

**State:** New York **First Filing Company:** Erie Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

## Filing at a Glance

Companies: Erie Insurance Company  
Erie Insurance Company of New York  
Product Name: NY PPA Rates and Rules Filing 12/1/20  
State: New York  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate/Rule  
Date Submitted: 07/02/2020  
SERFF Tr Num: ERAP-132446367  
SERFF Status: Closed-Approved  
State Tr Num: R2020002253,R2020002253  
State Status: Closed  
Co Tr Num: NYA7  
Effective Date: 12/01/2020  
Requested (New):  
Effective Date: 12/01/2020  
Requested (Renewal):  
Author(s): Deborah Clark, Robert Majczyk, Michael Sinclair  
Reviewer(s): Jing Feng (primary), Epstein Lu  
Disposition Date: 08/28/2020  
Disposition Status: Approved  
Effective Date (New): 12/01/2020  
Effective Date (Renewal): 12/01/2020

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## General Information

Project Name: NY PPA Rates and Rules Filing 12/1/20  
Project Number: NYA7  
Reference Organization:  
Reference Title:  
Filing Status Changed: 08/28/2020  
State Status Changed: 08/28/2020  
Created By: Deborah Clark  
Corresponding Filing Tracking Number:

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
  
Deemer Date:  
Submitted By: Deborah Clark

Filing Description:

**State:** New York **First Filing Company:** Erie Insurance Company, ...  
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**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

July 2, 2020

The Honorable Maria T. Vullo Superintendent  
New York State Department of Financial Services  
1 State Street  
New York, NY 10004-2511

Attn: Holford Marshall

RE: Private Passenger Auto Rate and Rule Revisions Effective 12/1/2020  
Erie Insurance Company (NAIC No. 213-26263)  
Erie Insurance Company of New York (NAIC No. 213-16233)

Dear Mr. Marshall:

Attached are revised Private Passenger Auto Manual Rate and Rule pages dated 12/1/20 for Erie Insurance Company and Erie Insurance Company of New York. The proposed change

#### PRIVATE PASSENGER AUTO MANUAL RATE PAGES

Erie Insurance Company:

- BI, PD& CSL Calculations
- Comp Calculations
- Collision Calculations
- Erie Auto Plus
- Base Rates (A1AL)
- SUM BI Rates
- Liability and PIP/UM Symbol Factors
- Model Year Factors
- Claims/Violation Free Discount
- Order of Calculation Motorcycle
- Antique and Classic Vehicle Rates

EICNY

- Order of Calculation
- Erie Auto Plus
- Base Rates
- Liability and Other Symbol Factors
- Marital Status, Age, Gender Factors
- Claims/Violation Free Discount Factors
- BI, PD & CSL Calculation Misc PPA
- Comp Calculation Misc PPA
- Coll Calculation Misc PPA

**State:** New York **First Filing Company:** Erie Insurance Company, ...  
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- Model Year Factors Misc PPA
- Order of Calculation Motorcycle
- Antique and Classic Vehicle Rates
- Order of Calculation Antique and Classic
- Rates and Factors Antique and Classic Vehicles

## PRIVATE PASSENGER RULE CHANGES

### Discounts

This section was arranged so the discounts are in alphabetical order, no other changes were made to this section.

### Rule 23 Premium Determination

#### Liability

The sentence was changed to clarify that Minimum BI limits apply in the event of death of two of more people.

#### Claims/Violation Free Discount (Previously Safe Driver Discount)

##### Renewal Business

Remove the wording "up to" from this paragraph.

### Rule 25 Miscellaneous Coverages

#### ERIE Auto Plus Coverage

The reference to the \$30 cost was removed from the rule pages.

#### ERIE Nonowner Plus

Number 2 was revised to clarify nonowner coverage.

We would like to implement these changes with policies effective on and after December 1, 2020 If you have any questions regarding the rate revision, please contact Jonathan Taccone at (800) 458-0811, extension 3177 or at Erica.knoll@erieinsurance.com.

## ERIE INSURANCE GROUP

Robert Majczyk

Product Development Specialist

Auto Product Development Department

Enclosures:

NY PPA EIC Rate Pages

NY PPA EICNY Rate Protection Pages

NY PPA EIC Rate Pages (Effective 12/1/20)

NY PPA EICNY Rate Protection Pages 4-115 (Effective 12/1/20)

NY PPA EIC Rule Pages

NY PPA EIC Rule Pages (Effective 12/1/20)

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NY PPA EICNY Rule Pages  
 NY PPA EICNY Rule Pages (Effective 12/1/20)  
 Rate/Rule-Filing Schedule

## Company and Contact

### Filing Contact Information

Robert Majczyk, Specialist Robert.Majczyk@erieinsurance.com  
 100 Erie Insurance Place 800-458-0811 [Phone] 6737 [Ext]  
 Erie, PA 16530 814-870-3126 [FAX]

### Filing Company Information

Erie Insurance Company	CoCode: 26263	State of Domicile:
100 Erie Insurance Place	Group Code: 213	Pennsylvania
Erie, PA 16530	Group Name:	Company Type:
(800) 458-0811 ext. [Phone]	FEIN Number: 25-1232960	Property/Casualty
		State ID Number:

