manual, that endorsement may be added to a policy mid-term using the rules and rates in effect at the time of the addition on a pro-rata basis. For subsequent continuations, the policy will revert to the Changes rule as stated in A. above.

3. Minimal Premium Adjustments

    a. If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived; except that the actual return premium will be returned at the request of the insured.

    b. Minimal Premium refund may be waived if the insured requests the following:

        i.   cancellation of coverage,

        ii.   reduction of limits of liability,

        iii. increase in deductible,

        except that actual return premium will be returned at the request of the insured.

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

14. CANCELLATION

All cancellations shall be computed on a pro-rata basis, subject to Rule 11. Minimum Premium Rule.

15. WHOLE DOLLAR PREMIUM

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

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

This procedure shall apply to all changes or cancellations.

16. SUSPENSION

Suspension of coverages is not available.

17. STATE SPECIFIC COVERAGES

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

1. Owners

   This form of auto insurance shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle which is registered or principally garaged in Texas.

   This form of insurance must apply to all vehicles on the policy.

   a. Exceptions

      i. The named insured shall have the right to purchase or reject such coverage in writing.

      ii. If rejected, the coverage need not be provided under a subsequent renewal or reinstatement policy previously issued to that named insured issued by the same insurer or an affiliated insurer, unless the named insured subsequently requests the coverage in writing.

   b. Basic Limits

      Rates for $85,000 Single Limit Bodily Injury and Property Damage Uninsured Motorists Coverage, and $30,000/60,000 Bodily Injury and $25,000 Property Damage Uninsured Motorists Coverage, are displayed on the rate pages. Property Damage Uninsured Motorists Coverage is subject to a $250 deductible.

   c. Increased Limits

      Increased limits may be afforded but may not be in excess of the Single Limit Liability or Bodily Injury and Property Damage Liability limits on the policy. The additional charges for increased limits Uninsured Motorists Coverage are shown on the rate pages.

   d. Policy Form

      Attach the Uninsured Motorists Coverage Section to the policy.

2. Non-Owner

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

3. Premium Determination

   a. Determine the appropriate rating variable, codes and factors by referencing the Rules and Rate section:

      i. Refer to Rule 24. Rating Territories and the Territory Pages to determine the vehicle level territory codes.

      ii. Refer to the Base Rates and Territory section of the Rate Pages to determine the base rate amounts and applicable territory rating factors for the desired coverages.

      iii. Refer to Rule 5. Tier Determination and the Tier rules and rate pages to determine the factors for each applicable coverage. Determine the Tier factor for each applicable coverage by multiplying the factors from each table in the Tier rate section, and round the result to five decimals.

      iv. Refer to Rule 6. Policy Variables and the Policy – Discounts sections of the Rate Pages to determine the factors for each applicable coverage.

      v. Refer to Rule 7. Vehicle Variables and Discounts, Rule 10. Model Year, the Vehicle Variables and Discounts section of the Rate Pages and the State Specific Coverages section of the Rate Pages to determine the factors for each applicable coverage.

      vi. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

      vii. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the factors for each applicable coverage. Determine the Other Discounts factor for each applicable coverage by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

      viii. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

  b. The premium for each coverage is determined by:

      i. Multiplying the factors from Rules 17.A.3.a.ii. through Rule 17.A.3.a.v., rounding at each step to five decimals. Dollar round the final result, in accordance with Rule 15. to determine the pre-expense premium for each applicable coverage.

      ii. Multiplying the factors from 17.A.3.a.vi. and Rule 17.A.3.a.vii. with the result of Rule 17.A.3.b.i. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

      iii. Taking the greater of the result of Rule 17.A.3.a.viii or Rule 17.A.3.b.ii.

B. Underinsured Motorists Coverage

Underinsured Motorists Coverage does not apply in Texas. (Uninsured Motorists Coverage includes Underinsured Motorists Coverage).

C. Personal Injury Protection Coverage

  1. Owners

    a. Personal Injury Protection Coverage shall be afforded under every auto liability policy covering a motor vehicle delivered or issued for delivery in Texas. In accordance with the Texas Motor Vehicle Law, a motor vehicle means a:

      i. Self-propelled vehicle designed for use on a highway;

      ii. Trailer or semi-trailer designed for use with a self-propelled vehicle; or

      iii. Vehicle propelled by electric power obtained from overhead wires, but not operated on rails.

    However, motor vehicle does not mean traction engines, road rollers or graders, tractor cranes, power shovels, well drillers, or implements of husbandry.

    b. The named insured may reject Personal Injury Protection Coverage in writing. If the named insured has rejected Personal Injury Protection Coverage, the coverage need not be provided under a subsequent renewal or reinstatement policy previously issued to that named insured issued by the same insurer or an affiliated insurer, unless the named insured subsequently requests the coverage in writing.

2. Non-Owners

   Personal Injury Protection Coverage may be made available under a Named Non-Owner policy. Refer to Rule 21. Named Non-Owner Coverage.

3. Limits of Liability

   The minimum limit of liability for Personal Injury Protection Coverage is $2,500 for each person per accident. The $2,500 limit applies to all Personal Injury Protection Coverage benefits, in the aggregate, for each person. Limits higher than $2,500 may be provided.

   If this coverage is selected, Medical Payments Coverage may not be selected.

4. Premium Determination

   Refer to Rule 3. Premium Determination.

5. Policy Form

   Attach the Personal Injury Protection Coverage Section to the policy.

18. MISCELLANEOUS COVERAGES

Optional coverages available for purchase.

18.1 Deductible Insurance

A. Deductible Liability Insurance is not available for vehicles classified and rated according to the rules of this manual.

B. Comprehensive Deductibles

Refer to the Comprehensive Deductible table in the Vehicle Variables section of the Rate Pages.

C. Collision Deductibles

Refer to the Collision Deductible table in the Vehicle Variables section of the Rate Pages.

18.2 Extended Transportation Expenses

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

A. Eligibility

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

B. Endorsement

Attach the Extended Transportation Expenses endorsement.

C. Premium Determination

1. Refer to the available limits and rates shown in the Miscellaneous Coverages section of the Rate Pages to determine the applicable rate.

2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.

3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

5. Multiply the rate and factors from Rules 18.2.C.1. through 18.2.C.4., rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

6. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

7. Take the greater of the result of Rule 18.2.C.5. or Rule 18.2.C.6.

18.3 Roadside Assistance Coverage

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

1. Towing or flatbed service due to disablement up to the applicable limits, or to the nearest qualified repair facility when no repair facility is available within the mileage limit; and

2. Labor performed on a covered vehicle at the place of breakdown.

Refer to Rule 25. Packages for additional coverage options.

A. Eligibility

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

B. Endorsement

Attach the Roadside Assistance Coverage endorsement.

C. Premium Determination

1. Refer to the available limits and rates shown in the Miscellaneous Coverages section of the Rate Pages to determine the applicable rate.

2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.

3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

5. Multiply the rate and factors from Rules 18.3.C.1. through 18.3.C.4. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

6. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

7. Take the greater of the result of Rule 18.3.C.5. or Rule 18.3.C.6.

18.4 Trip Interruption Coverage

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

A. Eligibility

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

B. Endorsement

Attach the Trip Interruption Coverage endorsement.

C. Premium Determination

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

18.5 Personal Property Coverage

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

A. Eligibility

Personal Property Coverage is only provided with Premier Roadside Assistance. Refer to Rule 25. Packages. Personal Property Coverage may only be provided to a vehicle that is an Eligible Vehicle (excluding Antiques and Classics), and comprehensive coverage must be afforded on the vehicle. If Comprehensive coverage is removed from the vehicle, then Personal Property Coverage must be removed.

B. Endorsement

Attach the Personal Property Coverage endorsement.

C. Premium Determination

1. Refer to the available limits and rates shown in the Miscellaneous Coverages section of the Rate Pages to determine the applicable rate.

2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.

3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

5. Multiply the rate and factors from Rules 18.5.C.1. through 18.5.C.4. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

6. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

7. Take the greater of the result of Rule 18.5.C.5. or Rule 18.5.C.6.

18.6 Glass Deductible

The Glass Deductible replaces the applicable Comprehensive or Collision deductible for repair or replacement of the windshield, windows, and transparent plastic used in the exterior lights or mirrors.

Refer to Rule 25. Packages, for additional coverage options

A. Eligibility

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

B. Endorsement

Attach the Glass Deductible endorsement.

C. Premium Determination

1. Refer to the Miscellaneous Coverages section of the Rate Pages to determine the additional charge for this coverage.

2. Refer to Rule 3.B.1. Premium Determination for the pre-expense premium for Comprehensive coverage.

3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors for Comprehensive coverage. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

5. Multiply the rate and factors from Rules 18.6.C.1. through 18.6.C.4. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

6. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

7. Take the greater of the result of Rule 18.6.C.5. or Rule 18.6.C.6.

18.7 Custom Equipment - Increased Limit

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

A. Eligibility

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

B. Endorsement

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

C. Premium Determination

1. Refer to the available limits and rates shown in the Miscellaneous Coverages section of the Rate Pages to determine the applicable rate.

2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.

3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

5. Multiply the rate and factors from Rules 18.7.C.1. through 18.7.C.4. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

6. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

7. Take the greater of the result of Rule 18.7.C.5. or Rule 18.7.C.6.

18.8 Auto Death Indemnity and Auto Total Disability Coverages

A. Auto Death Indemnity

Auto Death Indemnity Coverage pays the applicable principal sum in the event of the death of an individual named as an insured for this coverage, if death is caused by an accident and sustained while occupying an auto or when struck by an auto.

1. Eligibility

    a. Auto Death Indemnity Coverage is not available for new business.

    b. Auto Death Indemnity Coverage is available to:

        i. Policies being converted into this Travelers rating plan due to a Travelers initiated conversion of existing Travelers policies and Auto Death Indemnity Coverage is currently provided on the existing Travelers policy,

        ii. Policies being converted into this Travelers rating plan from a non-Travelers rating plan resulting from:

            (a) merger, acquisition or the obtaining of renewal rights,

            (b) submission of a designated book of business to Travelers under a documented book transfer agreement with a selected agency,

        iii. and at the time of conversion the policyholder has Auto Death Indemnity Coverage or a similar coverage in the prior company.

        iv. At least one Eligible Vehicle on the policy must have liability coverage.

        v. This coverage may be afforded to each individual named insured and/or any resident relative.

2. Endorsement

    Attach the Auto Death Indemnity Coverage endorsement.

B. Auto Total Disability

Auto Total Disability Coverage will pay the applicable weekly indemnity benefit for a specified number of weeks in the event of and during the period of total disability of an individual named as an insured for this coverage, if the total disability results from bodily injury caused by an accident and sustained while occupying, or through being struck by, an auto.

1. Eligibility

    a. Auto Total Disability Coverage is not available for new business.

    b. Auto Total Disability Coverage is available to:

        i. Policies being converted into this Travelers rating plan due to a Travelers initiated conversion of existing Travelers policies and Auto Total Disability Coverage is currently provided on the existing Travelers policy; and in addition the policyholder has and will continue to have Auto Death Indemnity Coverage,

        ii. Policies being converted into this Travelers rating plan from a non-Travelers rating plan resulting from:

     (a) merger, acquisition or the obtaining of renewal rights,

     (b) submission of a designated book of business to Travelers under a documented book transfer agreement with a selected agency;

     and at the time of conversion the policyholder:

     (i) had Auto Total Disability Coverage or a similar coverage in the prior company and;

     (ii) also has and will continue to have Auto Death Indemnity Coverage as outlined above.

  c. At least one Eligible Vehicle on the policy must have liability coverage.

  d. Auto Total Disability Coverage may be afforded to each individual named insured and/or any resident relative.

2. Endorsement

Attach the Auto Total Disability Coverage endorsement.

C. Premium Determination

1. Refer to the available limits and rates for the applicable coverage shown in the Miscellaneous Coverages section of the Rate Pages to determine the rate per named individual.

2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.

3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

5. Multiply the rate and factors from Rules 18.8.C.1. through 18.8.C.4. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

6. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

7. Take the greater of the result of Rule 18.8.C.5. or Rule 18.8.C.6.

18.9 New Car Replacement Coverage

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

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

A. Eligibility

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

1. Both Comprehensive and Collision coverages must be afforded on the vehicle. If Comprehensive Coverage and/or Collision Coverage is removed from that vehicle, then New Car Replacement Coverage must be removed.

2. The owner must be the original owner of the vehicle.

3. The vehicle must be the current or a future Model Year at the time the coverage is added to the policy.

4. New Car Replacement Coverage is automatically deleted at the first continuation or renewal following when the Vehicle Age reaches 6 years or greater.

Exceptions

1. This coverage is not available to leased vehicles.

2. This coverage is not available to vehicles classified and rated as antiques or classics.

B. Endorsement

Attach the New Car Replacement Coverage endorsement.

C. Premium Determination

1. For Comprehensive and Collision coverages, separately:

a. Refer to the Miscellaneous Coverages section of the Rate Pages to determine the additional charge for this coverage.

b. Refer to Rule 3.B.1. Premium Determination for the pre-expense premium.

c. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

d. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

e. Multiply the results from Rules 18.9.C.1.a. through 18.9.C.1.d. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

2. Add the results of Rule 18.9.C.1. for Comprehensive and Collision coverages.

3. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

4. Take the greater of the result of Rule 18.9.C.2. or Rule 18.9.C.3.

18.10 Loan or Lease Gap Coverage

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

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

A. Eligibility

   1. Loan or Lease Gap Coverage may only be provided to an Eligible Vehicle (excluding Antiques and Classics)

   2. The owner must be the original purchaser (no previous owner) of a financed or leased auto from a new car dealer.

   3. The loan or lease must be the original loan or lease on the vehicle.

   4. Both Comprehensive and Collision coverages must be afforded on the vehicle. If Comprehensive Coverage and/or Collision Coverage is removed from that vehicle, then Loan or Lease Gap Coverage must be removed.

   5. Loan or Lease Gap Coverage is automatically deleted at the first renewal or continuation following expiration of the loan or lease or when the Vehicle Age reaches 7 years or greater.

B. Endorsement

   Attach the Loan or Lease Gap Coverage endorsement

C. Premium Determination

   1. For Comprehensive and Collision coverages, separately:

      a. Refer to the Miscellaneous Coverages section of the Rate Pages to determine the additional charge for this coverage.

      b. Refer to Rule 3.B.1. Premium Determination for the pre-expense premium.

      c. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

      d. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

      e. Multiply the results from Rules 18.10.C.1.a. through 18.10.C.1.d. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

   2. Add the results of Rule 18.10.C.1. for Comprehensive and Collision coverages.

   3. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

   4. Take the greater of the result of Rule 18.10.C.2. or Rule 18.10.C.3.

18.11 Extended Non-Owned Coverage

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

A. Eligibility

1. Coverage may be extended to licensed operators listed on the policy. Coverage is only provided to such operators who are named under Extended Non-Owned Coverage in the Declarations.

2. Coverage may only be extended from Eligible Vehicles (excluding Antiques and Classics).

3. At least one eligible vehicle (excluding Antiques and Classics) on the policy must have Liability Coverage.

4. If Liability coverage is extended, Medical Payments coverage may be similarly extended. Medical Payments coverage is required on all Eligible Vehicles (excluding Antiques and Classics) if coverage is being extended.

B. Endorsement

Attach the Extended Non-Owned Coverage endorsement.

C. Premium Determination

1. For Single Limit Liability*, Bodily Injury Liability, Property Damage Liability and Medical Payments coverages, separately:

a. Refer to the Miscellaneous Coverages section of the Rate Pages to determine the additional charge for this coverage.

b. Refer to Rule 3.B.1. Premium Determination for the pre-expense premium for the Eligible Vehicle (excluding Antiques and Classics) on the policy with the highest Bodily Injury Liability Symbol.

c. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

d. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

e. Multiply the results from Rules 18.11.C.1.a. through 18.11.C.1.d. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

2. Add the results of Rule 18.11.C.1. for Bodily Injury Liability, Property Damage Liability and Medical Payments coverages.

3. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum coverage premium for the policy term.

4. Take the greater of the result of Rule 18.11.C.2. or Rule 18.11.C.3.

* For Single Limit Liability, calculate the Bodily Injury and Property Damage portions of the premium separately.

18.12 Limited Mexico Coverage

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

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

C. Eligibility

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

D. Endorsement

Attach the Limited Mexico Coverage endorsement.

E. Premium Determination

There is no additional charge for this endorsement.

19. FEATURES

A. Accident Forgiveness

The Accident Forgiveness feature waives any premium increase resulting from the first At Fault or Not At Fault Accident occurring after the purchase of the feature. Any forgiven accident will be considered in the determination of policy underwriting eligibility. Only one accident will be forgiven within the experience period for Chargeable Incident Count as defined in Rule 6.1.

1. Eligibility

   a. Accident Forgiveness is only provided with the Responsible Driver Plan. Refer to Rule 25. Packages.

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

2. Changes

   a. If the Accident Forgiveness feature is removed from the policy, any previously forgiven accidents will be considered in policy premium determination at the time the feature is removed.

   b. The following will occur for driver changes:

      i. When a driver is added mid-term with an At Fault or Not At Fault Accident that occurred after the feature purchase date, the accident will be forgiven.

      ii. When a driver with a forgiven accident is removed from the policy, the policy is immediately eligible to have an accident forgiven. The forgiveness is only available for At Fault or Not At Fault accidents that have not yet been counted.

3. Premium Determination

   a. For Single Limit Liability*, Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages, separately:

      i. Refer to the Features section of the Rate Pages to determine the additional charge for this feature.

      ii. Refer to Rule 3.B.1. Premium Determination for the pre-expense premium.

      iii. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

      iv. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

      Multiply the results from Rules 19.A.3.a.i. through 19.A.3.a.iv. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

    b.   Add the results of Rule 19.A.3.a. for Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

    c.   Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum feature premium for the policy term.

    d.   Take the greater of the result of Rule 19.A.3.b. or Rule 19.A.3.c.

    *   For Single Limit Liability, calculate the Bodily Injury and Property Damage portions of the premium separately.

B.   Minor Violation Forgiveness

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

   1.   Eligibility

      a.   Minor Violation Forgiveness is only provided with the Responsible Driver Plan. Refer to Rule 25. Packages.

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

   2.   Changes

      a.   If the Minor Violation Forgiveness feature is removed from the policy, any previously forgiven convictions will be considered in policy premium determination at the time the feature is removed.

      b.   The following will occur for driver changes:

         i.   When a driver is added mid-term with a Minor or Intermediate conviction that occurred after the feature purchase date, the conviction will be forgiven.

        ii.   When a driver with a forgiven Minor or Intermediate Conviction is removed from the policy, the policy is immediately eligible to have a Minor or Intermediate Conviction forgiven. The forgiveness is only available for Minor or Intermediate Convictions that have not yet been counted.

   3.   Premium Determination

      a.   For Single Limit Liability*, Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages, separately:

         i.   Refer to the Features section of the Rate Pages to determine the additional charge for this feature.

        ii.   Refer to Rule 3.B.1. Premium Determination for the pre-expense premium.

        iii. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

      iv. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

      v. Multiply the results from Rules 19.B.3.a.i. through 19.B.3.a.iv. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

  b. Add the results of Rule 19.B.3.a. for Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

  c. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum feature premium for the policy term.

  d. Take the greater of the result of Rule 19.B.3.b. or Rule 19.B.3.c.

  * For Single Limit Liability, calculate the Bodily Injury and Property Damage portions of the premium separately.

C. Decreasing Deductible

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

1. Eligibility

  a. Decreasing Deductible is only provided with the Premier Responsible Driver Plan. Refer to Rule 25. Packages.

  b. Comprehensive coverage is required on at least one vehicle on the policy. If Comprehensive coverage is removed from all vehicles on the policy, the Decreasing Deductible feature must also be removed.

  c. The Decreasing Deductible feature is available for initial purchase for policies with no Major Convictions and a Total Policy Incident Count equal to or less than 1. (Refer to the Underwriting Incident Classification rule in the Tier section of the rate pages for the details and experience period.)

2. Credit Accumulation

  a. A policy with a 6 month policy term will earn $50 each renewal or continuation at time of purchase and a policy with a 12 month policy term will earn $100 at time of purchase.

  b. A policy with a 6 month policy term will earn $50 each renewal or continuation and a policy with a 12 month policy term will earn $100 each renewal or continuation if there are no new At Fault Accidents or Major Convictions.

  c. If an At Fault Accident or Major Conviction is applied to the policy for an eligible driver, the policy will not earn the deductible credit for the next policy term. Any credit earned up to that point will still be available.

  d. The deductible credit amount will update immediately following a claim that results in the use of the deductible credit.

  e. If some, but not all, of the deductible credit is used, the remaining deductible credit amount will be available for future claims

f. The maximum policy credit is $500, regardless of the amount of the underlying deductible purchased.

g. If the Decreasing Deductible feature is removed from the policy, any accumulated credit amount will no longer be available.