Erie Insurance Company of New York	CoCode: 16233	State of Domicile:
100 Erie Insurance Place	Group Code: 213	Pennsylvania
Erie, PA 16530	Group Name:	Company Type:
(800) 458-0811 ext. [Phone]	FEIN Number: 16-0377190	Property/Casualty
		State ID Number:

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

## State Specific

Speed-To-Market Field: enter code "98" for Speed-To-Market filings. Enter "0" for N/A.: 0

Terrorism Exclusion Field: enter code "46-01" for filings which includes forms, rates or rules for the Terrorism Exclusion. Enter "0" for N/A.: 0

Mold (Fungi, Bacteria, Virus) Exclusion Field: enter code "46-02" for filings which includes forms, rates or rules for the Mold Exclusion. Enter "0" for N/A.: 0

On the Rate/Rule Schedule Tab, the "Add Rate Data" button must be changed to "yes" for all rating rules and rate filings in order for the appropriate fields to be completed. Please enter "Yes" for filings with the rate data fields completed and "No" for

**State:** New York

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all other filings.: yes

**State:** New York  
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**First Filing Company:** Erie Insurance Company, ...

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Jing Feng	08/28/2020	08/28/2020

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
Pending	Jing Feng	08/24/2020	08/24/2020
Pending	Jing Feng	08/21/2020	08/21/2020
Pending	Jing Feng	08/19/2020	08/19/2020
Pending	Jing Feng	08/18/2020	08/18/2020
Pending	Jing Feng	08/10/2020	08/10/2020
Pending	Epstein Lu	07/17/2020	07/20/2020
Pending	Jing Feng	07/16/2020	07/16/2020

### Response Letters

Responded By	Created On	Date Submitted
Deborah Clark	08/25/2020	08/25/2020
Deborah Clark	08/24/2020	08/24/2020
Michael Sinclair	08/20/2020	08/20/2020
Deborah Clark	08/19/2020	08/19/2020
Deborah Clark	08/17/2020	08/17/2020
Deborah Clark	07/24/2020	07/24/2020
Deborah Clark	07/24/2020	07/24/2020

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Objection From 8/20/20 - Updated Histogram	Michael Sinclair	08/21/2020	08/21/2020
Rate	NY PPA EICNY Rate Protection Rate Pages	Deborah Clark	08/03/2020	08/03/2020

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for an extension on the Objection Dated 8/19/20	Note To Reviewer	Michael Sinclair	08/20/2020	08/20/2020
All Types of Incidents Surcharge Rule	Note To Filer	Jing Feng	08/18/2020	08/18/2020

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**First Filing Company:** Erie Insurance Company, ...

## Disposition

Disposition Date: 08/28/2020  
 Effective Date (New): 12/01/2020  
 Effective Date (Renewal): 12/01/2020  
 Status: Approved

Comment: The captioned filing is approved as last amended on August 25, 2020.

Erie has confirmed to fulfill the requirement of the All Types of Incidents Surcharge Rule no later than 12 months from the date of the disposition of this filing.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Erie Insurance Company	3.700%	0.000%	\$0	45,213	\$72,082,000	28.300%	-60.100%
Erie Insurance Company of New York	14.200%	0.000%	\$0	40,475	\$53,314,000	25.600%	-44.800%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	9.100%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	85,688

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Private Passenger Automobile Review Standards Checklist		Yes
Supporting Document	Personal Auto Multi-Tier Filing Compliance Questionnaire		Yes
Supporting Document	Rates and/or Rating Plans		Yes
Supporting Document	Actuarial or other Rate Support		Yes
Supporting Document	Side-By-Side Comparisons		Yes
Supporting Document	Consent-to-rate requirements		Yes
Supporting Document (revised)	Rate Flex CSL		Yes
Supporting Document	Rate Flex CSL		Yes



**SERFF Tracking #:**

ERAP-132446367

**State Tracking #:**

R2020002253,R2020002253

**Company Tracking #:**

NYA7

**State:**

New York

**First Filing Company:**

Erie Insurance Company, ...

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

NY PPA Rates and Rules Filing 12/1/20

**Project Name/Number:**

NY PPA Rates and Rules Filing 12/1/20/NYA7

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Objection Response 7-13-20		Yes
Supporting Document	In response to Objection EIC Base Rate Impacts by Territory		Yes
Supporting Document	Histograms		Yes
Supporting Document	Symbol Factors Model Years 2011 & Newer		Yes
Supporting Document	Objection Response #3 8-17-20		Yes
Supporting Document	Objection From 8/20/20 - Updated Histogram		Yes
Supporting Document	Response to Objection sent 8-25-20		Yes
Rate (revised)	NY PPA EIC Rate Pages		Yes
Rate	NY PPA EIC Rate Pages		Yes
Rate (revised)	NY PPA EICNY Rate Protection Rate Pages		Yes
Rate	NY PPA EICNY Rate Protection Rate Pages		Yes
Rate	NY PPA EICNY Rate Protection Rate Pages		Yes
Rate	NY PPA EIC Rule Pages		Yes
Rate	NY PPA EICNY Rule Pages		Yes

State: New York

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Project Name/Number: NY PPA Rates and Rules Filing 12/1/20/NYA7