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

3. Endorsement

Attach the Decreasing Deductible endorsement.

4. Premium Determination

a. For Comprehensive and Collision coverages, separately:

i. Refer to the Features section of the Rate Pages to determine the additional charge for this feature.

ii. Refer to Rule 3.B.1. Premium Determination for the pre-expense premium.

iii. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

iv. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

v. Multiply the results from Rules 19.C.4.a.i. through 19.C.4.a.iv. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

b. Add the results of Rule 19.C.4.a. for Comprehensive and Collision coverages.

c. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum feature premium for the policy term.

d. Take the greater of the result of Rule 19.C.4.b. or Rule 19.C.4.c.

D. Total Loss Deductible Waiver

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

1. Eligibility

a. Total Loss Deductible Waiver is only provided with the Premier Responsible Driver Plan. Refer to Rule 25. Packages.

b. Comprehensive Coverage must be present on the vehicle. Should Comprehensive coverage on the vehicle be removed, Total Loss Deductible Waiver will also be removed.

c. Total Loss Deductible Waiver is available for purchase for policies with no Major Convictions and a Total Policy Incident Count equal to or less than 1. (Refer to the Underwriting Incident Classification rule in the Tier section of the rate pages for the details and experience period.)

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

2. Endorsement

   Attach the Total Loss Deductible Waiver endorsement.

3. Premium Determination

   a. For Comprehensive and Collision coverages, separately:

      i. Refer to the Features section of the Rate Pages to determine the additional charge for this feature.

      ii. Refer to Rule 3.B.1. Premium Determination for the pre-expense premium.

      iii. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

      iv. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.

      v. Multiply the results from Rules 19.D.3.a.i. through 19.D.3.a.iv. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

   b. Add the results of Rule 19.D.3.a. for Comprehensive and Collision coverages.

   c. Refer to Rule 11. Minimum Premium Rule and the Policy – Other Variables section of the Rate Pages to determine the minimum feature premium for the policy term.

   d. Take the greater of the result of Rule 19.D.3.b. or Rule 19.D.3.c

20. CERTIFIED RISK - FINANCIAL RESPONSIBILITY LAWS

This rule is not applicable in Texas.

21. NAMED NON-OWNER COVERAGE

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

A. Eligibility

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

B. Endorsement

Attach the Named Non-Owner Coverage endorsement.

C. Premium Determination

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

1. Liability, Medical Payments, Personal Injury Protection Coverage

    a. Determine the premiums in accordance with Rule 3. Premium Determination the same as any other private passenger automobile.

    b. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 3.A.6.

2. Uninsured Motorists Coverage

    a. Determine the premiums in accordance with Rule 17.A.3. State Specific Coverages the same as any other private passenger automobile.

    b. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 17.A.3.a.v.

22.   LIABILITY LIMITS

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

Refer to the Vehicle Variables section of the Rate Pages for available Liability Limits and Factors to be applied to the basic limits of $30,000/$60,000 Bodily Injury Liability, $25,000 Property Damage Liability or $85,000 Combined Single Limit Liability.

B.   Medical Payments

Refer to the Vehicle Variables section of the Rate Pages for available Medical Payment Limits and Factors to be applied to the optional basic $1,000 Medical Payments limit base rate.

1.   This coverage may be written only when Liability coverage is afforded.

2.   If this form of insurance is purchased, it must apply to all vehicles or units of exposure under the policy with Liability coverage, unless coverage is not available under Rule 23 Miscellaneous Type Vehicles.

Refer to the Table in the State Rate Pages for available limits and rates

23. MISCELLANEOUS TYPE VEHICLES

Miscellaneous Type Vehicles include motor homes/auto homes, motorcycles or other similar types of vehicles, all terrain vehicles, dune buggies, golf carts, snowmobiles, trailers, camper bodies and specific types of private passenger vehicles, i.e. antique and classic cars.

A. Premium Determination

    1. Liability, Medical Payments, Personal Injury Protection Coverage

        a. Determine the premiums in accordance with Rule 3. Premium Determination the same as any other private passenger automobile.

        b. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 3.A.6.

    2. Uninsured Motorists Coverage

        a. Determine the premiums in accordance with Rule 17.A.3. State Specific Coverages the same as any other private passenger automobile.

        b. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 17.A.3.a.v.

    3. Physical Damage

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

        a. Determine the stated amount of coverage applicable to the vehicle.

        b. Assign a symbol based on the stated amount, from the table in the Symbol and Identification Section.

        c. Assign the appropriate Model Year. For Classic Autos, assign the Current Model Year. Current Model Year is determined using the inception date of the current policy term and a defined year of October 1 through September 30 in order to align more closely with the manufacturing of new vehicles. Current Model Year will equal the current calendar year on the policies with inception dates of January 1 through September 30. Current Model Year on policies with inception dates of October 1 through December 31 will equal the subsequent calendar year.

        d. Determine the premiums in accordance with Rule 3. Premium Determination the same as any other private passenger automobile.

        e. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 3.A.6.

B. Motor Homes/Auto Homes

1. Definition

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

2. Physical Damage

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

3. Endorsement

Attach the Miscellaneous Vehicles Coverage endorsement.

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

1. Definition

a   Camping Trailers - Non-self-propelled recreational units equipped with living facilities as defined in Rule 23.B.1. To be eligible for coverage, insured must maintain a separate and permanent residence other than the trailer.

b   Camper Bodies - Non-self-propelled units designed to be transported by a pickup but are not permanently attached to the pickup. A camper body may or may not contain living facilities as defined in Rule 23.B.1.

c   All Other Trailers – any utility trailer that does not have living facilities as defined in Rule 23.B.1.

2. Coverages

a.   Liability, Medical Payments, Personal Injury Protection Coverage, Uninsured Motorists Coverages

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

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

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

b. Physical Damage

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

3. Endorsement

Attach the Trailer or Camper Body Coverage endorsement.

D. Motorcycles

1. Definition

Motorcycles include Mopeds, Motor Scooters, Motorbikes, Go-Carts and any other similar motor vehicles not used for business purposes.

2. Endorsement

Attach the Miscellaneous Vehicles Coverage endorsement.

3. Exclusion of Occupants of Certain Vehicles

Passengers on a Motorcycle are not to be covered. Attach the Exclusion of Occupants of Certain Vehicles endorsement.

E. Specific Private Passenger Vehicles

1. Definition

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

a. Antiques

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

b. Classics

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

2. Physical Damage

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

b. Refer to Rule 23.A.3.

3. Endorsement

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

4. Antique Auto Limited Use

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

Attach the Antique Auto - Limited Use endorsement.

F. Other Miscellaneous Type Vehicles

Other Miscellaneous Type Vehicles include the All-Terrain Vehicle, Dune Buggy and Golf Cart

1. Definitions

a. All-Terrain Vehicles

An All-Terrain Vehicle is a four- or six-wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water.

b. Dune Buggy

A Dune Buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

c. Golf Carts

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

2. Endorsement

Attach the Miscellaneous Vehicle Coverage Endorsement

3. Exclusion of Occupants of Certain Vehicles

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

Attach the Exclusion of Occupants of Certain Vehicles endorsement.

24. RATING TERRITORIES

A. Vehicle Rating Territories

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

1. Vehicles are rated based on the territory in which the vehicle is principally garaged.

2. ZIP code boundaries are occasionally changed by the USPS. For example, a new ZIP code may be created. If the ZIP code for an address has changed since the ZIP code boundary definition, the territory will be determined based on the boundary previously defined for the address using the ZIP code definitions. For an existing policy whose ZIP code is redefined by the USPS, the territory assigned will not change, unless the Territory Pages have been revised.

3. ZIP codes defined by the USPS as postal boxes or ZIP codes that can not be identified will be classified as territory code 0000.

4. Territorial factors are assigned by coverage as appropriate.

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

B. Policy Rating Territory and Region Code

1. The policy territory and region code are based on the residence address. The calculation follows the same logic as the vehicle rating territory above in A.2. and A.3.

2. If residence address is not in the rating state, the policy level territory/region will default to the territory/region associated to the first Private Passenger or Pickup vehicle on the policy. If there are no Private Passenger/Pickup type vehicles on the policy, the policy level territory/region will default to the values stored on the first vehicle, regardless of type.

25. PACKAGES

A. Premier New Car Replacement

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

   1. Eligibility

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

   2. Premium Determination

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

B. Responsible Driver Plan

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

   1. Eligibility

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

   2. Premium Determination

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

C. Premier Responsible Driver Plan

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

   1. Eligibility

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

     b. Comprehensive coverage is required on at least one vehicle on the policy for the Premier Responsible Driver Plan to apply. If Comprehensive coverage is removed from all vehicles on the policy, the Premier Responsible Driver Plan must also be removed.

   2. Premium Determination

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

D. Premier Roadside Assistance

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

1. Eligibility

    a. The vehicle must meet the eligibility requirements for all coverages included in Premier Roadside Assistance.

    b. Comprehensive coverage must be provided for the vehicle. If Comprehensive coverage is removed, Premier Roadside Assistance must also be removed.

2. Premium Determination

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

26. COMPANY RULE

This rule is not applicable in Texas.

27. AUTOMOBILE BURGLARY AND THEFT PREVENTION AUTHORITY FEE

A. Vernon's Annotated Revised Civil Statutes of the State of Texas, Article 4413 (37), Section 10 requires each insurer to pay a fee of $2.00 per motor vehicle year to the Automobile Burglary and Theft Prevention Authority. Each insurer is authorized to recoup this fee from the policyholder.

B. All automobile policies providing primary liability coverages should be assessed the $2.00 fee per motor vehicle year except for those policies specifically excepted in C below. For purposes of this rule, the term 'motor vehicle year' shall mean one motor vehicle insured for one year.

C. The fee shall not be assessed or recouped on garage liability policies, non-resident policies, policies providing only non-ownership or hired auto coverages, and any motor vehicle insurance policy not providing primary liability coverage.

LIABILITY AND PHYSICAL DAMAGE SYMBOL DEFAULT SECTION

PHYSICAL DAMAGE SYMBOL DEFAULT – PRICE to SYMBOL
Manufacturer's Suggested Retail Price
1990 and Future Model Years

CP	CL	Cost	CP	CL	Cost
01	01	$0 - 2200	26	20	37001 - 37600
02	01	2201 - 3500	26	21	37601 - 38000
02	02	3501 - 4400	27	21	38001 - 38400
03	02	4401 - 6600	27	22	38401 - 39000
04	02	6601 - 7000	28	22	39001 - 39200
04	03	7001 - 8800	28	23	39201 - 40000
05	03	8801 - 10500	29	24	40001 - 40800
05	04	10501 - 11000	29	25	40801 - 41500
06	04	11001 - 13200	30	25	41501 - 41600
07	04	13201 - 14000	30	26	41601 - 42400
07	05	14001 - 15400	30	27	42401 - 43000
08	05	15401 - 17500	31	27	43001 - 43200
08	06	17501 - 17600	31	28	43201 - 44000
09	06	17601 - 19800	31	29	44001 - 44500
10	06	19801 - 21000	32	29	44501 - 46000
10	07	21001 - 22000	33	29	46001 - 47500
11	07	22001 - 24200	34	29	47501 - 49000
11	08	24201 - 24500	35	29	49001 - 49600
12	08	24501 - 26400	35	30	49601 - 50500
13	08	26401 - 27000	36	30	50501 - 55200
14	08	27001 - 27600	36	31	55201 - 60800
15	08	27601 - 28000	36	32	60801 - 66000
15	09	28001 - 28200	37	32	66001 - 66400
16	09	28201 - 28800	37	33	66401 - 72000
17	10	28801 - 29400	37	34	72001 - 77600
18	10	29401 - 29600	37	35	77601 - 81500
18	11	29601 - 30000	38	35	81501 - 83200
19	11	30001 - 30400	38	36	83201 - 88000
19	12	30401 - 31000	38	37	88001 - 94400
20	12	31001 - 31200	38	38	94401 - 97000
20	13	31201 - 32000	39	38	97001 - 100000
21	14	32001 - 32800	39	39	100001 - 112500
21	15	32801 - 33000	40	40	112501 - 125000
22	15	33001 - 33600	40	41	125001 - 128000
22	16	33601 - 34000	41	41	128001 - 137500
23	16	34001 - 34400	41	42	137501 - 143500
23	17	34401 - 35000	42	42	143501 - 150000
24	17	35001 - 35200	42	43	150001 - 159000
24	18	35201 - 36000	43	43	159001 - 162500
25	19	36001 - 36800	43	44	162501 - 175000
25	20	36801 - 37000	90	90	175001 and above

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

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Consumers County Mutual Insurance Company
Quantum Auto® 2.0

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

1989 and Prior Model Years

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

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

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

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

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

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

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

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

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

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

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

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

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

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

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

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

Make Name	Vehicle Type	BI	PD	UM	MP	PIP
TRIUM	PP	16	23	27	37	23
TVR	PU	17	25	33	22	08
TVR	PP	16	23	27	37	23
VECTO	PU	17	25	33	22	08
VECTO	PP	16	23	27	37	23
VOLKS	PU	16	25	30	18	06
VOLKS	PP	16	22	22	32	17
TRIUM	PP	16	23	27	37	23
VOLVO	PU	16	24	25	23	06
VOLVO	PP	11	20	17	25	06
YUGO	PU	17	25	33	22	08
YUGO	PP	16	23	27	37	23
ZENN	PU	17	25	33	22	08
ZENN	PP	16	23	27	37	23
ZIMMR	PU	17	25	33	22	08
ZIMMR	PP	16	23	27	37	23

PIP and MP symbols are only applicable in states which provide these coverages. UM symbols do not apply in states providing UM at the Policy Level

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APPENDIX – Safe Driver

A. Safe Driver Level

Safe Driver Level

#Vehicles	Months Clean	Insurance Score Tier Group	Policy Tenure (Months)				
			0-11	12-23	24-35	36-59	60+
0	61+	10	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
0	61+	9	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
0	61+	8	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
0	61+	7	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
0	61+	6	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
0	61+	5	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
0	61+	4	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
0	61+	3	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
0	61+	2	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
0	61+	1	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
0	49-60	10	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
0	49-60	9	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
0	49-60	8	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
0	49-60	7	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
0	49-60	6	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
0	49-60	5	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
0	49-60	4	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
0	49-60	3	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
0	49-60	2	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
0	49-60	1	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
0	37-48	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	37-48	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	37-48	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	37-48	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	37-48	6	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
0	37-48	5	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
0	37-48	4	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
0	37-48	3	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
0	37-48	2	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
0	37-48	1	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
0	25-36	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	25-36	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	25-36	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	25-36	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3

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#Vehicles	Months Clean	Insurance Score Tier Group	Policy Tenure (Months)				
			0-11	12-23	24-35	36-59	60+
0	25-36	6	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	25-36	5	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	25-36	4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
0	25-36	3	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
0	25-36	2	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
0	25-36	1	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
0	13-24	10	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
0	13-24	9	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
0	13-24	8	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
0	13-24	7	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
0	13-24	6	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
0	13-24	5	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
0	13-24	4	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	13-24	3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	13-24	2	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	13-24	1	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
0	0-12	10	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	9	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	8	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	7	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	6	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	5	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	4	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	3	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	2	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
0	0-12	1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	61+	10	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
1	61+	9	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
1	61+	8	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
1	61+	7	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
1	61+	6	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
1	61+	5	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
1	61+	4	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
1	61+	3	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
1	61+	2	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
1	61+	1	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
1	49-60	10	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
1	49-60	9	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5

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#Vehicles	Months Clean	Insurance Score Tier Group	Policy Tenure (Months)				
			0-11	12-23	24-35	36-59	60+
1	49-60	8	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
1	49-60	7	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
1	49-60	6	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
1	49-60	5	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
1	49-60	4	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
1	49-60	3	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
1	49-60	2	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
1	49-60	1	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
1	37-48	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	37-48	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	37-48	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	37-48	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	37-48	6	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
1	37-48	5	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
1	37-48	4	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
1	37-48	3	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
1	37-48	2	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
1	37-48	1	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
1	25-36	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	25-36	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	25-36	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	25-36	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	25-36	6	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	25-36	5	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	25-36	4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
1	25-36	3	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
1	25-36	2	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
1	25-36	1	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
1	13-24	10	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
1	13-24	9	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
1	13-24	8	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
1	13-24	7	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
1	13-24	6	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
1	13-24	5	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
1	13-24	4	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	13-24	3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	13-24	2	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
1	13-24	1	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3

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#Vehicles	Months Clean	Insurance Score Tier Group	Policy Tenure (Months)				
			0-11	**12-23**	**24-35**	**36-59**	**60+**
1	0-12	10	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	9	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	8	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	7	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	6	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	5	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	4	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	3	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	2	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
1	0-12	1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	61+	10	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
2	61+	9	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
2	61+	8	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
2	61+	7	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
2	61+	6	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
2	61+	5	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
2	61+	4	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
2	61+	3	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
2	61+	2	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
2	61+	1	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
2	49-60	10	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
2	49-60	9	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
2	49-60	8	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
2	49-60	7	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
2	49-60	6	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
2	49-60	5	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
2	49-60	4	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
2	49-60	3	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
2	49-60	2	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
2	49-60	1	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
2	37-48	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	37-48	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	37-48	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	37-48	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	37-48	6	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
2	37-48	5	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
2	37-48	4	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
2	37-48	3	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5

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#Vehicles	Months Clean	Insurance Score Tier Group	Policy Tenure (Months)				
			0-11	12-23	24-35	36-59	60+
2	37-48	2	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
2	37-48	1	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
2	25-36	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	25-36	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	25-36	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	25-36	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	25-36	6	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	25-36	5	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	25-36	4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
2	25-36	3	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
2	25-36	2	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
2	25-36	1	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
2	13-24	10	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
2	13-24	9	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
2	13-24	8	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
2	13-24	7	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
2	13-24	6	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
2	13-24	5	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
2	13-24	4	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	13-24	3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	13-24	2	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	13-24	1	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
2	0-12	10	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	9	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	8	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	7	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	6	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	5	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	4	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	3	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	2	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
2	0-12	1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	61+	10	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
3	61+	9	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
3	61+	8	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
3	61+	7	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
3	61+	6	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
3	61+	5	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8

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#Vehicles	Months Clean	Insurance Score Tier Group	Policy Tenure (Months)				
			0-11	12-23	24-35	36-59	60+
3	61+	4	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
3	61+	3	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
3	61+	2	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
3	61+	1	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
3	49-60	10	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
3	49-60	9	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
3	49-60	8	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
3	49-60	7	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
3	49-60	6	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
3	49-60	5	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
3	49-60	4	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
3	49-60	3	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
3	49-60	2	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
3	49-60	1	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
3	37-48	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	37-48	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	37-48	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	37-48	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	37-48	6	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
3	37-48	5	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
3	37-48	4	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
3	37-48	3	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
3	37-48	2	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
3	37-48	1	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
3	25-36	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	25-36	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	25-36	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	25-36	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	25-36	6	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	25-36	5	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	25-36	4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
3	25-36	3	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
3	25-36	2	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
3	25-36	1	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
3	13-24	10	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
3	13-24	9	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
3	13-24	8	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
3	13-24	7	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2

#Vehicles	Months Clean	Insurance Score Tier Group	Policy Tenure (Months)				
			0-11	12-23	24-35	36-59	60+
3	13-24	6	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
3	13-24	5	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
3	13-24	4	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	13-24	3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	13-24	2	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	13-24	1	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
3	0-12	10	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	9	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	8	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	7	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	6	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	5	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	4	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	3	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	2	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
3	0-12	1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	61+	10	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
4+	61+	9	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
4+	61+	8	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
4+	61+	7	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 7	LEVEL 7
4+	61+	6	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
4+	61+	5	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 8	LEVEL 8
4+	61+	4	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
4+	61+	3	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9	LEVEL 9
4+	61+	2	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
4+	61+	1	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10	LEVEL 10
4+	49-60	10	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
4+	49-60	9	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
4+	49-60	8	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
4+	49-60	7	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 5	LEVEL 5
4+	49-60	6	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
4+	49-60	5	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 6	LEVEL 6
4+	49-60	4	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
4+	49-60	3	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
4+	49-60	2	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
4+	49-60	1	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7	LEVEL 7
4+	37-48	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	37-48	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3

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#Vehicles	Months Clean	Insurance Score Tier Group	Policy Tenure (Months)				
			0-11	12-23	24-35	36-59	60+
4+	37-48	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	37-48	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	37-48	6	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
4+	37-48	5	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
4+	37-48	4	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
4+	37-48	3	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
4+	37-48	2	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
4+	37-48	1	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6	LEVEL 6
4+	25-36	10	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	25-36	9	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	25-36	8	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	25-36	7	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	25-36	6	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	25-36	5	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	25-36	4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
4+	25-36	3	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4	LEVEL 4
4+	25-36	2	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
4+	25-36	1	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5	LEVEL 5
4+	13-24	10	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
4+	13-24	9	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
4+	13-24	8	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
4+	13-24	7	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
4+	13-24	6	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
4+	13-24	5	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2	LEVEL 2
4+	13-24	4	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	13-24	3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	13-24	2	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	13-24	1	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3	LEVEL 3
4+	0-12	10	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	9	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	8	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	7	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	6	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	5	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	4	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	3	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	2	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1
4+	0-12	1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1	LEVEL 1

B. Safe Driver Transition Table

Safe Driver Transition Table

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

Prior Total Incident Count	Change in Total Incident Count	Incident Code	Change in Months Clean	Prior Rated Safe Driver Level	*Current Safe Driver Level*	Rated Safe Driver Level			
						Number of Vehicles			
						<=1	2	3	4+
0	1	00000001	P or N	Level 6	*Level 1*	Level 1	Level 2	Level 2	Level 2
0	1	00000001	P or N	Level 6	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	1	00000001	P or N	Level 6	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	1	00000001	P or N	Level 6	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	1	00000001	P or N	Level 6	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	1	00000001	P or N	Level 6	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 7	*Level 1*	Level 2	Level 3	Level 3	Level 3
0	1	00000001	P or N	Level 7	*Level 2*	Level 2	Level 3	Level 3	Level 3
0	1	00000001	P or N	Level 7	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	1	00000001	P or N	Level 7	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	1	00000001	P or N	Level 7	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	1	00000001	P or N	Level 7	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 7	*Level 7*	Level 7	Level 7	Level 7	Level 7
0	1	00000001	P or N	Level 8	*Level 1*	Level 3	Level 4	Level 4	Level 4
0	1	00000001	P or N	Level 8	*Level 2*	Level 3	Level 4	Level 4	Level 4
0	1	00000001	P or N	Level 8	*Level 3*	Level 3	Level 4	Level 4	Level 4
0	1	00000001	P or N	Level 8	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	1	00000001	P or N	Level 8	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	1	00000001	P or N	Level 8	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 8	*Level 7*	Level 7	Level 7	Level 7	Level 7
0	1	00000001	P or N	Level 8	*Level 8*	Level 8	Level 8	Level 8	Level 8
0	1	00000001	P or N	Level 9	*Level 1*	Level 4	Level 5	Level 5	Level 5
0	1	00000001	P or N	Level 9	*Level 2*	Level 4	Level 5	Level 5	Level 5
0	1	00000001	P or N	Level 9	*Level 3*	Level 4	Level 5	Level 5	Level 5
0	1	00000001	P or N	Level 9	*Level 4*	Level 4	Level 5	Level 5	Level 5
0	1	00000001	P or N	Level 9	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	1	00000001	P or N	Level 9	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 9	*Level 7*	Level 7	Level 7	Level 7	Level 7
0	1	00000001	P or N	Level 9	*Level 8*	Level 8	Level 8	Level 8	Level 8
0	1	00000001	P or N	Level 9	*Level 9*	Level 9	Level 9	Level 9	Level 9
0	1	00000001	P or N	Level 10	*Level 1*	Level 5	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 10	*Level 2*	Level 5	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 10	*Level 3*	Level 5	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 10	*Level 4*	Level 5	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 10	*Level 5*	Level 5	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 10	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	1	00000001	P or N	Level 10	*Level 7*	Level 7	Level 7	Level 7	Level 7
0	1	00000001	P or N	Level 10	*Level 8*	Level 8	Level 8	Level 8	Level 8
0	1	00000001	P or N	Level 10	*Level 9*	Level 9	Level 9	Level 9	Level 9
0	1	00000001	P or N	Level 10	*Level 10*	Level 10	Level 10	Level 10	Level 10
0	1	00000010	P or N	Level 1	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	1	00000010	P or N	Level 2	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	1	00000010	P or N	Level 2	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	1	00000010	P or N	Level 3	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	1	00000010	P or N	Level 3	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	1	00000010	P or N	Level 3	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	1	00000010	P or N	Level 4	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	1	00000010	P or N	Level 4	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	1	00000010	P or N	Level 4	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	1	00000010	P or N	Level 4	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	1	00000010	P or N	Level 5	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	1	00000010	P or N	Level 5	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	1	00000010	P or N	Level 5	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	1	00000010	P or N	Level 5	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	1	00000010	P or N	Level 5	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	1	00000010	P or N	Level 6	*Level 1*	Level 1	Level 2	Level 2	Level 2
0	1	00000010	P or N	Level 6	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	1	00000010	P or N	Level 6	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	1	00000010	P or N	Level 6	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	1	00000010	P or N	Level 6	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	1	00000010	P or N	Level 6	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	1	00000010	P or N	Level 7	*Level 1*	Level 2	Level 3	Level 3	Level 3
0	1	00000010	P or N	Level 7	*Level 2*	Level 2	Level 3	Level 3	Level 3
0	1	00000010	P or N	Level 7	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	1	00000010	P or N	Level 7	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	1	00000010	P or N	Level 7	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	1	00000010	P or N	Level 7	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	1	00000010	P or N	Level 7	*Level 7*	Level 7	Level 7	Level 7	Level 7

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

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

Prior Total Incident Count	Change in Total Incident Count	Incident Code	Change in Months Clean	Prior Rated Safe Driver Level	*Current Safe Driver Level*	Rated Safe Driver Level			
						Number of Vehicles			
						<=1	2	3	4+
0	2	00000001	P or N	Level 1	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 2	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 2	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 3	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 3	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 3	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000001	P or N	Level 4	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 4	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 4	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000001	P or N	Level 4	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000001	P or N	Level 5	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 5	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 5	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000001	P or N	Level 5	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000001	P or N	Level 5	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	2	00000001	P or N	Level 6	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 6	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 6	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000001	P or N	Level 6	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000001	P or N	Level 6	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	2	00000001	P or N	Level 6	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	2	00000001	P or N	Level 7	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 7	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 7	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000001	P or N	Level 7	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000001	P or N	Level 7	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	2	00000001	P or N	Level 7	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	2	00000001	P or N	Level 7	*Level 7*	Level 7	Level 7	Level 7	Level 7
0	2	00000001	P or N	Level 8	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 8	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 8	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000001	P or N	Level 8	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000001	P or N	Level 8	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	2	00000001	P or N	Level 8	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	2	00000001	P or N	Level 8	*Level 7*	Level 7	Level 7	Level 7	Level 7
0	2	00000001	P or N	Level 8	*Level 8*	Level 8	Level 8	Level 8	Level 8
0	2	00000001	P or N	Level 9	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 9	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 9	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000001	P or N	Level 9	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000001	P or N	Level 9	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	2	00000001	P or N	Level 9	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	2	00000001	P or N	Level 9	*Level 7*	Level 7	Level 7	Level 7	Level 7
0	2	00000001	P or N	Level 9	*Level 8*	Level 8	Level 8	Level 8	Level 8
0	2	00000001	P or N	Level 9	*Level 9*	Level 9	Level 9	Level 9	Level 9
0	2	00000001	P or N	Level 10	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000001	P or N	Level 10	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000001	P or N	Level 10	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000001	P or N	Level 10	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000001	P or N	Level 10	*Level 5*	Level 5	Level 5	Level 5	Level 5
0	2	00000001	P or N	Level 10	*Level 6*	Level 6	Level 6	Level 6	Level 6
0	2	00000001	P or N	Level 10	*Level 7*	Level 7	Level 7	Level 7	Level 7
0	2	00000001	P or N	Level 10	*Level 8*	Level 8	Level 8	Level 8	Level 8
0	2	00000001	P or N	Level 10	*Level 9*	Level 9	Level 9	Level 9	Level 9
0	2	00000001	P or N	Level 10	*Level 10*	Level 10	Level 10	Level 10	Level 10
0	2	00000010	P or N	Level 1	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000010	P or N	Level 2	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000010	P or N	Level 2	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000010	P or N	Level 3	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000010	P or N	Level 3	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000010	P or N	Level 3	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000010	P or N	Level 4	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000010	P or N	Level 4	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000010	P or N	Level 4	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000010	P or N	Level 4	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000010	P or N	Level 5	*Level 1*	Level 1	Level 1	Level 1	Level 1
0	2	00000010	P or N	Level 5	*Level 2*	Level 2	Level 2	Level 2	Level 2
0	2	00000010	P or N	Level 5	*Level 3*	Level 3	Level 3	Level 3	Level 3
0	2	00000010	P or N	Level 5	*Level 4*	Level 4	Level 4	Level 4	Level 4
0	2	00000010	P or N	Level 5	*Level 5*	Level 5	Level 5	Level 5	Level 5

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

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

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

Consumers County Mutual Insurance Company
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Prior Total Incident Count	Change in Total Incident Count	Incident Code	Change in Months Clean	Prior Rated Safe Driver Level	Current Safe Driver Level	Rated Safe Driver Level — Number of Vehicles			
						<=1	2	3	4+
1	1	00000001	P or N	Level 1	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 2	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 2	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 3	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 3	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 3	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000001	P or N	Level 4	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 4	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 4	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000001	P or N	Level 4	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000001	P or N	Level 5	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 5	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 5	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000001	P or N	Level 5	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000001	P or N	Level 5	Level 5	Level 5	Level 5	Level 5	Level 5
1	1	00000001	P or N	Level 6	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 6	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 6	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000001	P or N	Level 6	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000001	P or N	Level 6	Level 5	Level 5	Level 5	Level 5	Level 5
1	1	00000001	P or N	Level 6	Level 6	Level 6	Level 6	Level 6	Level 6
1	1	00000001	P or N	Level 7	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 7	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 7	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000001	P or N	Level 7	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000001	P or N	Level 7	Level 5	Level 5	Level 5	Level 5	Level 5
1	1	00000001	P or N	Level 7	Level 6	Level 6	Level 6	Level 6	Level 6
1	1	00000001	P or N	Level 7	Level 7	Level 7	Level 7	Level 7	Level 7
1	1	00000001	P or N	Level 8	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 8	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 8	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000001	P or N	Level 8	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000001	P or N	Level 8	Level 5	Level 5	Level 5	Level 5	Level 5
1	1	00000001	P or N	Level 8	Level 6	Level 6	Level 6	Level 6	Level 6
1	1	00000001	P or N	Level 8	Level 7	Level 7	Level 7	Level 7	Level 7
1	1	00000001	P or N	Level 8	Level 8	Level 8	Level 8	Level 8	Level 8
1	1	00000001	P or N	Level 9	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 9	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 9	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000001	P or N	Level 9	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000001	P or N	Level 9	Level 5	Level 5	Level 5	Level 5	Level 5
1	1	00000001	P or N	Level 9	Level 6	Level 6	Level 6	Level 6	Level 6
1	1	00000001	P or N	Level 9	Level 7	Level 7	Level 7	Level 7	Level 7
1	1	00000001	P or N	Level 9	Level 8	Level 8	Level 8	Level 8	Level 8
1	1	00000001	P or N	Level 9	Level 9	Level 9	Level 9	Level 9	Level 9
1	1	00000001	P or N	Level 10	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000001	P or N	Level 10	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000001	P or N	Level 10	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000001	P or N	Level 10	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000001	P or N	Level 10	Level 5	Level 5	Level 5	Level 5	Level 5
1	1	00000001	P or N	Level 10	Level 6	Level 6	Level 6	Level 6	Level 6
1	1	00000001	P or N	Level 10	Level 7	Level 7	Level 7	Level 7	Level 7
1	1	00000001	P or N	Level 10	Level 8	Level 8	Level 8	Level 8	Level 8
1	1	00000001	P or N	Level 10	Level 9	Level 9	Level 9	Level 9	Level 9
1	1	00000001	P or N	Level 10	Level 10	Level 10	Level 10	Level 10	Level 10
1	1	00000010	P or N	Level 1	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000010	P or N	Level 2	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000010	P or N	Level 2	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000010	P or N	Level 3	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000010	P or N	Level 3	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000010	P or N	Level 3	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000010	P or N	Level 4	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000010	P or N	Level 4	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000010	P or N	Level 4	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000010	P or N	Level 4	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000010	P or N	Level 5	Level 1	Level 1	Level 1	Level 1	Level 1
1	1	00000010	P or N	Level 5	Level 2	Level 2	Level 2	Level 2	Level 2
1	1	00000010	P or N	Level 5	Level 3	Level 3	Level 3	Level 3	Level 3
1	1	00000010	P or N	Level 5	Level 4	Level 4	Level 4	Level 4	Level 4
1	1	00000010	P or N	Level 5	Level 5	Level 5	Level 5	Level 5	Level 5

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

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

Consumers County Mutual Insurance Company
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Prior Total Incident Count	Change in Total Incident Count	Incident Code	Change in Months Clean	Prior Rated Safe Driver Level	Current Safe Driver Level	Rated Safe Driver Level			
						Number of Vehicles			
						<=1	2	3	4+
1	≥2	All Other	P or N	Level 10	*Level 1*	Level 1	Level 1	Level 1	Level 1
1	≥2	All Other	P or N	Level 10	*Level 2*	Level 2	Level 2	Level 2	Level 2
1	≥2	All Other	P or N	Level 10	*Level 3*	Level 3	Level 3	Level 3	Level 3
1	≥2	All Other	P or N	Level 10	*Level 4*	Level 4	Level 4	Level 4	Level 4
1	≥2	All Other	P or N	Level 10	*Level 5*	Level 5	Level 5	Level 5	Level 5
1	≥2	All Other	P or N	Level 10	*Level 6*	Level 6	Level 6	Level 6	Level 6
1	≥2	All Other	P or N	Level 10	*Level 7*	Level 7	Level 7	Level 7	Level 7
1	≥2	All Other	P or N	Level 10	*Level 8*	Level 8	Level 8	Level 8	Level 8
1	≥2	All Other	P or N	Level 10	*Level 9*	Level 9	Level 9	Level 9	Level 9
1	≥2	All Other	P or N	Level 10	*Level 10*	Level 10	Level 10	Level 10	Level 10
≥2	≥1	All Other	P or N	Level 1	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 2	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 2	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 3	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 3	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 3	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥2	≥1	All Other	P or N	Level 4	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 4	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 4	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥2	≥1	All Other	P or N	Level 4	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥2	≥1	All Other	P or N	Level 5	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 5	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 5	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥2	≥1	All Other	P or N	Level 5	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥2	≥1	All Other	P or N	Level 5	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥2	≥1	All Other	P or N	Level 6	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 6	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 6	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥2	≥1	All Other	P or N	Level 6	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥2	≥1	All Other	P or N	Level 6	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥2	≥1	All Other	P or N	Level 6	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥2	≥1	All Other	P or N	Level 7	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 7	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 7	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥2	≥1	All Other	P or N	Level 7	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥2	≥1	All Other	P or N	Level 7	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥2	≥1	All Other	P or N	Level 7	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥2	≥1	All Other	P or N	Level 7	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥2	≥1	All Other	P or N	Level 8	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 8	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 8	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥2	≥1	All Other	P or N	Level 8	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥2	≥1	All Other	P or N	Level 8	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥2	≥1	All Other	P or N	Level 8	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥2	≥1	All Other	P or N	Level 8	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥2	≥1	All Other	P or N	Level 8	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥2	≥1	All Other	P or N	Level 9	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 9	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 9	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥2	≥1	All Other	P or N	Level 9	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥2	≥1	All Other	P or N	Level 9	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥2	≥1	All Other	P or N	Level 9	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥2	≥1	All Other	P or N	Level 9	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥2	≥1	All Other	P or N	Level 9	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥2	≥1	All Other	P or N	Level 9	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥2	≥1	All Other	P or N	Level 10	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥2	≥1	All Other	P or N	Level 10	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥2	≥1	All Other	P or N	Level 10	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥2	≥1	All Other	P or N	Level 10	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥2	≥1	All Other	P or N	Level 10	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥2	≥1	All Other	P or N	Level 10	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥2	≥1	All Other	P or N	Level 10	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥2	≥1	All Other	P or N	Level 10	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥2	≥1	All Other	P or N	Level 10	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥2	≥1	All Other	P or N	Level 10	*Level 10*	Level 10	Level 10	Level 10	Level 10
≥0	≤ 0	Any code	P	Level 1	*Level 1*	Level 1	Level 1	Level 1	Level 1
≥0	≤ 0	Any code	P	Level 1	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥0	≤ 0	Any code	P	Level 1	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥0	≤ 0	Any code	P	Level 1	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥0	≤ 0	Any code	P	Level 1	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 1	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 1	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 1	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 1	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥0	≤ 0	Any code	P	Level 1	*Level 10*	Level 10	Level 10	Level 10	Level 10

Consumers County Mutual Insurance Company
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Prior Total Incident Count	Change in Total Incident Count	Incident Code	Change in Months Clean	Prior Rated Safe Driver Level	Current Safe Driver Level	Rated Safe Driver Level			
						Number of Vehicles			
						<=1	2	3	4+
≥0	≤ 0	Any code	P	Level 2	*Level 1*	Level 2	Level 2	Level 2	Level 2
≥0	≤ 0	Any code	P	Level 2	*Level 2*	Level 2	Level 2	Level 2	Level 2
≥0	≤ 0	Any code	P	Level 2	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥0	≤ 0	Any code	P	Level 2	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥0	≤ 0	Any code	P	Level 2	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 2	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 2	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 2	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 2	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥0	≤ 0	Any code	P	Level 2	*Level 10*	Level 10	Level 10	Level 10	Level 10
≥0	≤ 0	Any code	P	Level 3	*Level 1*	Level 3	Level 3	Level 3	Level 3
≥0	≤ 0	Any code	P	Level 3	*Level 2*	Level 3	Level 3	Level 3	Level 3
≥0	≤ 0	Any code	P	Level 3	*Level 3*	Level 3	Level 3	Level 3	Level 3
≥0	≤ 0	Any code	P	Level 3	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥0	≤ 0	Any code	P	Level 3	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 3	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 3	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 3	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 3	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥0	≤ 0	Any code	P	Level 3	*Level 10*	Level 10	Level 10	Level 10	Level 10
≥0	≤ 0	Any code	P	Level 4	*Level 1*	Level 4	Level 4	Level 4	Level 4
≥0	≤ 0	Any code	P	Level 4	*Level 2*	Level 4	Level 4	Level 4	Level 4
≥0	≤ 0	Any code	P	Level 4	*Level 3*	Level 4	Level 4	Level 4	Level 4
≥0	≤ 0	Any code	P	Level 4	*Level 4*	Level 4	Level 4	Level 4	Level 4
≥0	≤ 0	Any code	P	Level 4	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 4	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 4	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 4	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 4	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥0	≤ 0	Any code	P	Level 4	*Level 10*	Level 10	Level 10	Level 10	Level 10
≥0	≤ 0	Any code	P	Level 5	*Level 1*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 5	*Level 2*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 5	*Level 3*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 5	*Level 4*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 5	*Level 5*	Level 5	Level 5	Level 5	Level 5
≥0	≤ 0	Any code	P	Level 5	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 5	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 5	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 5	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥0	≤ 0	Any code	P	Level 5	*Level 10*	Level 10	Level 10	Level 10	Level 10
≥0	≤ 0	Any code	P	Level 6	*Level 1*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 6	*Level 2*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 6	*Level 3*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 6	*Level 4*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 6	*Level 5*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 6	*Level 6*	Level 6	Level 6	Level 6	Level 6
≥0	≤ 0	Any code	P	Level 6	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 6	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 6	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥0	≤ 0	Any code	P	Level 6	*Level 10*	Level 10	Level 10	Level 10	Level 10
≥0	≤ 0	Any code	P	Level 7	*Level 1*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 7	*Level 2*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 7	*Level 3*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 7	*Level 4*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 7	*Level 5*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 7	*Level 6*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 7	*Level 7*	Level 7	Level 7	Level 7	Level 7
≥0	≤ 0	Any code	P	Level 7	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 7	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥0	≤ 0	Any code	P	Level 7	*Level 10*	Level 10	Level 10	Level 10	Level 10
≥0	≤ 0	Any code	P	Level 8	*Level 1*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 8	*Level 2*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 8	*Level 3*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 8	*Level 4*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 8	*Level 5*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 8	*Level 6*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 8	*Level 7*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 8	*Level 8*	Level 8	Level 8	Level 8	Level 8
≥0	≤ 0	Any code	P	Level 8	*Level 9*	Level 9	Level 9	Level 9	Level 9
≥0	≤ 0	Any code	P	Level 8	*Level 10*	Level 10	Level 10	Level 10	Level 10