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## Objection Letter

Objection Letter Status	Pending
Objection Letter Date	08/24/2020
Submitted Date	08/24/2020
Respond By Date	08/25/2020

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Dear Robert Majczyk,

**Introduction:**

*This refers to your response of August 24, 2020.*

*How many policies in total are affected? Do these lower priced symbol reassignments affect the base rate offset and the overall rate impact?*

**Conclusion:**

Sincerely,  
Jing Feng

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## Objection Letter

Objection Letter Status	Pending
Objection Letter Date	08/21/2020
Submitted Date	08/21/2020
Respond By Date	08/26/2020

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Dear Robert Majczyk,

**Introduction:**

We deem manually reassign the lower priced symbol to the 5 impacted vehicles would be unfairly discriminatory. You will need to lower the vehicle symbol assignment for ALL insureds with the same vehicles. Please amend accordingly. Please also update all the related exhibits.

**Conclusion:**

Sincerely,  
Jing Feng

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## Objection Letter

Objection Letter Status	Pending
Objection Letter Date	08/19/2020
Submitted Date	08/19/2020
Respond By Date	08/20/2020

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Dear Robert Majczyk,

**Introduction:**

*This refers to your response of August 19, 2020.*

- 1. The 34.9% (EIC) and 31.0% (EICNY) maximum changes are results from your current proposals. According to your current proposed symbol assignment rule, the assigned symbol represents the physical characteristics, specifications, and loss experience of the vehicle, in other words, the symbol assigned to a vehicle is unique (cannot be alternated) if the vehicle criterion unchanged. Therefore, please explain how can you limit all policies experienced rate changes below 30% through the adjustment of the vehicle symbol assignment ?*
- 2. Please provide an updated histogram.*

**Conclusion:**

Sincerely,  
Jing Feng

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## Objection Letter

Objection Letter Status	Pending
Objection Letter Date	08/18/2020
Submitted Date	08/18/2020
Respond By Date	08/19/2020

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Dear Robert Majczyk,

**Introduction:**

*This refers to your response of August 17, 2020.*

*We don't see your updates to limit the maximum impact no more than +30%, please advise.*

**Conclusion:**

Sincerely,  
Jing Feng

**State:** New York **First Filing Company:** Erie Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
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**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

## Objection Letter

Objection Letter Status	Pending
Objection Letter Date	08/10/2020
Submitted Date	08/10/2020
Respond By Date	08/17/2020

Dear Robert Majczyk,

### **Introduction:**

Based on your 8/10 response, we have the following questions/comments:

1. According to the Histogram provided on 7/24/20, the max % change as a result of the captioned filing alone is 34.9% for EIC while 31.0% for EICNY. Please be advised this Department will not approve the maximum percentage increase greater than +30% at this time, please revise your proposals to ensure no policyholder will receive rate increase exceeding +30.0%. Please note the +30.0% rate limitation is applying to not only the combined impact within 12 months period but also this filing's stand alone effect;

2. Your tier movement rule 2 states "A policyholder's tier may also be reduced based upon the number of claim free years in New York as displayed in the following table." Please provide examples to detail demonstrate your downward tier movement scenario in conjunction with the Claims/Violation Free discount for a policyholder who has consistently remained claims free but without insurance score improvement;

3. Regarding All Types of Incidents Surcharge Rule, again, this is the Department's internal guidelines. All PPA insurance companies in NYS are required to comply with. The All Types of Incidents Surcharge Rule is stated as follow:

- For a single incident, the maximum surcharge (or rate effect from being uptiered) should be 40%; however, if the insured is also losing a claim free or other related discount(s), the maximum combined premium increase for a single incident should be no more than 55%.
- For two incidents, the maximum surcharge (or rate effect from being uptiered) should be 200%; however, if the insured is also losing a claim free or other related discount(s), the maximum combined premium increase for a single incident should be no more than 215%.
- For three or more incidents, the maximum premium increase is 300%.

Please provide us several numerical examples to explicitly show your proposals in compliance with the above guidelines.

### **Conclusion:**

Sincerely,  
Jing Feng

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## Objection Letter

Objection Letter Status	Pending
Objection Letter Date	07/20/2020
Submitted Date	07/20/2020
Respond By Date	07/27/2020

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Dear Robert Majczyk,

**Introduction:**

*This will have reference to your July 2, 2020 submission of the captioned filing.*

*With respect to the proposed addition of Total Loss (Page 8), kindly revise to comply with Section 216.7 (b) (16) of Department Regulation 64.*

**"TOTAL LOSS**

*A loss in which the cost to repair the vehicle to its pre-loss condition plus salvage value equals or exceeds the Actual Cash Value or, if applicable, the Agreed Value. If the insurer determines that the cost to repair a damaged vehicle exceeds seventy-five percent of the vehicle's actual cash value and if the insurer does not take possession of the vehicle for disposition as salvage, the insurer shall require the vehicle owner to provide the title to the insurer. This applies to vehicles that are eight model years or newer on the date of the loss."*

*We await your prompt reply. In the meantime, the captioned filing is not approved in New York. Please be advised that pursuant to the Second Supplement to Circular Letter No. 11 dated 12/20/99, a substantive reply must be provided by the company within 5 days of the date of this letter. If such response is not received, the file will be considered withdrawn, and closed accordingly without further communication. Should the company wish this Department to again review the subject matter questions and/or comments regarding the above, please do not hesitate to contact us.*