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

Consumers County Mutual Insurance Company
Quantum Auto® 2.0

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

TERRITORY PAGES

SORTED BY ZIP CODE											
Zip	**County**	**Territory**	**Zip**	**County**	**Territory**	**Zip**	**County**	**Territory**	**Zip**	**County**	**Territory**
75001	DALLAS	8038	75067	DENTON	8151	75140	SMITH	0104	75210	DALLAS	8094
75002	COLLIN	8000	75068	DENTON	8153	75140	VAN ZANDT	6106	75211	DALLAS	8095
75006	DALLAS	8039	75069	COLLIN	8011	75141	DALLAS	8075	75212	DALLAS	8096
75006	DENTON	8040	75070	COLLIN	8012	75142	KAUFMAN	8200	75214	DALLAS	8097
75007	COLLIN	9501	75071	COLLIN	8013	75143	HENDERSON	5028	75215	DALLAS	8098
75007	DALLAS	8143	75074	COLLIN	8014	75143	KAUFMAN	5029	75216	DALLAS	8099
75007	DENTON	8142	75075	COLLIN	8015	75144	NAVARRO	5073	75217	DALLAS	8100
75009	COLLIN	8001	75076	GRAYSON	7035	75146	DALLAS	8076	75218	DALLAS	8101
75009	DENTON	8002	75077	DENTON	8154	75146	ELLIS	9510	75219	DALLAS	8102
75010	DENTON	8145	75078	COLLIN	8016	75147	HENDERSON	8202	75220	DALLAS	8103
75013	COLLIN	8003	75078	DENTON	8017	75147	KAUFMAN	8201	75223	DALLAS	8104
75019	DALLAS	8041	75080	COLLIN	8064	75147	VAN ZANDT	9511	75224	DALLAS	8105
75019	DENTON	8042	75080	DALLAS	8063	75148	HENDERSON	5030	75225	DALLAS	8106
75020	GRAYSON	7032	75081	DALLAS	8065	75149	DALLAS	8077	75226	DALLAS	8107
75021	GRAYSON	7033	75082	COLLIN	8018	75150	DALLAS	8078	75227	DALLAS	8108
75022	DENTON	8146	75082	DALLAS	8019	75152	ELLIS	8175	75228	DALLAS	8109
75023	COLLIN	8004	75087	COLLIN	8209	75153	NAVARRO	5074	75229	DALLAS	8110
75024	COLLIN	8005	75087	ROCKWALL	8208	75154	DALLAS	8177	75230	DALLAS	8111
75024	DENTON	8006	75088	DALLAS	8066	75154	ELLIS	8176	75231	DALLAS	8112
75025	COLLIN	8007	75088	ROCKWALL	8067	75155	ELLIS	0106	75232	DALLAS	8113
75028	DENTON	8147	75089	DALLAS	8068	75155	NAVARRO	5075	75233	DALLAS	8114
75032	KAUFMAN	9502	75089	ROCKWALL	8069	75156	HENDERSON	5031	75234	DALLAS	8115
75032	ROCKWALL	8207	75090	GRAYSON	7036	75156	KAUFMAN	9512	75235	DALLAS	8116
75033	COLLIN	8008	75092	GRAYSON	7037	75158	KAUFMAN	8203	75236	DALLAS	8117
75033	DENTON	8009	75093	COLLIN	8020	75159	DALLAS	8079	75237	DALLAS	8118
75034	COLLIN	8008	75093	DENTON	8021	75159	KAUFMAN	8080	75238	DALLAS	8119
75034	DENTON	8009	75094	COLLIN	8022	75160	HUNT	8205	75240	DALLAS	8121
75035	COLLIN	8010	75098	COLLIN	8023	75160	KAUFMAN	8204	75241	DALLAS	8122
75038	DALLAS	8043	75098	DALLAS	8024	75160	ROCKWALL	9513	75242	DALLAS	8123
75039	DALLAS	8044	75098	ROCKWALL	8025	75161	KAUFMAN	8206	75243	DALLAS	8124
75040	DALLAS	8045	75101	ELLIS	0429	75161	VAN ZANDT	9514	75244	DALLAS	8125
75041	DALLAS	8046	75102	NAVARRO	5069	75163	HENDERSON	5032	75246	DALLAS	8126
75042	DALLAS	8047	75103	VAN ZANDT	6103	75164	COLLIN	0432	75247	DALLAS	8127
75043	DALLAS	8048	75104	DALLAS	8070	75165	ELLIS	8178	75248	COLLIN	8129
75044	COLLIN	9503	75104	ELLIS	9506	75166	COLLIN	8026	75248	DALLAS	8128
75044	DALLAS	8049	75105	NAVARRO	5070	75167	ELLIS	8179	75249	DALLAS	8130
75048	COLLIN	8051	75109	NAVARRO	5071	75169	HUNT	9515	75251	DALLAS	8131
75048	DALLAS	8050	75110	NAVARRO	5072	75169	KAUFMAN	6108	75252	COLLIN	8028
75050	DALLAS	8052	75114	KAUFMAN	8198	75169	VAN ZANDT	6107	75252	DALLAS	8029
75050	TARRANT	8053	75115	DALLAS	8071	75172	DALLAS	8081	75253	DALLAS	8132
75051	DALLAS	8054	75116	DALLAS	8072	75173	COLLIN	8027	75254	DALLAS	8133
75051	TARRANT	8055	75117	VAN ZANDT	6104	75180	DALLAS	8082	75260	DALLAS	8135
75052	DALLAS	8056	75119	ELLIS	8172	75181	DALLAS	8083	75261	DALLAS	8136
75052	TARRANT	8057	75119	NAVARRO	9507	75182	DALLAS	8084	75261	TARRANT	8137
75054	DALLAS	0101	75121	COLLIN	0430	75182	KAUFMAN	0107	75270	DALLAS	8138
75054	TARRANT	8213	75124	HENDERSON	5027	75189	COLLIN	8211	75287	COLLIN	8030
75056	DENTON	8148	75124	VAN ZANDT	0103	75189	HUNT	8212	75287	DALLAS	0108
75057	DENTON	8149	75125	DALLAS	8174	75189	ROCKWALL	8210	75287	DENTON	8031
75058	COLLIN	0102	75125	ELLIS	8173	75201	DALLAS	8085	75342	DALLAS	8140
75058	GRAYSON	7034	75126	DALLAS	9508	75202	DALLAS	8086	75398	DALLAS	8141
75060	DALLAS	8058	75126	KAUFMAN	8199	75203	DALLAS	8087	75401	HUNT	6059
75061	DALLAS	8059	75126	ROCKWALL	9509	75204	DALLAS	8088	75402	HUNT	6060
75062	DALLAS	8060	75127	VAN ZANDT	6105	75205	DALLAS	8089	75407	COLLIN	8032
75062	TARRANT	8061	75132	ROCKWALL	0431	75206	DALLAS	8090	75409	COLLIN	8033
75063	DALLAS	8062	75134	DALLAS	8073	75207	DALLAS	8091	75410	RAINS	6112
75065	DENTON	8150	75135	HUNT	6058	75208	DALLAS	8092	75410	WOOD	6111
75067	DALLAS	8152	75137	DALLAS	8074	75209	DALLAS	8093	75411	LAMAR	6070

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TERRITORY PAGES

Zip	County	Territory	Zip	County	Territory	Zip	County	Territory	Zip	County	Territory
75412	RED RIVER	6088	75455	TITUS	6094	75555	CASS	6013	75652	GREGG	0142
75413	FANNIN	0433	75457	FRANKLIN	6026	75556	CASS	6014	75652	PANOLA	5098
75414	FANNIN	9516	75459	GRAYSON	7039	75558	MORRIS	0134	75652	RUSK	5097
75414	GRAYSON	7038	75460	LAMAR	6074	75558	TITUS	6096	75654	RUSK	5099
75415	DELTA	6021	75462	LAMAR	6075	75559	BOWIE	6002	75656	CASS	6020
75416	LAMAR	6071	75468	LAMAR	6076	75559	RED RIVER	0135	75656	MORRIS	9528
75416	RED RIVER	0109	75469	DELTA	6025	75560	BOWIE	9524	75657	CASS	0143
75417	RED RIVER	6089	75469	HUNT	0123	75560	CASS	6015	75657	HARRISON	9529
75418	FANNIN	7016	75470	LAMAR	6077	75561	BOWIE	6003	75657	MARION	6081
75420	HOPKINS	6050	75471	HOPKINS	6054	75562	CASS	0440	75661	HARRISON	6046
75420	RAINS	0110	75471	WOOD	0124	75563	CASS	6016	75662	GREGG	6040
75421	LAMAR	6072	75472	HOPKINS	0125	75564	MARION	0441	75662	RUSK	6041
75422	HUNT	6061	75472	RAINS	6087	75565	CASS	0442	75662	SMITH	6042
75423	HUNT	6062	75473	LAMAR	6078	75566	CASS	6017	75667	RUSK	5100
75424	COLLIN	8034	75474	HUNT	6067	75567	BOWIE	6004	75668	MARION	0144
75424	FANNIN	0111	75474	KAUFMAN	6068	75568	CASS	0136	75668	MORRIS	6085
75426	RED RIVER	6090	75475	FANNIN	0437	75568	MORRIS	6082	75669	PANOLA	5091
75428	DELTA	6064	75476	FANNIN	7026	75569	BOWIE	6005	75669	RUSK	0145
75428	HUNT	6063	75477	LAMAR	6079	75570	BOWIE	6006	75670	HARRISON	6047
75431	HOPKINS	6051	75478	FRANKLIN	0126	75571	MORRIS	6083	75672	HARRISON	6048
75431	WOOD	0112	75478	HOPKINS	6055	75572	CASS	6018	75672	PANOLA	9530
75432	DELTA	6022	75479	FANNIN	7027	75573	BOWIE	0443	75680	RUSK	0446
75433	HOPKINS	6052	75479	GRAYSON	0127	75574	BOWIE	6007	75681	RUSK	5101
75433	HUNT	6113	75480	FRANKLIN	6027	75599	BOWIE	6008	75683	HARRISON	0146
75434	LAMAR	0434	75480	WOOD	9518	75601	GREGG	6029	75683	MARION	0147
75435	LAMAR	6073	75481	HOPKINS	6056	75601	HARRISON	6030	75683	UPSHUR	6101
75435	RED RIVER	0114	75482	HOPKINS	6057	75602	GREGG	6031	75684	RUSK	5102
75436	LAMAR	0115	75485	COLLIN	0438	75602	HARRISON	6032	75684	SMITH	5103
75436	RED RIVER	6091	75486	LAMAR	6080	75603	GREGG	6033	75686	CAMP	6010
75437	HOPKINS	6053	75487	FRANKLIN	6028	75603	RUSK	9525	75686	TITUS	9531
75438	FANNIN	7017	75487	TITUS	9519	75604	GREGG	6034	75686	UPSHUR	6011
75439	FANNIN	7018	75488	FANNIN	7028	75605	GREGG	6035	75687	RUSK	5104
75440	RAINS	6086	75489	GRAYSON	0439	75605	HARRISON	6036	75689	RUSK	5105
75440	WOOD	0116	75490	FANNIN	7029	75605	UPSHUR	9526	75691	PANOLA	9532
75441	DELTA	0435	75490	GRAYSON	0128	75630	CASS	6019	75691	RUSK	5106
75442	COLLIN	8035	75491	COLLIN	9520	75630	MARION	9527	75692	HARRISON	6049
75442	HUNT	8036	75491	FANNIN	9521	75631	PANOLA	5087	75692	PANOLA	9533
75444	WOOD	0436	75491	GRAYSON	7040	75633	PANOLA	5088	75693	GREGG	6043
75446	FANNIN	7019	75492	FANNIN	7030	75636	MORRIS	0444	75693	UPSHUR	0148
75446	LAMAR	0117	75493	TITUS	6095	75638	CASS	0137	75701	SMITH	5123
75447	FANNIN	7020	75494	CAMP	0129	75638	MORRIS	6084	75702	SMITH	5124
75448	DELTA	6023	75494	FRANKLIN	9522	75639	PANOLA	5089	75703	SMITH	5125
75448	HUNT	0118	75494	HOPKINS	0130	75640	HARRISON	6098	75704	SMITH	5126
75449	FANNIN	7021	75494	UPSHUR	9523	75640	UPSHUR	6097	75705	SMITH	5127
75449	HUNT	7022	75494	WOOD	6113	75641	GREGG	0445	75706	SMITH	5128
75450	DELTA	6024	75495	COLLIN	7042	75643	PANOLA	5090	75707	SMITH	5129
75451	CAMP	6009	75495	GRAYSON	7041	75643	SHELBY	0138	75708	SMITH	5130
75451	UPSHUR	9517	75496	FANNIN	0131	75644	CAMP	0139	75709	SMITH	5131
75451	WOOD	0120	75496	HUNT	6069	75644	UPSHUR	6099	75750	SMITH	5132
75452	COLLIN	7024	75497	HOPKINS	0132	75645	GREGG	0140	75751	ANDERSON	0149
75452	FANNIN	7023	75497	WOOD	6114	75645	UPSHUR	6100	75751	HENDERSON	5033
75452	HUNT	7025	75501	BOWIE	6000	75647	GREGG	6037	75752	HENDERSON	5034
75453	HOPKINS	0121	75503	BOWIE	6001	75647	SMITH	6039	75752	VAN ZANDT	9534
75453	HUNT	6065	75550	RED RIVER	6092	75647	UPSHUR	6038	75754	VAN ZANDT	6109
75453	RAINS	6066	75551	CASS	6012	75650	HARRISON	6044	75755	SMITH	0150
75454	COLLIN	8037	75554	BOWIE	0133	75651	HARRISON	6045	75755	UPSHUR	6102
75455	FRANKLIN	0122	75554	RED RIVER	6093	75651	MARION	0141	75755	WOOD	9535

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Zip	County	Territory	Zip	County	Territory	Zip	County	Territory	Zip	County	Territory
75756	HENDERSON	5035	75849	HOUSTON	0452	75966	NEWTON	5084	76048	SOMERVELL	9554
75756	VAN ZANDT	0151	75850	LEON	5051	75968	SABINE	5111	76049	HOOD	4080
75757	CHEROKEE	5134	75851	HOUSTON	5044	75969	ANGELINA	5010	76049	JOHNSON	9555
75757	SMITH	5133	75852	LEON	0158	75972	SABINE	0163	76049	PARKER	4081
75758	HENDERSON	5036	75852	MADISON	5056	75972	SAN AUGUSTIN	5113	76050	ELLIS	9556
75758	VAN ZANDT	0152	75852	WALKER	0159	75973	SHELBY	5120	76050	HILL	9557
75759	CHEROKEE	0447	75853	ANDERSON	5004	75974	PANOLA	0164	76050	JOHNSON	8192
75760	NACOGDOCHE	5059	75855	FREESTONE	9542	75974	SHELBY	5121	76051	DALLAS	8235
75760	RUSK	0153	75855	LEON	5052	75975	PANOLA	0165	76051	TARRANT	8234
75762	SMITH	5135	75856	TRINITY	5145	75975	SHELBY	5122	76052	DENTON	8237
75763	ANDERSON	5000	75858	HOUSTON	0453	75976	CHEROKEE	5016	76052	TARRANT	8236
75763	HENDERSON	9536	75859	FREESTONE	5019	75977	NEWTON	5085	76052	WISE	9558
75764	CHEROKEE	0448	75859	NAVARRO	9543	75978	NACOGDOCHE	0456	76053	TARRANT	8238
75765	UPSHUR	9537	75860	FREESTONE	5020	75979	TYLER	5150	76054	TARRANT	8239
75765	WOOD	6115	75861	ANDERSON	5005	75980	ANGELINA	5011	76055	ELLIS	9559
75766	CHEROKEE	5012	75862	TRINITY	5146	76001	TARRANT	8214	76055	HILL	4064
75770	ANDERSON	0154	75862	WALKER	9544	76002	TARRANT	8215	76058	JOHNSON	8193
75770	HENDERSON	5037	75901	ANGELINA	5006	76006	TARRANT	8216	76059	JOHNSON	8194
75771	SMITH	5136	75904	ANGELINA	5007	76008	PARKER	7084	76060	TARRANT	8240
75773	SMITH	6117	75925	CHEROKEE	5015	76008	TARRANT	7085	76061	JOHNSON	0457
75773	VAN ZANDT	0155	75926	TRINITY	5147	76009	JOHNSON	8186	76063	ELLIS	0167
75773	WOOD	6116	75928	NEWTON	5081	76010	TARRANT	8217	76063	JOHNSON	8242
75778	HENDERSON	5038	75929	SAN AUGUSTIN	5112	76011	TARRANT	8218	76063	TARRANT	8241
75778	VAN ZANDT	5039	75930	SABINE	5107	76012	TARRANT	8219	76064	ELLIS	8181
75782	HENDERSON	0449	75930	SAN AUGUSTIN	9545	76013	TARRANT	8220	76065	DALLAS	8183
75783	WOOD	6118	75931	JASPER	9546	76014	TARRANT	8221	76065	ELLIS	8182
75784	CHEROKEE	5013	75931	SABINE	5108	76015	TARRANT	8222	76065	TARRANT	0168
75784	RUSK	0156	75932	NEWTON	5082	76016	TARRANT	8223	76066	PALO PINTO	7089
75785	CHEROKEE	5014	75932	SABINE	9547	76017	TARRANT	8224	76066	PARKER	7088
75788	NACOGDOCHE	0450	75933	JASPER	9548	76018	TARRANT	8225	76067	PALO PINTO	7076
75789	CHEROKEE	5138	75933	NEWTON	5083	76019	TARRANT	8226	76067	PARKER	7077
75789	RUSK	0157	75934	POLK	0454	76020	PARKER	7086	76070	JOHNSON	9561
75789	SMITH	5137	75935	SAN AUGUSTIN	0160	76020	TARRANT	7087	76070	SOMERVELL	4102
75790	SMITH	9538	75935	SHELBY	5118	76020	WISE	9549	76071	TARRANT	0169
75790	VAN ZANDT	6110	75936	POLK	0161	76021	TARRANT	8227	76071	WISE	7127
75791	SMITH	5139	75936	TYLER	5148	76022	TARRANT	8228	76073	WISE	7128
75792	SMITH	5140	75937	NACOGDOCHE	5060	76023	PARKER	7126	76077	SOMERVELL	4103
75798	SMITH	5141	75938	TYLER	5149	76023	WISE	7125	76078	WISE	7129
75799	SMITH	5142	75939	POLK	5092	76028	JOHNSON	8187	76082	PARKER	7090
75801	ANDERSON	5001	75941	ANGELINA	5008	76028	TARRANT	8188	76082	WISE	7091
75803	ANDERSON	5002	75942	TYLER	0455	76031	JOHNSON	8189	76084	ELLIS	8196
75831	FREESTONE	9539	75943	NACOGDOCHE	5061	76033	HOOD	9551	76084	JOHNSON	8195
75831	LEON	5048	75944	NACOGDOCHE	5062	76033	JOHNSON	8190	76085	PARKER	7092
75833	LEON	5049	75946	NACOGDOCHE	5063	76033	SOMERVELL	9552	76086	PARKER	7093
75834	TRINITY	5143	75946	RUSK	5064	76034	TARRANT	8229	76087	HOOD	7095
75835	HOUSTON	5040	75948	SABINE	5109	76035	HOOD	4077	76087	PARKER	7094
75838	FREESTONE	5017	75949	ANGELINA	5009	76035	JOHNSON	9553	76088	PARKER	7096
75839	ANDERSON	5003	75951	JASPER	5045	76035	PARKER	4078	76092	DENTON	8244
75840	FREESTONE	5018	75954	PANOLA	0162	76036	JOHNSON	8231	76092	TARRANT	8243
75844	ANDERSON	9540	75954	SHELBY	5119	76036	TARRANT	8230	76093	HILL	0170
75844	HOUSTON	5041	75956	JASPER	5046	76039	TARRANT	8232	76093	JOHNSON	8197
75845	TRINITY	5144	75959	SABINE	5110	76040	TARRANT	8233	76102	TARRANT	8245
75846	LEON	5050	75960	POLK	5093	76041	ELLIS	8180	76103	TARRANT	8246
75846	LIMESTONE	9541	75961	NACOGDOCHE	5065	76043	BOSQUE	0166	76104	TARRANT	8247
75847	HOUSTON	5042	75962	NACOGDOCHE	5066	76043	SOMERVELL	4101	76105	TARRANT	8248
75847	TRINITY	5043	75964	NACOGDOCHE	5067	76044	JOHNSON	8191	76106	TARRANT	8249
75848	FREESTONE	0451	75965	NACOGDOCHE	5068	76048	HOOD	4079	76107	TARRANT	8250

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Zip	County	Territory	Zip	County	Territory	Zip	County	Territory	Zip	County	Territory
76108	PARKER	8252	76240	COOKE	7010	76360	WILBARGER	9570	76443	EASTLAND	9590
76108	TARRANT	8251	76240	GRAYSON	9564	76363	KNOX	7064	76444	COMANCHE	4030
76109	TARRANT	8253	76244	TARRANT	8285	76363	THROCKMORT	0179	76444	EASTLAND	9591
76110	TARRANT	8254	76245	GRAYSON	7045	76364	WILBARGER	7122	76444	ERATH	9592
76111	TARRANT	8255	76246	WISE	0458	76365	CLAY	7007	76445	COMANCHE	9593
76112	TARRANT	8256	76247	DENTON	8163	76366	ARCHER	7001	76445	EASTLAND	4042
76114	TARRANT	8257	76247	WISE	0175	76367	WICHITA	7121	76445	ERATH	9594
76115	TARRANT	8258	76248	TARRANT	8285	76370	ARCHER	0461	76446	COMANCHE	9595
76116	TARRANT	8259	76249	DENTON	8164	76371	HASKELL	0180	76446	ERATH	4051
76117	TARRANT	8260	76249	WISE	0176	76371	KNOX	7065	76448	EASTLAND	4043
76118	TARRANT	8261	76250	COOKE	7011	76372	THROCKMORT	9571	76449	PALO PINTO	7078
76119	TARRANT	8262	76251	MONTAGUE	7070	76372	YOUNG	7136	76450	PALO PINTO	9596
76120	TARRANT	8263	76252	COOKE	7012	76373	WILBARGER	7123	76450	STEPHENS	9597
76122	TARRANT	8264	76253	COOKE	0459	76374	ARCHER	9572	76450	YOUNG	7138
76123	TARRANT	8265	76255	MONTAGUE	7071	76374	THROCKMORT	0181	76452	COMANCHE	0462
76126	PARKER	8267	76258	COOKE	8166	76374	YOUNG	7137	76453	ERATH	0184
76126	TARRANT	8266	76258	DENTON	8165	76377	CLAY	7008	76453	PALO PINTO	7079
76127	TARRANT	8268	76258	GRAYSON	8167	76379	ARCHER	7002	76454	COMANCHE	9598
76129	TARRANT	8269	76259	DENTON	8168	76379	CLAY	9573	76454	EASTLAND	4044
76131	TARRANT	8270	76259	WISE	9565	76380	BAYLOR	7004	76455	COMANCHE	4031
76132	TARRANT	8271	76261	CLAY	0177	76380	KNOX	9574	76457	BOSQUE	0185
76133	TARRANT	8272	76261	MONTAGUE	7072	76384	FOARD	9575	76457	ERATH	4061
76134	TARRANT	8273	76262	DENTON	8169	76384	WILBARGER	7124	76457	HAMILTON	4060
76135	TARRANT	8274	76262	TARRANT	8170	76388	HASKELL	7052	76458	JACK	7059
76137	TARRANT	8275	76263	COOKE	7013	76389	ARCHER	7003	76458	WISE	0186
76140	TARRANT	8276	76264	GRAYSON	7046	76389	CLAY	9576	76459	JACK	7060
76148	TARRANT	8277	76265	COOKE	9566	76389	JACK	9577	76460	YOUNG	7139
76155	TARRANT	8278	76265	MONTAGUE	7073	76401	ERATH	4047	76462	ERATH	4084
76164	TARRANT	8249	76266	COOKE	9567	76402	ERATH	4048	76462	HOOD	4082
76177	DENTON	9562	76266	DENTON	8171	76424	STEPHENS	7103	76462	PALO PINTO	4085
76177	TARRANT	8279	76268	GRAYSON	0460	76424	YOUNG	0182	76462	PARKER	4083
76179	TARRANT	8282	76270	MONTAGUE	7074	76426	JACK	9578	76463	ERATH	0187
76180	TARRANT	8284	76270	WISE	7075	76426	WISE	7134	76463	PALO PINTO	7080
76182	TARRANT	8284	76271	COOKE	9568	76427	JACK	7058	76464	CALLAHAN	9599
76201	DENTON	8155	76271	GRAYSON	7047	76429	STEPHENS	7104	76464	EASTLAND	9600
76205	DENTON	8156	76272	COOKE	7014	76430	SHACKELFORI	7101	76464	SHACKELFORI	7102
76207	DENTON	8157	76272	DENTON	7015	76430	STEPHENS	9579	76464	STEPHENS	9601
76208	DENTON	8158	76273	COOKE	7049	76430	THROCKMORT	9580	76466	EASTLAND	0463
76209	DENTON	8159	76273	GRAYSON	7048	76431	JACK	0183	76468	COMANCHE	0464
76210	DENTON	8160	76301	WICHITA	7107	76431	WISE	7135	76469	CALLAHAN	0465
76225	WISE	7130	76302	CLAY	0178	76432	BROWN	4010	76470	EASTLAND	4045
76226	DENTON	8161	76302	WICHITA	7108	76432	COMANCHE	9581	76470	STEPHENS	9602
76227	DENTON	8162	76305	CLAY	7110	76433	ERATH	4049	76471	BROWN	9603
76228	CLAY	7005	76305	WICHITA	7109	76433	HOOD	4050	76471	COMANCHE	0188
76228	MONTAGUE	0171	76306	WICHITA	7111	76433	SOMERVELL	9582	76471	EASTLAND	4046
76230	CLAY	0172	76308	ARCHER	7113	76435	EASTLAND	4040	76472	PALO PINTO	7081
76230	JACK	0173	76308	WICHITA	7112	76436	COMANCHE	9583	76474	BROWN	0189
76230	MONTAGUE	7068	76309	WICHITA	7114	76436	ERATH	9584	76474	COMANCHE	4032
76233	COOKE	7044	76310	ARCHER	7117	76436	HAMILTON	4059	76475	EASTLAND	0190
76233	GRAYSON	7043	76310	CLAY	7116	76437	CALLAHAN	9585	76475	PALO PINTO	7082
76234	COOKE	7132	76310	WICHITA	7115	76437	EASTLAND	4041	76475	STEPHENS	0191
76234	DENTON	7133	76311	WICHITA	7118	76437	STEPHENS	9586	76476	HOOD	4086
76234	MONTAGUE	0174	76351	ARCHER	7000	76442	COMANCHE	4029	76481	YOUNG	7140
76234	WISE	7131	76354	WICHITA	7119	76442	EASTLAND	9587	76483	THROCKMORT	7105
76238	COOKE	7009	76357	CLAY	7006	76443	BROWN	9588	76484	PALO PINTO	7083
76239	COOKE	9563	76360	ARCHER	9569	76443	CALLAHAN	4017	76486	JACK	7061
76239	MONTAGUE	7069	76360	WICHITA	7120	76443	COLEMAN	9589	76486	PALO PINTO	7063

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76486	PARKER	7062	76550	LAMPASAS	3166	76642	LIMESTONE	4088	76712	MCLENNAN	3216
76487	JACK	7098	76554	BELL	3038	76643	MCLENNAN	3202	76798	MCLENNAN	3217
76487	PARKER	7097	76556	MILAM	3225	76645	HILL	4070	76801	BROWN	4011
76487	WISE	7099	76557	BELL	3196	76648	HILL	4071	76801	COLEMAN	9622
76490	PARKER	7100	76557	CORYELL	9611	76648	NAVARRO	0220	76802	BROWN	4012
76491	STEPHENS	0192	76557	MCLENNAN	3195	76649	BOSQUE	4002	76820	MASON	3185
76491	THROCKMORT	7106	76559	BELL	3039	76649	ERATH	0221	76821	RUNNELS	9122
76491	YOUNG	0193	76561	CORYELL	4038	76651	ELLIS	8184	76823	BROWN	4013
76501	BELL	3024	76561	MCLENNAN	9612	76652	BOSQUE	4003	76823	COLEMAN	9623
76501	FALLS	9604	76565	HAMILTON	4063	76653	FALLS	0222	76824	SAN SABA	0469
76502	BELL	3025	76566	CORYELL	4039	76653	LIMESTONE	4089	76825	MASON	9624
76504	BELL	3026	76566	HAMILTON	0207	76655	FALLS	9618	76825	MCCULLOCH	3188
76511	BELL	3027	76567	BURLESON	0208	76655	MCLENNAN	3203	76825	MENARD	9625
76511	MILAM	0194	76567	MILAM	3226	76656	FALLS	4055	76827	BROWN	4014
76511	WILLIAMSON	3028	76569	BELL	3040	76657	CORYELL	0223	76828	COLEMAN	4020
76513	BELL	3029	76569	MILAM	0209	76657	MCLENNAN	3204	76831	LLANO	3176
76518	MILAM	3221	76570	BELL	4053	76660	HILL	4072	76831	MASON	9626
76519	BELL	0195	76570	FALLS	4052	76661	FALLS	4056	76832	SAN SABA	3228
76519	FALLS	0196	76570	MILAM	9613	76664	FALLS	0224	76834	COLEMAN	4021
76519	MILAM	3222	76571	BELL	3041	76664	LIMESTONE	0225	76836	MCCULLOCH	3189
76520	MILAM	3223	76574	TRAVIS	9614	76664	MCLENNAN	3205	76837	CONCHO	9020
76522	CORYELL	4033	76574	WILLIAMSON	3238	76665	BOSQUE	4004	76841	KIMBLE	0231
76522	LAMPASAS	9605	76577	MILAM	3227	76666	HILL	4073	76841	MENARD	3218
76523	MILAM	3224	76577	WILLIAMSON	9615	76667	LIMESTONE	4090	76842	MASON	3186
76524	FALLS	0197	76578	LEE	0210	76670	ELLIS	8185	76844	MILLS	4093
76524	MCLENNAN	3194	76578	MILAM	0211	76670	HILL	9619	76845	COLEMAN	4022
76525	CORYELL	4034	76578	WILLIAMSON	3239	76670	NAVARRO	9620	76848	MENARD	3219
76525	HAMILTON	0198	76579	BELL	3042	76671	BOSQUE	4005	76849	KIMBLE	3162
76526	CORYELL	4035	76579	FALLS	0212	76673	HILL	4074	76852	CONCHO	0232
76527	BELL	9606	76621	HILL	4065	76673	LIMESTONE	0227	76852	MCCULLOCH	3190
76527	BURNET	9607	76621	MCLENNAN	0213	76676	HILL	4075	76853	LAMPASAS	3167
76527	WILLIAMSON	3235	76622	HILL	4066	76678	LIMESTONE	4091	76853	MILLS	0233
76528	BELL	9608	76622	MCLENNAN	0214	76679	NAVARRO	5079	76853	SAN SABA	9627
76528	CORYELL	4036	76624	LIMESTONE	0215	76680	FALLS	4058	76854	KIMBLE	3163
76528	LAMPASAS	0199	76624	MCLENNAN	3197	76681	NAVARRO	5080	76854	MENARD	9628
76530	MILAM	9609	76626	ELLIS	0216	76682	FALLS	9621	76856	GILLESPIE	9629
76530	WILLIAMSON	3236	76626	NAVARRO	5076	76682	MCLENNAN	3206	76856	KIMBLE	0234
76531	CORYELL	0200	76627	HILL	4067	76685	FALLS	0467	76856	MASON	3187
76531	HAMILTON	4062	76628	HILL	0466	76686	LIMESTONE	0468	76857	BROWN	4015
76534	BELL	3030	76629	FALLS	0217	76687	LIMESTONE	4092	76858	CONCHO	9021
76537	BELL	0201	76629	ROBERTSON	4097	76689	BOSQUE	4006	76858	MCCULLOCH	9630
76537	WILLIAMSON	3237	76630	FALLS	0218	76689	CORYELL	4007	76859	KIMBLE	9631
76538	CORYELL	4037	76630	MCLENNAN	3198	76689	MCLENNAN	4008	76859	MENARD	3220
76538	HAMILTON	0202	76631	HILL	4068	76690	BOSQUE	4009	76861	COKE	9632
76539	BELL	0203	76632	FALLS	4054	76690	ERATH	0229	76861	CONCHO	0235
76539	BURNET	0204	76633	BOSQUE	9616	76690	SOMERVELL	0230	76861	RUNNELS	9164
76539	CORYELL	0205	76633	MCLENNAN	3199	76691	MCLENNAN	3207	76861	TOM GREEN	9163
76539	LAMPASAS	3165	76634	BOSQUE	4000	76692	HILL	4076	76862	CONCHO	9022
76541	BELL	3031	76635	LIMESTONE	4087	76693	FREESTONE	5021	76864	MILLS	4094
76542	BELL	3032	76636	HILL	4069	76701	MCLENNAN	3208	76865	RUNNELS	9123
76543	BELL	3033	76637	BOSQUE	4001	76704	MCLENNAN	3209	76866	COLEMAN	9633
76544	BELL	3034	76638	CORYELL	9617	76705	MCLENNAN	3210	76866	CONCHO	9023
76544	CORYELL	3035	76638	MCLENNAN	3200	76706	MCLENNAN	3211	76869	LLANO	3177
76548	BELL	3036	76639	NAVARRO	5077	76707	MCLENNAN	3212	76869	MASON	9634
76549	BELL	3037	76640	MCLENNAN	3201	76708	MCLENNAN	3213	76869	SAN SABA	0237
76549	CORYELL	9610	76641	ELLIS	0219	76710	MCLENNAN	3214	76870	MILLS	4095
76550	BURNET	0206	76641	NAVARRO	5078	76711	MCLENNAN	3215	76871	MCCULLOCH	0238

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76871	SAN SABA	3229	77004	HARRIS	2502	77060	HARRIS	2556	77327	LIBERTY	2229
76872	MCCULLOCH	3192	77005	HARRIS	2503	77061	HARRIS	2557	77327	MONTGOMERY	2230
76872	SAN SABA	9635	77006	HARRIS	2504	77062	HARRIS	2558	77327	SAN JACINTO	2231
76873	COLEMAN	4023	77007	HARRIS	2505	77063	HARRIS	2559	77328	LIBERTY	2232
76874	KIMBLE	9636	77008	HARRIS	2506	77064	HARRIS	2560	77328	MONTGOMERY	9648
76874	SUTTON	9136	77009	HARRIS	2507	77065	HARRIS	2561	77328	SAN JACINTO	9649
76875	CONCHO	0239	77010	HARRIS	2508	77066	HARRIS	2562	77331	SAN JACINTO	5114
76875	RUNNELS	9124	77011	HARRIS	2509	77067	HARRIS	2563	77333	MONTGOMERY	0473
76877	SAN SABA	3230	77012	HARRIS	2510	77068	HARRIS	2564	77334	WALKER	0474
76878	BROWN	9637	77013	HARRIS	2511	77069	HARRIS	2565	77335	POLK	5094
76878	COLEMAN	4024	77014	HARRIS	2512	77070	HARRIS	2566	77336	HARRIS	2600
76880	MILLS	4096	77015	HARRIS	2513	77071	HARRIS	2567	77336	LIBERTY	0247
76882	COLEMAN	4025	77016	HARRIS	2514	77072	HARRIS	2568	77338	HARRIS	2601
76882	RUNNELS	9638	77017	HARRIS	2515	77073	HARRIS	2569	77339	HARRIS	2602
76883	KIMBLE	3164	77018	HARRIS	2516	77074	HARRIS	2570	77339	MONTGOMERY	2603
76884	COLEMAN	4026	77019	HARRIS	2517	77075	HARRIS	2571	77340	MONTGOMERY	5158
76885	LLANO	3178	77020	HARRIS	2518	77076	HARRIS	2572	77340	SAN JACINTO	0248
76887	MCCULLOCH	3193	77021	HARRIS	2519	77077	HARRIS	2573	77340	WALKER	5157
76888	COLEMAN	4027	77022	HARRIS	2520	77078	HARRIS	2574	77341	WALKER	0475
76890	BROWN	4016	77023	HARRIS	2521	77079	HARRIS	2575	77345	HARRIS	2604
76890	COMANCHE	0240	77024	HARRIS	2522	77080	HARRIS	2576	77346	HARRIS	2605
76890	MILLS	9639	77025	HARRIS	2523	77081	HARRIS	2577	77351	POLK	5095
76901	IRION	0241	77026	HARRIS	2524	77082	FORT BEND	2579	77354	MONTGOMERY	2807
76901	TOM GREEN	9165	77027	HARRIS	2525	77082	HARRIS	2578	77355	MONTGOMERY	2808
76903	TOM GREEN	9166	77028	HARRIS	2526	77083	FORT BEND	2202	77355	WALLER	0249
76904	IRION	9640	77029	HARRIS	2527	77083	HARRIS	2203	77356	GRIMES	9650
76904	TOM GREEN	9167	77030	HARRIS	2528	77084	HARRIS	2580	77356	MONTGOMERY	2809
76905	COKE	0242	77031	FORT BEND	9645	77085	FORT BEND	2582	77357	HARRIS	2811
76905	TOM GREEN	9168	77031	HARRIS	2529	77085	HARRIS	2581	77357	LIBERTY	9651
76908	TOM GREEN	9169	77032	HARRIS	2530	77086	HARRIS	2583	77357	MONTGOMERY	2810
76909	TOM GREEN	9170	77033	HARRIS	2531	77087	HARRIS	2584	77358	MONTGOMERY	5160
76930	IRION	9058	77034	HARRIS	2532	77088	HARRIS	2585	77358	SAN JACINTO	5161
76932	REAGAN	9116	77035	HARRIS	2533	77089	HARRIS	2586	77358	WALKER	5159
76933	COKE	9017	77036	HARRIS	2534	77090	HARRIS	2587	77359	SAN JACINTO	5115
76933	RUNNELS	9641	77037	HARRIS	2535	77091	HARRIS	2588	77360	POLK	5096
76934	TOM GREEN	9171	77038	HARRIS	2536	77092	HARRIS	2589	77362	MONTGOMERY	2812
76935	TOM GREEN	9172	77039	HARRIS	2537	77093	HARRIS	2590	77363	GRIMES	5022
76936	SCHLEICHER	9127	77040	HARRIS	2538	77094	HARRIS	2591	77363	WALLER	0250
76937	CONCHO	9642	77041	HARRIS	2539	77095	HARRIS	2592	77364	SAN JACINTO	5116
76937	TOM GREEN	9173	77042	HARRIS	2540	77096	HARRIS	2593	77365	HARRIS	2814
76940	CONCHO	9643	77043	HARRIS	2541	77098	HARRIS	2595	77365	MONTGOMERY	2813
76940	TOM GREEN	9174	77044	HARRIS	2542	77099	FORT BEND	2597	77367	WALKER	0476
76941	IRION	9059	77045	HARRIS	2543	77099	HARRIS	2596	77368	LIBERTY	0477
76943	CROCKETT	9025	77046	HARRIS	2544	77201	HARRIS	2598	77369	LIBERTY	0478
76945	COKE	9018	77047	HARRIS	2545	77301	MONTGOMERY	2800	77371	LIBERTY	9652
76945	MITCHELL	0244	77048	HARRIS	2546	77302	MONTGOMERY	2801	77371	SAN JACINTO	5117
76949	COKE	9019	77049	HARRIS	2547	77303	MONTGOMERY	2802	77372	LIBERTY	2816
76950	SUTTON	9137	77050	HARRIS	2548	77304	MONTGOMERY	2803	77372	MONTGOMERY	2815
76951	STERLING	9135	77051	HARRIS	2549	77306	MONTGOMERY	2804	77373	HARRIS	2606
76951	TOM GREEN	9644	77053	FORT BEND	2200	77315	HARRIS	2599	77374	HARDIN	0479
76953	COKE	0470	77053	HARRIS	2201	77316	MONTGOMERY	2805	77375	HARRIS	2607
76955	CONCHO	0245	77054	HARRIS	2550	77318	MONTGOMERY	2806	77376	HARDIN	0480
76955	TOM GREEN	9175	77055	HARRIS	2551	77318	WALKER	9646	77377	HARRIS	2608
76957	TOM GREEN	9176	77056	HARRIS	2552	77320	SAN JACINTO	5156	77378	MONTGOMERY	2817
76958	TOM GREEN	0471	77057	HARRIS	2553	77320	TRINITY	9647	77378	SAN JACINTO	2818
77002	HARRIS	2500	77058	HARRIS	2554	77320	WALKER	5155	77378	WALKER	9653
77003	HARRIS	2501	77059	HARRIS	2555	77326	POLK	0472	77379	HARRIS	2609