**Conclusion:**

Sincerely,  
Epstein Lu

**State:** New York **First Filing Company:** Erie Insurance Company, ...  
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## Objection Letter

Objection Letter Status Pending  
Objection Letter Date 07/13/2020  
Submitted Date 07/16/2020  
Respond By Date

Dear Robert Majczyk,

### **Introduction:**

Based on our preliminary review of the captioned filing, we have the following questions/comments:

1. Base Rate Changes Side-by-Side exhibit --- please add a row to show the total territory change by coverage;
2. The Claims/Violation Free discount may not vary or otherwise be combined with Prior Lapse scenarios (i.e. Years Insured with The ERIE). Please be informed prior lapse factors are permissible for new risks for a period of 3 years. Please amend your proposal accordingly;
3. Since the accident/violation surcharge does not apply to UM, SUM and Comp coverages, the Claims/Violation Free discount should not apply to such coverages too, therefore, please amend the Claims/Violation Free discount table and the Order of Calculation accordingly;
4. Please see the attached rate history exhibits and provide the missing information for CSL;
5. Please fill out the attached histogram and return to us. You are welcome to extend both ends to fit your company's situation;
6. This Department has implemented the following guidelines to regulate chargeable incidents in NYS. This guideline applies to any type of incidents regardless at-fault accident or major violation etc. Please provide us several numerical examples to show your proposals in compliance with the following guidelines.  
  
All types of incidents surcharge rule:
  - For a single incident, the maximum surcharge (or rate effect from being up-tiered) should be 40%; however, if the insured is also losing a claim free or other related discount(s), the maximum combined premium increase for a single incident should be no more than 55%.
  - For two incidents, the maximum surcharge (or rate effect from being up-tiered) should be 200%; however, if the insured is also losing a claim free or other related discount(s), the maximum combined premium increase for a single incident should be no more than 215%.
  - For three or more incidents, the maximum premium increase is 300%.
7. Please provide your current liability and PIP/UM symbol factors for Model Years 2011 and newer;
8. What's the rate impact as a result of the symbol assignment update for both companies respectively?

### **Conclusion:**

Sincerely,  
Jing Feng



# COMPANY NAME

## Histogram Charts

Proposed Change Only				
<u>% Effect</u>	<u>% of Policies</u>	<u>Total Premium</u>	<u>Number of Policies</u>	<u>Average Premium</u>
0% to 2.5%				
2.6% - 5.0%				
5.1% - 7.5%				
7.6% - 10%				
10.1% - 12.5%				
12.6% - 15%				

Max Change %  
Min Change %

Combined effects of proposed change and all other changes in the past 12 months				
<u>% Effect</u>	<u>% of Policies</u>	<u>Total Premium</u>	<u>Number of Policies</u>	<u>Average Premium</u>
0% to 2.5%				
2.6% - 5.0%				
5.1% - 7.5%				
7.6% - 10%				
10.1% - 12.5%				
12.6% - 15%				

Max Change %  
Min Change %

Proposed Change Only			
<u>\$ Amount of Change</u>	<u>Number of Policies</u>	<u>Total Premium</u>	<u>Average Premium</u>
\$0 - \$100			
\$101 - \$200			
\$201 - \$300			
\$301 - \$400			
\$401 - \$500			
\$501 - \$800			
\$801 - \$700			
\$701 - \$800			
\$801 - \$900			
\$901 - \$1000			
\$1001 - \$1100			
\$1101 - \$1200			
\$1201 - \$1300			
\$1301 - \$1400			
\$1401 - \$1500			
\$1501 - \$1600			
\$1601 - \$1700			
\$1701 - \$1800			
\$1801 - \$1900			
\$1901 - \$2000			
\$2001 - \$2100			
\$2101 - \$2200			
\$2201 - \$2300			
\$2301 - \$2400			
GT \$2400			
<b>Total</b>			

Max Change \$  
Min Change \$

Combined effects of proposed change and all other changes in the past 12 months			
<u>\$ Amount of Change</u>	<u>Number of Policies</u>	<u>Total Premium</u>	<u>Average Premium</u>
\$0 - \$100			
\$101 - \$200			
\$201 - \$300			
\$301 - \$400			
\$401 - \$500			
\$501 - \$800			
\$801 - \$700			
\$701 - \$800			
\$801 - \$900			
\$901 - \$1000			
\$1001 - \$1100			
\$1101 - \$1200			
\$1201 - \$1300			
\$1301 - \$1400			
\$1401 - \$1500			
\$1501 - \$1600			
\$1601 - \$1700			
\$1701 - \$1800			
\$1801 - \$1900			
\$1901 - \$2000			
\$2001 - \$2100			
\$2101 - \$2200			
\$2201 - \$2300			
\$2301 - \$2400			
GT \$2400			
<b>Total</b>			