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77380	MONTGOMERY	2819	77450	HARRIS	2620	77506	HARRIS	2628	77581	BRAZORIA	2014
77381	MONTGOMERY	2820	77451	FORT BEND	0486	77507	HARRIS	2629	77581	GALVESTON	9674
77382	HARRIS	0251	77454	WHARTON	0487	77510	BRAZORIA	9665	77581	HARRIS	2015
77382	MONTGOMERY	2821	77455	WHARTON	2247	77510	GALVESTON	2024	77582	LIBERTY	0499
77384	MONTGOMERY	2822	77456	MATAGORDA	2060	77511	BRAZORIA	2005	77583	BRAZORIA	2016
77385	MONTGOMERY	2823	77457	CALHOUN	9660	77511	GALVESTON	2006	77583	FORT BEND	2017
77386	MONTGOMERY	2824	77457	MATAGORDA	2061	77514	CHAMBERS	2019	77584	BRAZORIA	2018
77388	HARRIS	2610	77458	MATAGORDA	2062	77514	GALVESTON	9666	77585	HARDIN	2224
77389	HARRIS	2611	77459	FORT BEND	2208	77515	BRAZORIA	2007	77586	HARRIS	2640
77396	HARRIS	2612	77461	FORT BEND	2209	77517	BRAZORIA	9667	77587	HARRIS	2641
77399	POLK	5095	77463	BRAZORIA	0488	77517	GALVESTON	2025	77590	GALVESTON	2037
77401	HARRIS	2613	77464	FORT BEND	0489	77518	GALVESTON	2026	77591	GALVESTON	2038
77406	FORT BEND	2211	77465	CALHOUN	0254	77519	HARDIN	2223	77597	CHAMBERS	2021
77407	FORT BEND	2211	77465	JACKSON	0255	77520	CHAMBERS	2631	77598	HARRIS	2642
77412	COLORADO	0481	77465	MATAGORDA	2063	77520	HARRIS	2630	77611	ORANGE	2237
77414	MATAGORDA	2057	77466	WALLER	0490	77521	CHAMBERS	2633	77612	JASPER	5047
77415	MATAGORDA	0482	77467	WHARTON	0491	77521	HARRIS	2632	77612	NEWTON	0261
77417	FORT BEND	2204	77468	MATAGORDA	2064	77523	HARRIS	2630	77613	JEFFERSON	0500
77418	AUSTIN	3000	77469	FORT BEND	2211	77530	HARRIS	2634	77614	NEWTON	5086
77418	WASHINGTON	9654	77470	COLORADO	3074	77531	BRAZORIA	2008	77615	JASPER	0501
77419	MATAGORDA	2058	77471	FORT BEND	2212	77532	HARRIS	2635	77616	TYLER	5151
77420	FORT BEND	9655	77473	AUSTIN	0492	77532	LIBERTY	0258	77617	GALVESTON	0502
77420	MATAGORDA	9656	77474	AUSTIN	3001	77533	LIBERTY	0496	77619	JEFFERSON	2041
77420	WHARTON	2241	77474	COLORADO	9661	77534	BRAZORIA	2009	77622	JEFFERSON	2042
77422	BRAZORIA	2000	77474	WALLER	9662	77535	CHAMBERS	9668	77623	GALVESTON	2039
77422	MATAGORDA	9657	77475	COLORADO	0493	77535	HARRIS	0259	77624	TYLER	5152
77423	AUSTIN	9658	77476	FORT BEND	0494	77535	LIBERTY	2233	77625	HARDIN	2225
77423	FORT BEND	2828	77477	FORT BEND	2213	77536	HARRIS	2636	77627	JEFFERSON	2043
77423	WALLER	2827	77477	HARRIS	2214	77538	LIBERTY	2234	77629	JEFFERSON	0503
77426	AUSTIN	0252	77478	FORT BEND	2215	77539	GALVESTON	2027	77630	ORANGE	2238
77426	WASHINGTON	3231	77479	FORT BEND	2216	77539	HARRIS	0260	77632	NEWTON	9675
77428	MATAGORDA	0483	77480	BRAZORIA	2003	77541	BRAZORIA	2010	77632	ORANGE	2239
77429	HARRIS	2614	77480	MATAGORDA	9663	77545	FORT BEND	2222	77640	JEFFERSON	2044
77430	BRAZORIA	2001	77481	FORT BEND	0495	77546	BRAZORIA	9669	77642	JEFFERSON	2045
77430	FORT BEND	2002	77482	MATAGORDA	2065	77546	GALVESTON	2028	77650	CHAMBERS	9676
77432	WHARTON	2242	77483	MATAGORDA	2066	77546	HARRIS	2029	77650	GALVESTON	2040
77433	HARRIS	2615	77484	GRIMES	0256	77547	HARRIS	2637	77651	JEFFERSON	2046
77434	COLORADO	3072	77484	HARRIS	2831	77550	GALVESTON	2030	77655	JEFFERSON	2047
77434	WHARTON	0253	77484	WALLER	2830	77551	GALVESTON	2031	77656	HARDIN	2226
77435	COLORADO	9659	77485	AUSTIN	3002	77553	GALVESTON	0497	77656	TYLER	0262
77435	FORT BEND	2244	77485	FORT BEND	3003	77554	GALVESTON	2032	77657	HARDIN	2227
77435	WHARTON	2243	77485	WHARTON	0257	77560	CHAMBERS	2020	77659	HARDIN	2228
77437	WHARTON	2245	77486	BRAZORIA	2004	77561	LIBERTY	0498	77660	TYLER	5153
77440	MATAGORDA	2059	77488	WHARTON	2248	77562	HARRIS	2638	77662	JASPER	9677
77441	FORT BEND	2205	77489	FORT BEND	2217	77563	BRAZORIA	9670	77662	ORANGE	2240
77442	COLORADO	3073	77489	HARRIS	2218	77563	GALVESTON	2033	77663	HARDIN	0504
77443	WHARTON	0484	77493	FORT BEND	9664	77564	HARDIN	9671	77664	HARDIN	9678
77444	BRAZORIA	2207	77493	HARRIS	2622	77564	LIBERTY	2235	77664	TYLER	5154
77444	FORT BEND	2206	77493	WALLER	2623	77565	GALVESTON	2034	77665	CHAMBERS	2023
77445	WALLER	2829	77494	FORT BEND	2219	77566	BRAZORIA	2011	77665	JEFFERSON	2023
77446	WALLER	0485	77494	HARRIS	2220	77568	GALVESTON	2035	77701	JEFFERSON	2048
77447	HARRIS	2616	77494	WALLER	2221	77571	CHAMBERS	9672	77702	JEFFERSON	2049
77447	MONTGOMERY	2618	77498	FORT BEND	2215	77571	HARRIS	2639	77703	JEFFERSON	2050
77447	WALLER	2617	77502	HARRIS	2624	77573	GALVESTON	2036	77705	JEFFERSON	2051
77448	WHARTON	2246	77503	HARRIS	2625	77575	LIBERTY	2236	77706	JEFFERSON	2052
77449	HARRIS	2619	77504	HARRIS	2626	77577	BRAZORIA	2012	77707	JEFFERSON	2053
77450	FORT BEND	2621	77505	HARRIS	2627	77578	BRAZORIA	2013	77708	JEFFERSON	2054

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77710	JEFFERSON	2055	77957	JACKSON	1206	78015	KENDALL	3302	78102	BEE	1200
77713	JEFFERSON	2056	77960	GOLIAD	0514	78016	MEDINA	9084	78102	LIVE OAK	9705
77801	BRAZOS	3047	77961	JACKSON	0515	78017	FRIO	9045	78107	GOLIAD	0525
77802	BRAZOS	3048	77962	JACKSON	1207	78019	LA SALLE	9071	78108	BEXAR	3121
77803	BRAZOS	3049	77963	GOLIAD	1205	78021	LA SALLE	9072	78108	COMAL	9706
77807	BRAZOS	3050	77964	COLORADO	9688	78021	MCMULLEN	9695	78108	GUADALUPE	3120
77807	ROBERTSON	9679	77964	LAVACA	3168	78022	LIVE OAK	1214	78109	BEXAR	3310
77808	BRAZOS	3051	77968	VICTORIA	1222	78023	BANDERA	9696	78111	KARNES	3143
77808	ROBERTSON	0263	77969	JACKSON	0516	78023	BEXAR	3304	78112	BEXAR	3311
77830	GRIMES	5023	77970	JACKSON	0517	78023	MEDINA	3305	78112	WILSON	3312
77831	GRIMES	5024	77971	CALHOUN	9689	78024	KERR	3158	78113	ATASCOSA	0279
77833	AUSTIN	9680	77971	JACKSON	1208	78025	KERR	3159	78113	KARNES	3144
77833	WASHINGTON	3232	77973	VICTORIA	0518	78026	ATASCOSA	9004	78113	WILSON	3145
77835	FAYETTE	9681	77974	DEWITT	3089	78027	BLANCO	0277	78114	ATASCOSA	9707
77835	WASHINGTON	3233	77974	VICTORIA	0269	78027	KENDALL	3155	78114	WILSON	3257
77836	BURLESON	3055	77975	LAVACA	3169	78028	BANDERA	9697	78116	KARNES	3146
77837	ROBERTSON	4098	77977	VICTORIA	0519	78028	GILLESPIE	9698	78117	KARNES	3147
77840	BRAZOS	3052	77978	CALHOUN	0520	78028	KERR	3160	78118	KARNES	3148
77843	BRAZOS	3053	77979	CALHOUN	1001	78039	BEXAR	9086	78119	BEE	0280
77845	BRAZOS	3054	77979	JACKSON	1002	78039	MEDINA	9085	78119	GOLIAD	9708
77845	BURLESON	0264	77979	VICTORIA	9690	78040	WEBB	9191	78119	KARNES	3149
77850	LEON	5053	77982	ARANSAS	9691	78041	WEBB	9192	78121	BEXAR	3260
77853	LEE	3172	77982	CALHOUN	1003	78043	WEBB	9193	78121	GUADALUPE	3259
77855	LEON	0505	77983	CALHOUN	1004	78045	WEBB	9194	78121	WILSON	3258
77856	BRAZOS	0265	77984	GONZALES	0270	78046	WEBB	9195	78122	GONZALES	3109
77856	ROBERTSON	4099	77984	LAVACA	3170	78050	ATASCOSA	0524	78123	GUADALUPE	3122
77857	MILAM	0506	77988	VICTORIA	0521	78052	ATASCOSA	9005	78124	BEXAR	3124
77859	BRAZOS	0266	77990	CALHOUN	0271	78052	BEXAR	9006	78124	GUADALUPE	3123
77859	ROBERTSON	4100	77990	REFUGIO	1052	78052	MEDINA	9700	78125	BEE	0526
77861	BRAZOS	9682	77991	JACKSON	0522	78055	BANDERA	3009	78130	COMAL	3080
77861	GRIMES	5025	77994	DEWITT	3090	78056	MEDINA	9087	78130	GUADALUPE	3081
77864	MADISON	5057	77994	GONZALES	9692	78057	FRIO	9046	78130	HAYS	9709
77865	LEON	5054	77995	DEWITT	9693	78057	MEDINA	0278	78132	COMAL	3082
77866	BRAZOS	0507	77995	LAVACA	3171	78058	KERR	3161	78132	GUADALUPE	9710
77867	ROBERTSON	0508	77995	VICTORIA	0272	78059	MEDINA	9088	78132	HAYS	9711
77868	BRAZOS	9683	78001	LA SALLE	0523	78060	LIVE OAK	1215	78133	COMAL	3083
77868	GRIMES	5026	78002	BEXAR	3300	78061	FRIO	9047	78140	GONZALES	3110
77870	ROBERTSON	0509	78003	BANDERA	3008	78063	BANDERA	3010	78140	GUADALUPE	3111
77871	LEON	5055	78004	KENDALL	3151	78064	ATASCOSA	9008	78140	WILSON	0281
77871	MADISON	0267	78005	ATASCOSA	0273	78064	WILSON	9702	78141	DEWITT	3091
77872	GRIMES	9684	78005	FRIO	9044	78065	ATASCOSA	9009	78141	KARNES	0282
77872	MADISON	5058	78006	BEXAR	3153	78066	MEDINA	9089	78142	BEE	0527
77873	GRIMES	2826	78006	COMAL	9694	78067	ZAPATA	9200	78143	WILSON	0528
77873	MONTGOMERY	2825	78006	KENDALL	3152	78069	ATASCOSA	9010	78144	KARNES	0529
77873	WALKER	0268	78007	MCMULLEN	9080	78069	BEXAR	9011	78145	BEE	0530
77876	GRIMES	0510	78008	ATASCOSA	9001	78070	BLANCO	9703	78146	BEE	0531
77878	BURLESON	0511	78008	LIVE OAK	0274	78070	COMAL	3079	78147	WILSON	3261
77879	BURLESON	3056	78009	BEXAR	9083	78070	KENDALL	9704	78148	BEXAR	3313
77880	WASHINGTON	3234	78009	MEDINA	9082	78071	LIVE OAK	1216	78150	BEXAR	3314
77882	ROBERTSON	0512	78010	KERR	3157	78072	MCMULLEN	9081	78151	DEWITT	0283
77901	VICTORIA	1218	78011	ATASCOSA	9002	78073	ATASCOSA	3307	78151	KARNES	3150
77904	VICTORIA	1219	78012	ATASCOSA	9003	78073	BEXAR	3306	78152	BEXAR	3315
77905	GOLIAD	9686	78013	KENDALL	3154	78074	KENDALL	3156	78152	WILSON	9712
77905	VICTORIA	1220	78013	KERR	0275	78075	LIVE OAK	1217	78154	BEXAR	3126
77950	REFUGIO	0513	78014	LA SALLE	9070	78076	ZAPATA	9201	78154	COMAL	3127
77951	VICTORIA	1221	78015	BEXAR	3301	78101	BEXAR	3308	78154	GUADALUPE	3125
77954	DEWITT	3088	78015	COMAL	3303	78101	WILSON	3309	78155	GUADALUPE	3128

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78159	GONZALES	3112	78251	BEXAR	3365	78374	SAN PATRICIO	1060	78548	STARR	9130
78160	WILSON	3262	78252	BEXAR	3366	78375	JIM WELLS	1211	78549	HIDALGO	1108
78161	WILSON	3263	78253	BEXAR	3367	78376	DUVAL	9032	78550	CAMERON	1008
78163	BEXAR	0284	78253	MEDINA	3368	78377	REFUGIO	1054	78552	CAMERON	1009
78163	COMAL	3084	78254	BEXAR	3369	78379	KLEBERG	1021	78557	HIDALGO	1109
78164	DEWITT	3092	78254	MEDINA	0287	78380	JIM WELLS	9718	78558	HIDALGO	0542
78164	GOLIAD	0285	78255	BEXAR	3370	78380	NUECES	1025	78559	CAMERON	1010
78201	BEXAR	3316	78256	BEXAR	3371	78382	ARANSAS	1000	78560	HIDALGO	1110
78202	BEXAR	3317	78257	BEXAR	3372	78382	CALHOUN	9719	78562	HIDALGO	0543
78203	BEXAR	3318	78258	BEXAR	3373	78382	REFUGIO	9720	78563	HIDALGO	1111
78204	BEXAR	3319	78259	BEXAR	3374	78383	JIM WELLS	1212	78564	ZAPATA	9202
78205	BEXAR	3320	78260	BEXAR	3375	78383	LIVE OAK	1213	78565	HIDALGO	0544
78206	BEXAR	3321	78261	BEXAR	3376	78383	NUECES	9721	78566	CAMERON	1011
78207	BEXAR	3322	78261	COMAL	0288	78384	DUVAL	9033	78569	CAMERON	0294
78208	BEXAR	3323	78263	BEXAR	3378	78384	JIM WELLS	9722	78569	HIDALGO	0295
78209	BEXAR	3324	78264	ATASCOSA	3380	78385	KENEDY	1019	78569	WILLACY	1063
78210	BEXAR	3325	78264	BEXAR	3379	78387	BEE	0292	78570	CAMERON	0296
78211	BEXAR	3326	78266	BEXAR	3086	78387	SAN PATRICIO	1061	78570	HIDALGO	1112
78212	BEXAR	3327	78266	COMAL	3085	78389	BEE	1201	78572	HIDALGO	1113
78213	BEXAR	3328	78284	BEXAR	3381	78390	ARANSAS	0293	78573	HIDALGO	0596
78214	BEXAR	3329	78285	BEXAR	3382	78390	SAN PATRICIO	1062	78574	HIDALGO	1114
78215	BEXAR	3330	78330	NUECES	1022	78391	BEE	1202	78575	CAMERON	1012
78216	BEXAR	3331	78332	DUVAL	0289	78393	REFUGIO	1055	78576	HIDALGO	1115
78217	BEXAR	3332	78332	JIM WELLS	1209	78401	NUECES	1026	78577	HIDALGO	1116
78218	BEXAR	3333	78336	ARANSAS	9713	78402	NUECES	1027	78578	CAMERON	1013
78219	BEXAR	3334	78336	NUECES	9714	78404	NUECES	1028	78579	HIDALGO	0545
78220	BEXAR	3335	78336	SAN PATRICIO	1056	78405	NUECES	1029	78580	WILLACY	1064
78221	BEXAR	3336	78338	KENEDY	1018	78406	NUECES	1030	78582	STARR	9131
78222	BEXAR	3337	78339	NUECES	0532	78407	NUECES	1031	78583	CAMERON	1014
78223	BEXAR	3338	78340	REFUGIO	1053	78408	NUECES	1032	78584	STARR	9132
78223	WILSON	0286	78343	NUECES	1023	78409	NUECES	1033	78586	CAMERON	1015
78224	BEXAR	3339	78344	WEBB	9196	78410	NUECES	1034	78588	STARR	9133
78225	BEXAR	3340	78347	NUECES	0533	78411	NUECES	1035	78589	HIDALGO	1117
78226	BEXAR	3341	78349	DUVAL	9030	78412	NUECES	1036	78590	WILLACY	1065
78227	BEXAR	3342	78351	NUECES	0534	78413	NUECES	1037	78591	STARR	9134
78228	BEXAR	3343	78352	SAN PATRICIO	0535	78414	NUECES	1038	78592	CAMERON	0546
78229	BEXAR	3344	78353	BROOKS	1203	78415	NUECES	1039	78593	CAMERON	1016
78230	BEXAR	3345	78355	BROOKS	1204	78416	NUECES	1040	78594	WILLACY	1066
78231	BEXAR	3346	78355	JIM WELLS	0290	78417	NUECES	1041	78595	HIDALGO	1118
78232	BEXAR	3347	78357	DUVAL	9031	78418	NUECES	1042	78596	HIDALGO	1119
78233	BEXAR	3348	78358	ARANSAS	0536	78419	NUECES	1043	78597	CAMERON	1017
78234	BEXAR	3349	78359	SAN PATRICIO	0537	78501	HIDALGO	1100	78597	WILLACY	9723
78235	BEXAR	3350	78360	JIM HOGG	9061	78503	HIDALGO	1101	78598	WILLACY	1067
78236	BEXAR	3351	78361	JIM HOGG	9062	78504	HIDALGO	1102	78602	BASTROP	3013
78237	BEXAR	3352	78361	STARR	0291	78516	HIDALGO	1103	78605	BURNET	3057
78238	BEXAR	3353	78361	ZAPATA	9715	78520	CAMERON	1005	78605	WILLIAMSON	0298
78239	BEXAR	3354	78362	NUECES	9716	78521	CAMERON	1006	78606	BLANCO	3043
78240	BEXAR	3355	78362	SAN PATRICIO	1057	78526	CAMERON	1007	78606	COMAL	9724
78241	BEXAR	3356	78363	KLEBERG	1020	78536	STARR	9128	78606	KENDALL	0299
78242	BEXAR	3357	78364	KLEBERG	0538	78537	HIDALGO	1104	78607	LLANO	3179
78243	BEXAR	3358	78368	LIVE OAK	9717	78538	HIDALGO	1105	78608	BELL	9725
78244	BEXAR	3359	78368	SAN PATRICIO	1058	78539	HIDALGO	1106	78608	BURNET	3058
78245	BEXAR	3360	78369	WEBB	9197	78541	HIDALGO	1107	78609	LLANO	3180
78247	BEXAR	3361	78370	SAN PATRICIO	1059	78542	HIDALGO	1107	78610	CALDWELL	9726
78248	BEXAR	3362	78371	WEBB	0539	78543	HIDALGO	0540	78610	HAYS	3130
78249	BEXAR	3363	78372	JIM WELLS	1210	78545	STARR	0541	78610	TRAVIS	3131
78250	BEXAR	3364	78373	NUECES	1024	78547	STARR	9129	78611	BURNET	3059