Max Change \$  
Min Change \$

**Erie Insurance Company of New York**  
**Rate Change History**

<b>Flex (F) / Prior Approval (PA)</b>	<b>Effective Date</b>	<b>RBI</b>	<b>PD</b>	<b>CSL</b>	<b>PIP</b>	<b>UM</b>	<b>Liability Subtotal</b>	<b>Comp</b>	<b>Coll</b>	<b>Physical Damage Subtotal</b>	<b>Total</b>
F	<b>9/1/2020</b>	-1.0%	-1.0%		-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	<b>-1.0%</b>
PA	<b>12/1/2019</b>	7.8%	10.7%		11.1%	5.2%	9.3%	2.0%	0.0%	0.8%	<b>6.0%</b>
PA	<b>11/1/2018</b>	13.6%	17.8%		15.9%	6.8%	15.0%	0.0%	-5.5%	-3.4%	<b>7.2%</b>
F	<b>9/1/2017</b>	11.2%	11.2%		8.5%	4.8%	9.8%	0.0%	-6.0%	-3.8%	<b>3.9%</b>
F	<b>8/15/2016</b>	2.4%	3.0%		2.1%	0.8%	2.3%	0.3%	0.9%	0.6%	<b>1.6%</b>
F	<b>4/1/2015</b>	4.0%	4.0%		8.0%	0.0%	4.8%	0.0%	-3.0%	-1.5%	<b>2.0%</b>

**Erie Insurance Company**  
**Rate Change History**

<b>Flex (F) / Prior Approval (PA)</b>	<b>Effective Date</b>	<b>RBI</b>	<b>PD</b>	<b>CSL</b>	<b>PIP</b>	<b>UM</b>	<b>Liability Subtotal</b>	<b>Comp</b>	<b>Coll</b>	<b>Physical Damage Subtotal</b>	<b>Total</b>
F	<b>8/1/2020</b>	-5.0%	-5.0%		-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	<b>-5.0%</b>
PA	<b>12/1/2019</b>	0.0%	5.5%		5.5%	-0.2%	3.4%	5.5%	0.0%	2.4%	<b>3.0%</b>
PA	<b>11/1/2018</b>	0.0%	1.0%		1.0%	0.0%	0.6%	1.0%	0.0%	0.4%	<b>0.5%</b>
F	<b>9/1/2017</b>	6.9%	7.0%		0.0%	0.0%	6.0%	1.0%	1.1%	1.1%	<b>4.1%</b>
PA	<b>7/1/2016</b>	0.0%	0.0%		0.0%	0.0%	0.0%	8.4%	8.4%	8.4%	<b>3.1%</b>
F	<b>6/1/2016</b>	6.5%	10.0%		8.5%	8.5%	7.8%	0.0%	0.0%	0.0%	<b>4.9%</b>

**State:** New York  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7  
**First Filing Company:** Erie Insurance Company, ...

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 08/25/2020  
 Submitted Date 08/25/2020

Dear Jing Feng,

### Introduction:

NY Auto 12/1/20 Filing Objections

NY Rate filing R2020002253

Objection Date: 08/24/2020

1. How many policies in total are affected? Do these lower priced symbol reassignments affect the base rate offset and the overall rate impact?

There were 48 policies impacted in Erie Insurance Company and 19 policies impacted in Erie Insurance Company of New York. The overall premium impact is negligible, and therefore, it does not necessitate any offsetting changes to base rates.

An updated histogram has been provided for Erie Insurance Company of New York. The histogram provided on August 21st had a data issue that impacted some policies and has been corrected.

### Response 1

#### Comments:

Attached is the EICNY Histogram information

#### Changed Items:

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Response to Objection sent 8-25-20
<b>Comments:</b>	Attached is the EICNY histogram information.
<b>Attachment(s):</b>	EICNY Histogram_Updated 08-25-2020.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

We hope this answers your concerns.

Sincerely,

Deborah Clark

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**State:** New York **First Filing Company:** Erie Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/24/2020
Submitted Date	08/24/2020

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Dear Jing Feng,

**Introduction:**

Response to your Objection Letter

**Response 1**

**Comments:**

NY Auto 12/1/20 Filing Objections

NY Rate filing R2020002253

Objection Date: 08/21/2020

1. We deem manually reassign the lower priced symbol to the 5 impacted vehicles would be unfairly discriminatory. You will need to lower the vehicle symbol assignment for ALL insureds with the same vehicles. Please amend accordingly. Please also update all the related exhibits.

Yes, we did assign the lower priced symbols to all policyholders with the same vehicles not just the policyholders that initially had increases above 30%. The updated histograms show the impact of this change.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

We hope this answers your concerns.

Sincerely,

Deborah Clark

**State:** New York **First Filing Company:** Erie Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/20/2020
Submitted Date	08/20/2020

Dear Jing Feng,

**Introduction:**

Please see our response to the objection below.

**Response 1**

**Comments:**

Dear Jing Feng,

NY Auto 12/1/20 Filing Objections

NY Rate filing R2020002253

Objection Date: 08/19/2020

1. The 34.9% (EIC) and 31.0% (EICNY) maximum changes are results from your current proposals. According to your current proposed symbol assignment rule, the assigned symbol represents the physical characteristics, specifications, and loss experience of the vehicle, in other words, the symbol assigned to a vehicle is unique (cannot be alternated) if the vehicle criterion unchanged. Therefore, please explain how can you limit all policies experienced rate changes below 30% through the adjustment of the vehicle symbol assignment?