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78611	LLANO	0300	78648	CALDWELL	3065	78721	TRAVIS	3419	78839	DIMMIT	9745
78612	BASTROP	3014	78648	GONZALES	0309	78722	TRAVIS	3420	78839	ZAVALA	9204
78612	TRAVIS	3015	78648	GUADALUPE	3066	78723	TRAVIS	3421	78840	EDWARDS	9746
78613	TRAVIS	3241	78650	BASTROP	3019	78724	TRAVIS	3422	78840	VAL VERDE	9185
78613	WILLIAMSON	3240	78652	HAYS	3404	78725	TRAVIS	3423	78843	VAL VERDE	9186
78614	GONZALES	3114	78652	TRAVIS	3403	78726	TRAVIS	3424	78850	MEDINA	9090
78615	TRAVIS	3243	78653	BASTROP	9736	78727	TRAVIS	3426	78851	TERRELL	9162
78615	WILLIAMSON	3242	78653	TRAVIS	3405	78727	WILLIAMSON	3427	78852	MAVERICK	9078
78616	BASTROP	3063	78653	WILLIAMSON	9737	78728	TRAVIS	3428	78860	MAVERICK	0552
78616	CALDWELL	3062	78654	BURNET	3060	78728	WILLIAMSON	3429	78861	MEDINA	9091
78617	BASTROP	3401	78654	LLANO	9738	78729	TRAVIS	3256	78870	UVALDE	9181
78617	TRAVIS	3400	78654	TRAVIS	3061	78729	WILLIAMSON	3255	78872	ZAVALA	9205
78618	GILLESPIE	3104	78655	CALDWELL	3067	78730	TRAVIS	3430	78873	REAL	9118
78619	HAYS	3132	78655	GUADALUPE	3068	78731	TRAVIS	3431	78877	MAVERICK	9079
78620	BLANCO	9727	78656	CALDWELL	3069	78732	TRAVIS	3432	78879	REAL	9119
78620	HAYS	3133	78656	HAYS	0310	78733	TRAVIS	3433	78880	EDWARDS	9043
78620	TRAVIS	3134	78657	BURNET	9739	78734	TRAVIS	3434	78881	UVALDE	9182
78621	BASTROP	3016	78657	LLANO	3183	78735	TRAVIS	3435	78883	BANDERA	3011
78621	LEE	9728	78658	GONZALES	0548	78736	HAYS	3437	78884	UVALDE	9183
78621	TRAVIS	3017	78659	BASTROP	3020	78736	TRAVIS	3436	78885	BANDERA	3012
78621	WILLIAMSON	3018	78659	LEE	9740	78737	HAYS	3141	78886	MEDINA	9092
78622	CALDWELL	0547	78660	TRAVIS	3406	78737	TRAVIS	3142	78931	AUSTIN	3004
78623	COMAL	3087	78660	WILLIAMSON	3407	78738	HAYS	0315	78932	FAYETTE	3093
78623	HAYS	9729	78661	CALDWELL	0549	78738	TRAVIS	3438	78932	WASHINGTON	0317
78624	GILLESPIE	3105	78662	BASTROP	3021	78739	TRAVIS	3439	78933	AUSTIN	3005
78624	KENDALL	0301	78662	CALDWELL	0311	78741	TRAVIS	3440	78933	COLORADO	9747
78624	LLANO	9730	78663	BLANCO	3046	78742	TRAVIS	3441	78934	COLORADO	3075
78624	MASON	9731	78663	BURNET	0312	78744	TRAVIS	3442	78935	COLORADO	3076
78626	WILLIAMSON	3244	78663	TRAVIS	0313	78745	TRAVIS	3443	78938	FAYETTE	3094
78628	WILLIAMSON	3245	78664	TRAVIS	3251	78746	TRAVIS	3444	78940	AUSTIN	9748
78629	DEWITT	0302	78664	WILLIAMSON	3250	78747	TRAVIS	3445	78940	COLORADO	9749
78629	GONZALES	3115	78666	CALDWELL	3139	78748	TRAVIS	3446	78940	FAYETTE	3095
78629	LAVACA	9732	78666	COMAL	9741	78749	TRAVIS	3447	78941	BASTROP	9750
78631	GILLESPIE	3106	78666	GUADALUPE	3138	78750	TRAVIS	3448	78941	FAYETTE	3096
78631	KERR	0303	78666	HAYS	3137	78750	WILLIAMSON	3449	78941	GONZALES	0318
78631	KIMBLE	0304	78669	BLANCO	3410	78751	TRAVIS	3450	78941	LAVACA	0319
78632	CALDWELL	0305	78669	BURNET	3409	78752	TRAVIS	3451	78942	FAYETTE	0320
78632	GONZALES	3116	78669	TRAVIS	3408	78753	TRAVIS	3452	78942	LEE	3173
78634	TRAVIS	9733	78670	GUADALUPE	0550	78754	TRAVIS	3453	78943	COLORADO	3077
78634	WILLIAMSON	3246	78671	BLANCO	0314	78756	TRAVIS	3454	78944	AUSTIN	3006
78635	BLANCO	3044	78671	GILLESPIE	3107	78757	TRAVIS	3455	78945	FAYETTE	3097
78636	BLANCO	3045	78672	LLANO	3184	78758	TRAVIS	3456	78945	LEE	0321
78636	HAYS	0306	78675	GILLESPIE	3108	78759	TRAVIS	3457	78946	FAYETTE	3098
78638	CALDWELL	0307	78676	BLANCO	9742	78759	WILLIAMSON	9744	78946	LEE	3099
78638	GUADALUPE	3129	78676	COMAL	9743	78799	TRAVIS	0597	78946	WASHINGTON	9752
78639	BURNET	0308	78676	HAYS	3140	78801	UVALDE	9179	78947	LEE	3174
78639	LLANO	3181	78677	GONZALES	3117	78827	DIMMIT	9027	78948	LEE	3175
78640	CALDWELL	3136	78681	WILLIAMSON	3252	78828	EDWARDS	9042	78949	FAYETTE	3100
78640	HAYS	3135	78701	TRAVIS	3411	78828	REAL	0316	78950	AUSTIN	3007
78640	TRAVIS	9734	78702	TRAVIS	3412	78829	ZAVALA	9203	78950	COLORADO	9753
78641	TRAVIS	3248	78703	TRAVIS	3413	78830	DIMMIT	9028	78950	FAYETTE	9754
78641	WILLIAMSON	3247	78704	TRAVIS	3414	78832	KINNEY	9069	78953	BASTROP	3071
78642	BURNET	9735	78705	TRAVIS	3415	78833	REAL	9117	78953	CALDWELL	3070
78642	WILLIAMSON	3249	78710	TRAVIS	3416	78834	DIMMIT	9029	78954	AUSTIN	0322
78643	LLANO	3182	78712	TRAVIS	3417	78836	DIMMIT	0551	78954	FAYETTE	3101
78644	CALDWELL	3064	78717	WILLIAMSON	3254	78837	VAL VERDE	9184	78956	FAYETTE	3102
78645	TRAVIS	3402	78719	TRAVIS	3418	78838	UVALDE	9180	78956	LAVACA	0323

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78957	BASTROP	3022	79043	LAMB	0339	79095	COLLINGSWOF	7521	79245	HALL	7563
78957	FAYETTE	3023	79044	HARTLEY	7568	79096	WHEELER	7668	79247	WILBARGER	9766
78959	BASTROP	0324	79045	CASTRO	0340	79097	CARSON	7512	79248	COTTLE	7525
78959	CALDWELL	0325	79045	DEAF SMITH	7534	79098	DEAF SMITH	7535	79248	KING	9767
78959	FAYETTE	3119	79046	LIPSCOMB	7590	79098	OLDHAM	9760	79250	HALE	7558
78959	GONZALES	3118	79051	DALLAM	0564	79098	RANDALL	0358	79251	COLLINGSWOF	7523
78960	FAYETTE	0553	79052	HALE	9758	79101	POTTER	7630	79252	HARDEMAN	7051
78962	COLORADO	3078	79052	SWISHER	7662	79102	POTTER	7631	79255	BRISCOE	7507
78962	FAYETTE	9755	79053	PARMER	0565	79103	POTTER	7632	79255	HALL	0368
78963	FAYETTE	3103	79054	GRAY	0566	79103	RANDALL	7633	79256	MOTLEY	7623
79001	OLDHAM	7625	79056	LIPSCOMB	7591	79104	POTTER	7634	79257	BRISCOE	7508
79002	GRAY	0554	79057	DONLEY	0341	79106	POTTER	7635	79259	CHILDRESS	7518
79003	WHEELER	0555	79057	GRAY	7553	79106	RANDALL	7636	79259	HALL	0369
79005	LIPSCOMB	7588	79057	WHEELER	0342	79107	POTTER	7637	79261	HALL	7564
79007	HUTCHINSON	7575	79058	MOORE	7618	79108	CARSON	9761	79311	HALE	7559
79009	PARMER	7627	79058	POTTER	7619	79108	POTTER	7638	79311	LUBBOCK	7560
79010	OLDHAM	0556	79059	GRAY	0343	79109	POTTER	7646	79312	LAMB	7584
79011	HEMPHILL	7569	79059	ROBERTS	7653	79109	RANDALL	7645	79313	HALE	0370
79011	WHEELER	9756	79061	GRAY	0344	79110	RANDALL	7647	79313	HOCKLEY	7571
79012	POTTER	0557	79061	HEMPHILL	0345	79111	POTTER	7639	79313	LAMB	0371
79013	MOORE	0558	79061	WHEELER	7666	79118	POTTER	7649	79313	LUBBOCK	0372
79014	HEMPHILL	7570	79062	HANSFORD	9759	79118	RANDALL	7648	79314	COCHRAN	0574
79014	WHEELER	0326	79062	HUTCHINSON	7577	79119	RANDALL	7650	79316	TERRY	7664
79015	DEAF SMITH	0327	79063	CASTRO	7515	79121	POTTER	7652	79322	CROSBY	7526
79015	RANDALL	7643	79064	HALE	0346	79121	RANDALL	7651	79323	GAINES	0373
79016	RANDALL	7644	79064	LAMB	7582	79124	POTTER	7641	79323	YOAKUM	7669
79018	HARTLEY	7567	79065	DONLEY	7555	79124	RANDALL	9763	79324	BAILEY	7503
79018	MOORE	0328	79065	GRAY	7554	79178	POTTER	7642	79325	BAILEY	0374
79019	ARMSTRONG	7500	79068	ARMSTRONG	0347	79201	CHILDRESS	7517	79325	PARMER	7629
79019	RANDALL	0329	79068	CARSON	7510	79201	HALL	0359	79326	LAMB	7585
79021	HALE	0559	79068	POTTER	0348	79220	DICKENS	7536	79329	LUBBOCK	7592
79022	DALLAM	7529	79070	OCHILTREE	7624	79223	COTTLE	0570	79330	GARZA	7551
79022	HARTLEY	9757	79072	FLOYD	0349	79225	HARDEMAN	7050	79331	BORDEN	0375
79022	MOORE	0330	79072	HALE	7557	79225	WILBARGER	0360	79331	DAWSON	7531
79024	LIPSCOMB	0560	79072	SWISHER	0350	79226	ARMSTRONG	0361	79331	MARTIN	0376
79025	DEAF SMITH	0561	79078	HUTCHINSON	0567	79226	BRISCOE	0362	79336	HOCKLEY	7572
79027	CASTRO	7513	79079	COLLINGSWOF	0351	79226	DONLEY	7540	79339	HOCKLEY	0377
79029	MOORE	7617	79079	WHEELER	7667	79226	HALL	0363	79339	LAMB	7586
79031	CASTRO	0331	79080	CARSON	7511	79227	FOARD	7031	79342	GAINES	7548
79031	LAMB	7581	79080	HUTCHINSON	0352	79227	KNOX	9764	79343	CROSBY	7527
79032	HALE	0562	79081	HANSFORD	7566	79229	DICKENS	7537	79343	LUBBOCK	0378
79033	OCHILTREE	0563	79081	HUTCHINSON	0353	79230	CHILDRESS	9765	79344	BAILEY	7504
79034	LIPSCOMB	7589	79082	LAMB	7583	79230	COLLINGSWOF	7522	79345	LYNN	0379
79035	DEAF SMITH	0332	79083	HUTCHINSON	7578	79231	FLOYD	0571	79345	TERRY	7665
79035	PARMER	7628	79083	MOORE	0354	79233	HALL	0572	79346	BAILEY	0380
79036	HUTCHINSON	7576	79084	SHERMAN	7658	79234	MOTLEY	7621	79346	COCHRAN	7519
79039	ARMSTRONG	0333	79085	CASTRO	7516	79235	CROSBY	0364	79347	BAILEY	7505
79039	CARSON	7509	79086	MOORE	7620	79235	FLOYD	7546	79347	CASTRO	0381
79039	GRAY	0334	79087	DALLAM	7530	79236	KING	0573	79347	LAMB	0382
79040	HANSFORD	7565	79088	BRISCOE	0355	79237	DONLEY	7541	79347	PARMER	9768
79041	HALE	7556	79088	CASTRO	0356	79239	HALL	7562	79350	LUBBOCK	0575
79042	ARMSTRONG	0335	79088	SWISHER	7663	79240	DONLEY	0598	79351	BORDEN	0383
79042	CASTRO	0336	79091	RANDALL	0568	79241	FLOYD	7547	79351	DAWSON	0384
79042	RANDALL	0337	79092	DEAF SMITH	0357	79243	CROSBY	0365	79351	LYNN	7614
79042	SWISHER	7661	79092	OLDHAM	7626	79243	DICKENS	7538	79351	TERRY	0385
79043	CASTRO	7514	79093	OCHILTREE	0569	79244	MOTLEY	7622	79353	HOCKLEY	7573
79043	HALE	0338	79094	ARMSTRONG	7501	79245	COLLINGSWOF	0366	79355	YOAKUM	7670

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79356	CROSBY	0386	79505	KNOX	7066	79546	SCURRY	0412	79731	CRANE	9024
79356	GARZA	7552	79506	COKE	9772	79546	STONEWALL	0413	79733	HOWARD	0582
79356	LYNN	0387	79506	NOLAN	9103	79547	HASKELL	7056	79734	JEFF DAVIS	9060
79357	CROSBY	7528	79508	TAYLOR	9138	79548	HASKELL	7057	79735	PECOS	9109
79358	HOCKLEY	7574	79510	CALLAHAN	4019	79549	BORDEN	0414	79738	BORDEN	7506
79358	LUBBOCK	0388	79511	BORDEN	9050	79549	KENT	9782	79739	GLASSCOCK	9048
79358	TERRY	0389	79511	HOWARD	9049	79549	SCURRY	7657	79740	PECOS	0583
79359	GAINES	7549	79512	HOWARD	0398	79553	HASKELL	9783	79741	ECTOR	9034
79359	TERRY	0390	79512	MITCHELL	9100	79553	JONES	9068	79742	WARD	9188
79359	YOAKUM	0391	79512	SCURRY	0399	79556	FISHER	9784	79743	PECOS	9110
79360	GAINES	7550	79517	BORDEN	9773	79556	NOLAN	9107	79744	PECOS	9111
79363	HOCKLEY	0392	79517	SCURRY	7654	79560	FISHER	7545	79745	WINKLER	9198
79363	LUBBOCK	7593	79518	KENT	7579	79560	JONES	9785	79748	HOWARD	9052
79364	LUBBOCK	7594	79519	COLEMAN	9774	79561	FISHER	0415	79749	MARTIN	9074
79364	LYNN	0393	79519	RUNNELS	0400	79561	JONES	0416	79752	UPTON	9177
79366	LUBBOCK	7595	79519	TAYLOR	9139	79561	NOLAN	0417	79754	LOVING	9073
79367	HOCKLEY	0576	79520	FISHER	9775	79561	TAYLOR	9144	79755	MIDLAND	0426
79369	LAMB	0577	79520	JONES	9065	79562	TAYLOR	9145	79755	UPTON	9178
79370	CROSBY	0394	79521	HASKELL	7053	79563	TAYLOR	9146	79756	WARD	9189
79370	DICKENS	7539	79525	JONES	9066	79565	MITCHELL	9102	79758	ECTOR	9035
79371	BAILEY	0395	79526	FISHER	0401	79566	NOLAN	0418	79758	MIDLAND	0427
79371	LAMB	7587	79526	MITCHELL	0402	79566	RUNNELS	9148	79759	ECTOR	0584
79372	HOCKLEY	0578	79526	SCURRY	7655	79566	TAYLOR	9147	79761	ECTOR	9036
79373	LYNN	7615	79527	BORDEN	9776	79567	RUNNELS	9125	79762	ECTOR	9037
79376	TERRY	9769	79527	SCURRY	7656	79567	TAYLOR	9126	79763	ECTOR	9038
79376	YOAKUM	7671	79528	KENT	7580	79601	CALLAHAN	9150	79764	ECTOR	9039
79377	DAWSON	7532	79528	STONEWALL	0403	79601	JONES	9152	79765	ECTOR	9099
79378	TERRY	0579	79529	HASKELL	0404	79601	SHACKELFORI	9151	79765	MIDLAND	9098
79379	COCHRAN	7520	79529	KNOX	7067	79601	TAYLOR	9149	79766	ECTOR	9040
79380	HOCKLEY	0580	79530	RUNNELS	0405	79602	CALLAHAN	9154	79766	MIDLAND	9041
79381	LYNN	7616	79530	TAYLOR	9140	79602	TAYLOR	9153	79772	REEVES	9121
79382	HOCKLEY	9770	79532	MITCHELL	9101	79603	TAYLOR	9155	79776	ECTOR	0585
79382	LUBBOCK	7596	79532	NOLAN	0406	79605	TAYLOR	9156	79777	WARD	9190
79383	LYNN	0581	79532	SCURRY	9777	79606	TAYLOR	9157	79778	UPTON	0586
79401	LUBBOCK	7597	79533	HASKELL	9778	79607	TAYLOR	9158	79780	REEVES	0587
79402	LUBBOCK	7598	79533	JONES	9067	79697	TAYLOR	9159	79781	PECOS	9112
79403	LUBBOCK	7599	79533	SHACKELFORI	9779	79698	TAYLOR	9160	79782	GLASSCOCK	0428
79404	LUBBOCK	7600	79534	FISHER	7542	79699	TAYLOR	9161	79782	MARTIN	9075
79406	LUBBOCK	7602	79535	NOLAN	9104	79701	MIDLAND	9093	79782	MIDLAND	9076
79407	HOCKLEY	0396	79536	JONES	9142	79703	MIDLAND	9094	79783	MARTIN	9077
79407	LUBBOCK	7603	79536	NOLAN	0407	79705	MIDLAND	9095	79785	REEVES	0588
79409	LUBBOCK	7604	79536	TAYLOR	9141	79706	GLASSCOCK	0419	79788	WARD	0589
79410	LUBBOCK	7605	79537	NOLAN	9105	79706	MIDLAND	9096	79789	WINKLER	9199
79411	LUBBOCK	7606	79538	COLEMAN	4028	79706	UPTON	0420	79821	EL PASO	9300
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79423	LUBBOCK	7612	79541	TAYLOR	9143	79713	MARTIN	0424	79836	EL PASO	9302
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Region Pages

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2524	5	2581	5	2638	5	3020	4
2525	5	2582	5	2639	5	3021	4
2526	5	2583	5	2640	5	3022	4
2527	5	2584	5	2641	5	3023	4
2528	5	2585	5	2642	5	3024	4
2529	5	2586	5	2800	4	3025	4
2530	5	2587	5	2801	4	3026	4
2531	5	2588	5	2802	4	3027	4
2532	5	2589	5	2803	4	3028	4
2533	5	2590	5	2804	4	3029	4
2534	5	2591	5	2805	4	3030	4
2535	5	2592	5	2806	4	3031	4
2536	5	2593	5	2807	4	3032	4
2537	5	2594	0	2808	4	3033	4
2538	5	2595	5	2809	4	3034	4

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POLICY TERRITORY	**POLICY REGION**	**POLICY TERRITORY**	**POLICY REGION**	**POLICY TERRITORY**	**POLICY REGION**	**POLICY TERRITORY**	**POLICY REGION**
3035	4	3092	4	3150	4	3208	4
3036	4	3093	4	3151	4	3209	4
3037	4	3094	4	3152	4	3210	4
3038	4	3095	4	3153	4	3211	4
3039	4	3096	4	3154	6	3212	4
3040	4	3097	4	3155	4	3213	4
3041	4	3098	4	3156	6	3214	4
3042	4	3099	4	3157	6	3215	4
3043	4	3100	4	3158	6	3216	4
3044	4	3101	4	3159	6	3217	4
3045	4	3102	4	3160	6	3218	6
3046	4	3103	4	3161	6	3219	6
3047	4	3104	6	3162	6	3220	6
3048	4	3105	6	3163	6	3221	4
3049	4	3106	6	3164	6	3222	4
3050	4	3107	4	3165	4	3223	4
3051	4	3108	4	3166	4	3224	4
3052	4	3109	4	3167	4	3225	4
3053	4	3110	4	3168	4	3226	4
3054	4	3111	4	3169	4	3227	4
3055	4	3112	4	3170	4	3228	4
3056	4	3114	4	3171	4	3229	6
3057	4	3115	4	3172	4	3230	4
3058	4	3116	4	3173	4	3231	4
3059	4	3117	4	3174	4	3232	4
3060	4	3118	4	3175	4	3233	4
3061	4	3119	4	3176	6	3234	4
3062	4	3120	2	3177	6	3235	4
3063	4	3121	2	3178	6	3236	4
3064	4	3122	4	3179	4	3237	4
3065	4	3123	4	3180	4	3238	4
3066	4	3124	4	3181	4	3239	4
3067	4	3125	2	3182	4	3240	1
3068	4	3126	2	3183	4	3241	1
3069	4	3127	2	3184	4	3242	4
3070	4	3128	4	3185	6	3243	4
3071	4	3129	4	3186	6	3244	4
3072	4	3130	1	3187	6	3245	4
3073	4	3131	1	3188	6	3246	4
3074	4	3132	4	3189	6	3247	1
3075	4	3133	4	3190	6	3248	1
3076	4	3134	4	3192	6	3249	4
3077	4	3135	4	3193	6	3250	1
3078	4	3136	4	3194	4	3251	1
3079	4	3137	4	3195	4	3252	1
3080	4	3138	4	3196	4	3254	1
3081	4	3139	4	3197	4	3255	1
3082	4	3140	4	3198	4	3256	1
3083	4	3141	1	3199	4	3257	4
3084	4	3142	1	3200	4	3258	4
3085	2	3143	4	3201	4	3259	4
3086	2	3144	4	3202	4	3260	4
3087	4	3145	4	3203	4	3261	4
3088	4	3146	4	3204	4	3262	4
3089	4	3147	4	3205	4	3263	4
3090	4	3148	4	3206	4	3300	2
3091	4	3149	4	3207	4	3301	4