The impact of the symbol transition is driving the increases to be above 30%. Since there were only five policies above 30%, we identified the five vehicles on these policies and manually selected a lower priced symbol to bring the impact below 30%.

2. Please provide an updated histogram

We are currently working on updating the histograms, but given runtime for compiling this data, it will not be available until tomorrow at the earliest.

Please also see our "Note to Reviewer" that we sent prior to this response. Let us know if you have any further questions.

Sincerely,  
Mike Sinclair

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
Michael Sinclair

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**State:** New York **First Filing Company:** Erie Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/19/2020
Submitted Date	08/19/2020

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Dear Jing Feng,

**Introduction:**

Response to Objection sent 8/18/20

**Response 1**

**Comments:**

NY Auto 12/1/20 Filing Objections

NY Rate filing R2020002253

Objection Date: 08/18/2020

1. We dont see your updates to limit the maximum impact no more than +30%, please advise.

We adjusted our vehicle symbol assignment to ensure that all policies experienced rate changes below 30%. This only impacted 5 vehicles.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Please advise on this concern.

Sincerely,

Deborah Clark

SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

State:

New York

First Filing Company:

Erie Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

NY PPA Rates and Rules Filing 12/1/20

Project Name/Number:

NY PPA Rates and Rules Filing 12/1/20/NYA7

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/17/2020
Submitted Date	08/17/2020

Dear Jing Feng,

**Introduction:**

Response to Objection Letter.

**Response 1**

**Comments:**

Attached is the information you requested.

**Changed Items:**

### Supporting Document Schedule Item Changes

Satisfied - Item:	Objection Response #3 8-17-20
Comments:	
Attachment(s):	Objections 08-10-2020 Responses.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

We hope that this information answers your concerns.

Sincerely,

Deborah Clark



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**State:** New York **First Filing Company:** Erie Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/24/2020
Submitted Date	07/24/2020

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Dear Jing Feng,

**Introduction:**

Per your Objection Letter.

**Response 1**

**Comments:**

In reference to your objection of 7/20/2020 On 10/1/20 the definition was approved under SERFF filing # 132320825. This was originally filed as 4/1/20 but request the change to 10/1/2020.

1. We state that it is on a vehicle 8 model years or newer.
2. We do make reference to the 75% repair to a damage vehicle.
3. If the insurer does not take possession the vehicle owner must provide a title.

**TOTAL LOSS**

A loss in which the cost to repair the vehicle to its pre-loss condition plus salvage value equals or exceeds the Actual Cash Value or, if applicable, the Agreed Value. If the insurer determines that the cost to repair a damaged vehicle exceeds seventy-five percent of the vehicle's actual cash value and if the insurer does not take possession of the vehicle for disposition as salvage, the insurer shall require the vehicle owner to provide the title to the insurer. This applies to vehicles that are eight model years or newer on the date of the loss.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

If you have any questions you can email me at [Robert.Majczyk@erieinsurance.com](mailto:Robert.Majczyk@erieinsurance.com).

Sincerely,

Deborah Clark

SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

State:

New York

First Filing Company:

Erie Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

NY PPA Rates and Rules Filing 12/1/20

Project Name/Number:

NY PPA Rates and Rules Filing 12/1/20/NYA7

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/24/2020
Submitted Date	07/24/2020

Dear Jing Feng,

**Introduction:**

In response to the Objection Letter sent to us 7/13/20.

**Response 1**

**Comments:**

We have attached all the information that you requested in this objection,

**Changed Items:**

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Rate Flex CSL
<b>Comments:</b>	Excel files Flex CSL
<b>Attachment(s):</b>	EIC Flex CSL_2020_v2.xls EICNY Flex CSL_2020_v2.xls EIG Flex CSL_2020_v2.xls
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Rate Flex CSL
<b>Comments:</b>	Excel files Flex CSL
<b>Attachment(s):</b>	EIC Flex CSL_2020.xls EICNY Flex CSL_2020.xls EIG Flex CSL_2020.xls

**SERFF Tracking #:**

ERAP-132446367

**State Tracking #:**

R2020002253,R2020002253

**Company Tracking #:**

NYA7

**State:**

New York

**First Filing Company:**

Erie Insurance Company, ...

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

NY PPA Rates and Rules Filing 12/1/20

**Project Name/Number:**

NY PPA Rates and Rules Filing 12/1/20/NYA7

**Supporting Document Schedule Item Changes****Satisfied - Item:**

Rate Flex CSL

**Comments:**

Excel files Flex CSL

**Attachment(s):**EIC Flex CSL\_2020\_v2.xls  
EICNY Flex CSL\_2020\_v2.xls  
EIG Flex CSL\_2020\_v2.xls*Previous Version***Satisfied - Item:***Rate Flex CSL***Comments:***Excel files Flex CSL***Attachment(s):***EIC Flex CSL\_2020.xls  
EICNY Flex CSL\_2020.xls  
EIG Flex CSL\_2020.xls***Satisfied - Item:**

Objection Response 7-13-20

**Comments:**

Attached is the Objection response

**Attachment(s):**

Objections 7-13-2020 Responses.pdf

**SERFF Tracking #:**

ERAP-132446367

**State Tracking #:**

R2020002253,R2020002253

**Company Tracking #:**

NYA7

**State:**

New York

**First Filing Company:**

Erie Insurance Company, ...

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

NY PPA Rates and Rules Filing 12/1/20

**Project Name/Number:**

NY PPA Rates and Rules Filing 12/1/20/NYA7

**Supporting Document Schedule Item Changes**

<b>Satisfied - Item:</b>	Rate Flex CSL
<b>Comments:</b>	Excel files Flex CSL
<b>Attachment(s):</b>	EIC Flex CSL_2020_v2.xls EICNY Flex CSL_2020_v2.xls EIG Flex CSL_2020_v2.xls
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Flex CSL</i>
<b>Comments:</b>	<i>Excel files Flex CSL</i>
<b>Attachment(s):</b>	<i>EIC Flex CSL_2020.xls EICNY Flex CSL_2020.xls EIG Flex CSL_2020.xls</i>

<b>Satisfied - Item:</b>	Objection Response 7-13-20
<b>Comments:</b>	Attached is the Objection response
<b>Attachment(s):</b>	Objections 7-13-2020 Responses.pdf

<b>Satisfied - Item:</b>	In response to Objection EIC Base Rate Impacts by Territory
<b>Comments:</b>	Attached is the EIC Base Rate Impacts by Territory
<b>Attachment(s):</b>	EIC Base Rate Impacts by Territory.pdf

**SERFF Tracking #:**

ERAP-132446367

**State Tracking #:**

R2020002253,R2020002253

**Company Tracking #:**

NYA7

**State:**

New York

**First Filing Company:**

Erie Insurance Company, ...

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

NY PPA Rates and Rules Filing 12/1/20

**Project Name/Number:**

NY PPA Rates and Rules Filing 12/1/20/NYA7

**Supporting Document Schedule Item Changes**

<b>Satisfied - Item:</b>	Rate Flex CSL
<b>Comments:</b>	Excel files Flex CSL
<b>Attachment(s):</b>	EIC Flex CSL_2020_v2.xls EICNY Flex CSL_2020_v2.xls EIG Flex CSL_2020_v2.xls
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Flex CSL</i>
<b>Comments:</b>	<i>Excel files Flex CSL</i>
<b>Attachment(s):</b>	<i>EIC Flex CSL_2020.xls EICNY Flex CSL_2020.xls EIG Flex CSL_2020.xls</i>

<b>Satisfied - Item:</b>	Objection Response 7-13-20
<b>Comments:</b>	Attached is the Objection response
<b>Attachment(s):</b>	Objections 7-13-2020 Responses.pdf

<b>Satisfied - Item:</b>	In response to Objection EIC Base Rate Impacts by Territory
<b>Comments:</b>	Attached is the EIC Base Rate Impacts by Territory
<b>Attachment(s):</b>	EIC Base Rate Impacts by Territory.pdf

<b>Satisfied - Item:</b>	Histograms
<b>Comments:</b>	Attached is the Histograms
<b>Attachment(s):</b>	Histograms v2.pdf

SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

State:

New York

First Filing Company:

Erie Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

NY PPA Rates and Rules Filing 12/1/20

Project Name/Number:

NY PPA Rates and Rules Filing 12/1/20/NYA7

**Supporting Document Schedule Item Changes**

<b>Satisfied - Item:</b>	Rate Flex CSL
<b>Comments:</b>	Excel files Flex CSL
<b>Attachment(s):</b>	EIC Flex CSL_2020_v2.xls EICNY Flex CSL_2020_v2.xls EIG Flex CSL_2020_v2.xls
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Flex CSL</i>
<b>Comments:</b>	<i>Excel files Flex CSL</i>
<b>Attachment(s):</b>	<i>EIC Flex CSL_2020.xls EICNY Flex CSL_2020.xls EIG Flex CSL_2020.xls</i>

<b>Satisfied - Item:</b>	Objection Response 7-13-20
<b>Comments:</b>	Attached is the Objection response
<b>Attachment(s):</b>	Objections 7-13-2020 Responses.pdf

<b>Satisfied - Item:</b>	In response to Objection EIC Base Rate Impacts by Territory
<b>Comments:</b>	Attached is the EIC Base Rate Impacts by Territory
<b>Attachment(s):</b>	EIC Base Rate Impacts by Territory.pdf

<b>Satisfied - Item:</b>	Histograms
<b>Comments:</b>	Attached is the Histograms
<b>Attachment(s):</b>	Histograms v2.pdf

<b>Satisfied - Item:</b>	Symbol Factors Model Years 2011 & Newer
<b>Comments:</b>	Attached is the Symbol Factors Model Years 2011 & Newer
<b>Attachment(s):</b>	Symbol Factors Model Years 2011 & Newer (Current).pdf

No Form Schedule items changed.

**SERFF Tracking #:**

ERAP-132446367

**State Tracking #:**

R2020002253,R2020002253

**Company Tracking #:**

NYA7

**State:** New York**First Filing Company:** Erie Insurance Company, ...**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** NY PPA Rates and Rules Filing 12/1/20**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7**Rate Schedule Item Changes**

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	NY PPA EIC Rate Pages	1-113	Replacement	ERAP-132354418	07/24/2020 By: Deborah Clark
<i>Previous Version</i>					
1	NY PPA EIC Rate Pages	1-113	Replacement	ERAP-132354418	07/02/2020 By: Deborah Clark
2	NY PPA EICNY Rate Protection Rate Pages	1-170	Replacement	ERAP-132402242	07/24/2020 By: Deborah Clark
<i>Previous Version</i>					
2	NY PPA EICNY Rate Protection Rate Pages	1-170	Replacement	ERAP-132402242	07/02/2020 By: Deborah Clark

**Conclusion:**

We hope this information answers your concerns.