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	POLICY		**POLICY**		**POLICY**		**POLICY**
POLICY TERRITORY	**REGION**	**POLICY TERRITORY**	**REGION**	**POLICY TERRITORY**	**REGION**	**POLICY TERRITORY**	**REGION**
3302	4	3359	2	3434	4	4033	4
3303	4	3360	2	3435	1	4034	4
3304	2	3361	2	3436	1	4035	4
3305	2	3362	2	3437	1	4036	4
3306	4	3363	2	3438	4	4037	4
3307	4	3364	2	3439	1	4038	4
3308	4	3365	2	3440	1	4039	4
3309	4	3366	2	3441	1	4040	6
3310	2	3367	2	3442	1	4041	6
3311	4	3368	2	3443	1	4042	4
3312	4	3369	2	3444	1	4043	6
3313	2	3370	2	3445	1	4044	4
3314	2	3371	2	3446	1	4045	4
3315	4	3372	2	3447	1	4046	6
3316	2	3373	2	3448	1	4047	4
3317	2	3374	2	3449	1	4048	4
3318	2	3375	2	3450	1	4049	4
3319	2	3376	4	3451	1	4050	4
3320	2	3377	0	3452	1	4051	4
3321	2	3378	4	3453	1	4052	4
3322	2	3379	4	3454	1	4053	4
3323	2	3380	4	3455	1	4054	4
3324	2	3381	2	3456	1	4055	4
3325	2	3382	2	3457	1	4056	4
3326	2	3400	4	4000	4	4058	4
3327	2	3401	4	4001	4	4059	4
3328	2	3402	4	4002	4	4060	4
3329	2	3403	1	4003	4	4061	4
3330	2	3404	1	4004	4	4062	4
3331	2	3405	4	4005	4	4063	4
3332	2	3406	1	4006	4	4064	4
3333	2	3407	1	4007	4	4065	4
3334	2	3408	4	4008	4	4066	4
3335	2	3409	4	4009	4	4067	4
3336	2	3410	4	4010	6	4068	4
3337	2	3411	1	4011	6	4069	4
3338	2	3412	1	4012	6	4070	4
3339	2	3413	1	4013	6	4071	4
3340	2	3414	1	4014	6	4072	4
3341	2	3415	1	4015	6	4073	4
3342	2	3416	1	4016	6	4074	4
3343	2	3417	1	4017	6	4075	4
3344	2	3418	4	4018	6	4076	4
3345	2	3419	1	4019	6	4077	4
3346	2	3420	1	4020	6	4078	4
3347	2	3421	1	4021	6	4079	4
3348	2	3422	1	4022	6	4080	4
3349	2	3423	4	4023	6	4081	4
3350	4	3424	1	4024	6	4082	4
3351	2	3426	1	4025	6	4083	4
3352	2	3427	1	4026	6	4084	4
3353	2	3428	1	4027	6	4085	4
3354	2	3429	1	4028	6	4086	4
3355	2	3430	4	4029	4	4087	4
3356	2	3431	1	4030	4	4088	4
3357	2	3432	4	4031	4	4089	4
3358	2	3433	1	4032	6	4090	4

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POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION
4091	4	5044	4	5101	4	5159	4
4092	4	5045	4	5102	4	5160	4
4093	4	5046	4	5103	4	5161	4
4094	4	5047	4	5104	4	6000	4
4095	4	5048	4	5105	4	6001	4
4096	4	5049	4	5106	4	6002	4
4097	4	5050	4	5107	4	6003	4
4098	4	5051	4	5108	4	6004	4
4099	4	5052	4	5109	4	6005	4
4100	4	5053	4	5110	4	6006	4
4101	4	5054	4	5111	4	6007	4
4102	4	5055	4	5112	4	6008	4
4103	4	5056	4	5113	4	6009	4
5000	4	5057	4	5114	4	6010	4
5001	4	5058	4	5115	4	6011	4
5002	4	5059	4	5116	4	6012	4
5003	4	5060	4	5117	4	6013	4
5004	4	5061	4	5118	4	6014	4
5005	4	5062	4	5119	4	6015	4
5006	4	5063	4	5120	4	6016	4
5007	4	5064	4	5121	4	6017	4
5008	4	5065	4	5122	4	6018	4
5009	4	5066	4	5123	4	6019	4
5010	4	5067	4	5124	4	6020	4
5011	4	5068	4	5125	4	6021	4
5012	4	5069	4	5126	4	6022	4
5013	4	5070	4	5127	4	6023	4
5014	4	5071	4	5128	4	6024	4
5015	4	5072	4	5129	4	6025	4
5016	4	5073	4	5130	4	6026	4
5017	4	5074	4	5131	4	6027	4
5018	4	5075	4	5132	4	6028	4
5019	4	5076	4	5133	4	6029	4
5020	4	5077	4	5134	4	6030	4
5021	4	5078	4	5135	4	6031	4
5022	4	5079	4	5136	4	6032	4
5023	4	5080	4	5137	4	6033	4
5024	4	5081	4	5138	4	6034	4
5025	4	5082	4	5139	4	6035	4
5026	4	5083	4	5140	4	6036	4
5027	4	5084	4	5141	4	6037	4
5028	4	5085	4	5142	4	6038	4
5029	4	5086	4	5143	4	6039	4
5030	4	5087	4	5144	4	6040	4
5031	4	5088	4	5145	4	6041	4
5032	4	5089	4	5146	4	6042	4
5033	4	5090	4	5147	4	6043	4
5034	4	5091	4	5148	4	6044	4
5035	4	5092	4	5149	4	6045	4
5036	4	5093	4	5150	4	6046	4
5037	4	5094	4	5151	4	6047	4
5038	4	5095	4	5152	4	6048	4
5039	4	5096	4	5153	4	6049	4
5040	4	5097	4	5154	4	6050	4
5041	4	5098	4	5155	4	6051	4
5042	4	5099	4	5156	4	6052	4
5043	4	5100	4	5157	4	6053	4

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POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION
6054	4	6111	4	7049	4	7106	6
6055	4	6112	4	7050	6	7107	4
6056	4	6113	4	7051	6	7108	4
6057	4	6114	4	7052	6	7109	4
6058	4	6115	4	7053	6	7110	4
6059	4	6116	4	7054	6	7111	4
6060	4	6117	4	7055	6	7112	4
6061	4	6118	4	7056	6	7113	4
6062	4	7000	4	7057	6	7114	4
6063	4	7001	4	7058	4	7115	4
6064	4	7002	4	7059	4	7116	4
6065	4	7003	4	7060	4	7117	4
6066	4	7004	6	7061	4	7118	4
6067	4	7005	4	7062	4	7119	4
6068	4	7006	4	7063	4	7120	6
6069	4	7007	4	7064	6	7121	4
6070	4	7008	4	7065	6	7122	6
6071	4	7009	4	7066	6	7123	6
6072	4	7010	4	7067	6	7124	6
6073	4	7011	4	7068	4	7125	4
6074	4	7012	4	7069	4	7126	4
6075	4	7013	4	7070	4	7127	4
6076	4	7014	4	7071	4	7128	4
6077	4	7015	4	7072	4	7129	4
6078	4	7016	4	7073	4	7130	4
6079	4	7017	4	7074	4	7131	4
6080	4	7018	4	7075	4	7132	4
6081	4	7019	4	7076	4	7133	4
6082	4	7020	4	7077	4	7134	4
6083	4	7021	4	7078	4	7135	4
6084	4	7022	4	7079	4	7136	6
6085	4	7023	4	7080	4	7137	6
6086	4	7024	4	7081	4	7138	4
6087	4	7025	4	7082	4	7139	4
6088	4	7026	4	7083	4	7140	6
6089	4	7027	4	7084	4	7500	6
6090	4	7028	4	7085	4	7501	6
6091	4	7029	4	7086	3	7502	0
6092	4	7030	4	7087	3	7503	6
6093	4	7031	6	7088	4	7504	6
6094	4	7032	4	7089	4	7505	6
6095	4	7033	4	7090	4	7506	6
6096	4	7034	4	7091	4	7507	6
6097	4	7035	4	7092	4	7508	6
6098	4	7036	4	7093	4	7509	6
6099	4	7037	4	7094	4	7510	6
6100	4	7038	4	7095	4	7511	6
6101	4	7039	4	7096	4	7512	6
6102	4	7040	4	7097	4	7513	6
6103	4	7041	4	7098	4	7514	6
6104	4	7042	4	7099	4	7515	6
6105	4	7043	4	7100	4	7516	6
6106	4	7044	4	7101	6	7517	6
6107	4	7045	4	7102	6	7518	6
6108	4	7046	4	7103	6	7519	6
6109	4	7047	4	7104	4	7520	6
6110	4	7048	4	7105	6	7521	6

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POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION
7522	6	7581	6	7638	6	8024	3
7523	6	7582	6	7639	6	8025	3
7525	6	7583	6	7641	6	8026	4
7526	6	7584	6	7642	6	8027	4
7527	6	7585	6	7643	6	8028	3
7528	6	7586	6	7644	6	8029	3
7529	6	7587	6	7645	6	8030	3
7530	6	7588	6	7646	6	8031	3
7531	6	7589	6	7647	6	8032	4
7532	6	7590	6	7648	6	8033	4
7533	6	7591	6	7649	6	8034	4
7534	6	7592	6	7650	6	8035	4
7535	6	7593	6	7651	6	8036	4
7536	6	7594	6	7652	6	8037	4
7537	6	7595	6	7653	6	8038	3
7538	6	7596	6	7654	6	8039	3
7539	6	7597	6	7655	6	8040	3
7540	6	7598	6	7656	6	8041	4
7541	6	7599	6	7657	6	8042	4
7542	6	7600	6	7658	6	8043	3
7543	6	7601	0	7659	6	8044	3
7544	6	7602	6	7660	6	8045	3
7545	6	7603	6	7661	6	8046	3
7546	6	7604	6	7662	6	8047	3
7547	6	7605	6	7663	6	8048	3
7548	6	7606	6	7664	6	8049	3
7549	6	7607	6	7665	6	8050	3
7550	6	7608	6	7666	6	8051	3
7551	6	7609	6	7667	6	8052	3
7552	6	7610	6	7668	6	8053	3
7553	6	7611	6	7669	6	8054	3
7554	6	7612	6	7670	6	8055	3
7555	6	7613	6	7671	6	8056	3
7556	6	7614	6	8000	3	8057	3
7557	6	7615	6	8001	4	8058	3
7558	6	7616	6	8002	4	8059	3
7559	6	7617	6	8003	3	8060	3
7560	6	7618	6	8004	3	8061	3
7562	6	7619	6	8005	3	8062	4
7563	6	7620	6	8006	3	8063	3
7564	6	7621	6	8007	3	8064	3
7565	6	7622	6	8008	3	8065	3
7566	6	7623	6	8009	3	8066	3
7567	6	7624	6	8010	3	8067	3
7568	6	7625	6	8011	4	8068	3
7569	6	7626	6	8012	4	8069	3
7570	6	7627	6	8013	4	8070	3
7571	6	7628	6	8014	3	8071	3
7572	6	7629	6	8015	3	8072	3
7573	6	7630	6	8016	4	8073	3
7574	6	7631	6	8017	4	8074	3
7575	6	7632	6	8018	3	8075	3
7576	6	7633	6	8019	3	8076	3
7577	6	7634	6	8020	3	8077	3
7578	6	7635	6	8021	3	8078	3
7579	6	7636	6	8022	3	8079	3
7580	6	7637	6	8023	3	8080	3

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	POLICY		**POLICY**		**POLICY**		**POLICY**
POLICY TERRITORY	**REGION**	**POLICY TERRITORY**	**REGION**	**POLICY TERRITORY**	**REGION**	**POLICY TERRITORY**	**REGION**
8081	4	8140	3	8198	4	8255	3
8082	3	8141	3	8199	4	8256	3
8083	3	8142	3	8200	4	8257	3
8084	3	8143	3	8201	4	8258	3
8085	3	8145	3	8202	4	8259	3
8086	3	8146	4	8203	4	8260	3
8087	3	8147	4	8204	4	8261	3
8088	3	8148	3	8205	4	8262	3
8089	3	8149	4	8206	4	8263	3
8090	3	8150	4	8207	3	8264	3
8091	3	8151	4	8208	3	8265	3
8092	3	8152	4	8209	3	8266	3
8093	3	8153	4	8210	4	8267	3
8094	3	8154	4	8211	4	8268	3
8095	3	8155	4	8212	4	8269	3
8096	3	8156	4	8213	3	8270	3
8097	3	8157	4	8214	3	8271	3
8098	3	8158	4	8215	3	8272	3
8099	3	8159	4	8216	3	8273	3
8100	3	8160	4	8217	3	8274	3
8101	3	8161	4	8218	3	8275	3
8102	3	8162	4	8219	3	8276	3
8103	3	8163	4	8220	3	8277	3
8104	3	8164	4	8221	3	8278	3
8105	3	8165	4	8222	3	8279	3
8106	3	8166	4	8223	3	8282	3
8107	3	8167	4	8224	3	8284	3
8108	3	8168	4	8225	3	8285	3
8109	3	8169	3	8226	3	9000	6
8110	3	8170	3	8227	3	9001	4
8111	3	8171	4	8228	3	9002	4
8112	3	8172	4	8229	3	9003	4
8113	3	8173	4	8230	3	9004	4
8114	3	8174	4	8231	3	9005	6
8115	3	8175	4	8232	3	9006	6
8116	3	8176	3	8233	3	9008	4
8117	3	8177	3	8234	3	9009	4
8118	3	8178	4	8235	3	9010	4
8119	3	8179	4	8236	4	9011	4
8121	3	8180	4	8237	4	9012	6
8122	3	8181	4	8238	3	9013	6
8123	3	8182	4	8239	3	9014	6
8124	3	8183	4	8240	3	9015	6
8125	3	8184	4	8241	3	9016	6
8126	3	8185	4	8242	3	9017	6
8127	3	8186	4	8243	3	9018	6
8128	3	8187	3	8244	3	9019	6
8129	3	8188	3	8245	3	9020	6
8130	3	8189	4	8246	3	9021	6
8131	3	8190	4	8247	3	9022	6
8132	3	8191	4	8248	3	9023	6
8133	3	8192	4	8249	3	9024	6
8134	0	8193	4	8250	3	9025	6
8135	3	8194	4	8251	3	9026	6
8136	3	8195	4	8252	3	9027	6
8137	3	8196	4	8253	3	9028	6
8138	3	8197	4	8254	3	9029	6

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POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION
9030	6	9087	6	9145	6	9202	6
9031	4	9088	6	9146	6	9203	6
9032	6	9089	6	9147	6	9204	6
9033	4	9090	6	9148	6	9205	6
9034	6	9091	6	9149	6	9300	6
9035	6	9092	6	9150	6	9301	6
9036	6	9093	6	9151	6	9302	6
9037	6	9094	6	9152	6	9303	6
9038	6	9095	6	9153	6	9304	6
9039	6	9096	6	9154	6	9305	6
9040	6	9097	6	9155	6	9306	6
9041	6	9098	6	9156	6	9307	6
9042	6	9099	6	9157	6	9308	6
9043	6	9100	6	9158	6	9309	6
9044	4	9101	6	9159	6	9310	6
9045	6	9102	6	9160	6	9311	6
9046	6	9103	6	9161	6	9312	6
9047	6	9104	6	9162	6	9313	6
9048	6	9105	6	9163	6	9314	6
9049	6	9106	6	9164	6	9315	6
9050	6	9107	6	9165	6	9316	6
9051	6	9108	6	9166	6	9317	6
9052	6	9109	6	9167	6	9318	6
9053	6	9110	6	9168	6	9319	6
9054	6	9111	6	9169	6	9320	6
9055	6	9112	6	9170	6	9321	6
9056	6	9113	6	9171	6	9322	6
9057	6	9114	6	9172	6	9323	6
9058	6	9116	6	9173	6	9324	6
9059	6	9117	6	9174	6	9325	6
9060	6	9118	6	9175	6	9326	6
9061	6	9119	6	9176	6	9327	6
9062	6	9120	6	9177	6	9328	6
9063	6	9121	6	9178	6	9329	6
9064	6	9122	6	9179	6	9501	3
9065	6	9123	6	9180	6	9502	3
9066	6	9124	6	9181	6	9503	3
9067	6	9125	6	9182	6	9506	3
9068	6	9126	6	9183	6	9507	4
9069	6	9127	6	9184	6	9509	4
9070	6	9128	6	9185	6	9510	3
9071	6	9129	6	9186	6	9511	4
9072	6	9130	6	9187	6	9512	4
9073	6	9131	6	9188	6	9513	4
9074	6	9132	6	9189	6	9514	4
9075	6	9133	6	9190	6	9515	4
9076	6	9134	6	9191	6	9516	4
9077	6	9135	6	9192	6	9517	4
9078	6	9136	6	9193	6	9518	4
9079	6	9137	6	9194	6	9519	4
9080	4	9138	6	9195	6	9520	4
9081	4	9139	6	9196	6	9521	4
9082	6	9140	6	9197	6	9522	4
9083	6	9141	6	9198	6	9523	4
9084	6	9142	6	9199	6	9525	4
9085	6	9143	6	9200	6	9526	4
9086	6	9144	6	9201	6	9527	4

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	POLICY		POLICY		POLICY		POLICY
POLICY TERRITORY	REGION	POLICY TERRITORY	REGION	POLICY TERRITORY	REGION	POLICY TERRITORY	REGION
9528	4	9587	4	9645	5	9717	4
9529	4	9588	6	9646	4	9718	4
9530	4	9589	6	9648	4	9720	4
9531	4	9590	6	9649	4	9721	4
9532	4	9591	4	9650	4	9722	4
9533	4	9592	4	9651	5	9724	4
9534	4	9593	4	9652	4	9726	1
9535	4	9594	4	9653	4	9727	4
9536	4	9595	4	9654	4	9728	4
9537	4	9596	4	9655	4	9729	4
9538	4	9597	4	9656	4	9730	6
9539	4	9598	4	9657	4	9731	6
9540	4	9599	6	9659	4	9732	4
9541	4	9600	6	9661	4	9733	4
9542	4	9601	6	9662	4	9734	4
9543	4	9602	4	9663	4	9735	4
9544	4	9603	6	9664	5	9736	4
9545	4	9604	4	9665	5	9737	4
9546	4	9605	4	9667	5	9738	4
9547	4	9606	4	9668	4	9739	4
9548	4	9607	4	9669	5	9740	4
9549	3	9608	4	9671	4	9741	4
9551	4	9609	4	9674	5	9742	4
9552	4	9610	4	9675	4	9743	4
9553	4	9611	4	9677	4	9744	1
9554	4	9612	4	9678	4	9745	6
9555	4	9613	4	9679	4	9746	6
9556	4	9614	4	9680	4	9747	4
9557	4	9615	4	9681	4	9748	4
9558	4	9616	4	9683	4	9749	4
9559	4	9617	4	9684	4	9750	4
9561	4	9618	4	9686	4	9752	4
9562	3	9619	4	9688	4	9753	4
9563	4	9620	4	9689	4	9754	4
9564	4	9621	4	9690	4	9755	4
9565	4	9622	6	9692	4	9756	6
9566	4	9623	6	9693	4	9757	6
9567	4	9624	6	9694	4	9758	6
9568	4	9625	6	9695	6	9759	6
9569	6	9626	6	9696	2	9760	6
9570	6	9627	4	9697	6	9761	6
9571	6	9628	6	9698	6	9763	6
9572	6	9629	6	9700	6	9764	6
9573	4	9630	6	9702	4	9765	6
9574	6	9631	6	9703	4	9766	6
9575	6	9632	6	9704	4	9767	6
9576	4	9633	6	9705	4	9768	6
9577	4	9634	6	9706	2	9769	6
9578	4	9635	6	9707	4	9770	6
9579	6	9636	6	9708	4	9771	6
9580	6	9637	6	9709	4	9772	6
9581	6	9638	6	9710	4	9773	6
9582	4	9639	6	9711	4	9774	6
9583	4	9640	6	9712	4	9775	6
9584	4	9641	6	9713	4	9776	6
9585	6	9642	6	9714	4	9777	6
9586	6	9643	6	9715	6	9778	6

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POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION	POLICY TERRITORY	POLICY REGION
9779	6						
9780	6						
9781	6						
9782	6						
9783	6						
9784	6						
9785	6						
9786	6						
9787	6						
9788	6						