If you have any questions please contact Jonathan Taccone at (800) 458-0811, extension 3177 or at Jonathan.Taccone@erieinsurance.com.

Sincerely,

Deborah Clark

SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

State:

New York

First Filing Company:

Erie Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

NY PPA Rates and Rules Filing 12/1/20

Project Name/Number:

NY PPA Rates and Rules Filing 12/1/20/NYA7

## Amendment Letter

Submitted Date: 08/21/2020

Comments:

Per our objection response dated 8/21/20, we indicated that we would provide the updated Histogram today. Please see the attached Updated Histogram. Let us know if there are any questions. Thank you very much.

Sincerely,

Mike Sinclair

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

### Supporting Document Schedule Item Changes

<b>Satisfied - Item:</b>	Objection From 8/20/20 - Updated Histogram
<b>Comments:</b>	
<b>Attachment(s):</b>	Objection 2_Updated Histogram.pdf



SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

**State:** New York  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7  
**First Filing Company:** Erie Insurance Company, ...

## Amendment Letter

Submitted Date: 08/03/2020

### Comments:

We made some changes to the rate pages for Erie Insurance Company of New York (Rate Protect). The pages that were originally filed inadvertently omitted the updated symbols for Misc PPA vehicles (model years 2011+). We are providing an updated set of pages. Pages 85-87 now show the updated Liability and Other symbol factors, and page 95 now shows the updated Comp and Collision symbol factors.

If you have any questions regarding these changes, you can contact Jonathan Taccone at email Jonathan.Taccone@erieinsurance.com.

### Changed Items:

*No Form Schedule Items Changed.*

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	NY PPA EICNY Rate Protection Rate Pages	1-170	Replacement	ERAP-132402242	08/03/2020 By:
<i>Previous Version</i>					
1	NY PPA EICNY Rate Protection Rate Pages	1-170	Replacement	ERAP-132402242	07/24/2020 By: Deborah Clark
<i>Previous Version</i>					
1	NY PPA EICNY Rate Protection Rate Pages	1-170	Replacement	ERAP-132402242	07/02/2020 By: Deborah Clark

*No Supporting Documents Changed.*

**State:** New York **First Filing Company:** Erie Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

## Note To Reviewer

**Created By:**

Michael Sinclair on 08/20/2020 03:04 PM

**Last Edited By:**

Jing Feng

**Submitted On:**

08/28/2020 11:20 AM

**Subject:**

Request for an extension on the Objection Dated 8/19/20

**Comments:**

Dear Jing Feng,

We are respectfully requesting an extension be given from the Objection issued on 8/19/20 with the respond by date being today, 8/20/20. We need more time to create information in order to fulfill this objection to the best of our abilities. Please let us know if you have any further questions regarding this request. Thank you.

Sincerely,  
Mike Sinclair

**State:** New York

**First Filing Company:** Erie Insurance Company, ...

**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:** NY PPA Rates and Rules Filing 12/1/20

**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

## Note To Filer

**Created By:**

Jing Feng on 08/18/2020 10:02 AM

**Last Edited By:**

Jing Feng

**Submitted On:**

08/28/2020 11:20 AM

**Subject:**

All Types of Incidents Surcharge Rule

**Comments:**

This Department hereby grant an extension of up to 12 months from the approval of the captioned filing for Erie to fulfill the requirement of the All Types of Incidents Surcharge Rule.

SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

State:

New York

First Filing Company:

Erie Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

NY PPA Rates and Rules Filing 12/1/20

Project Name/Number:

NY PPA Rates and Rules Filing 12/1/20/NYA7

## Rate Information

Rate data applies to filing.

Filing Method:

Prior Approval

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

-1.000%

Effective Date of Last Rate Revision:

09/01/2020

Filing Method of Last Filing:

Flex Rating

SERFF Tracking Number of Last Filing:

ERAP-132402242

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Erie Insurance Company	3.700%	0.000%	\$0	45,213	\$72,082,000	28.300%	-60.100%
Erie Insurance Company of New York	14.200%	0.000%	\$0	40,475	\$53,314,000	25.600%	-44.800%

SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

State: New York

First Filing Company: Erie Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: NY PPA Rates and Rules Filing 12/1/20

Project Name/Number: NY PPA Rates and Rules Filing 12/1/20/NYA7

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		NY PPA EIC Rate Pages	1-113	Replacement	ERAP-132354418	NY PPA EIC Rate Marked Up Pages 12-1-20.pdf NY PPA EIC Rate Pages Eff 12-1-2020.pdf
2		NY PPA EICNY Rate Protection Rate Pages	1-170	Replacement	ERAP-132402242	NY PPA EICNY Rate Marked Up Pages 12-1-20.pdf NY PPA EICNY Rate Protection Rate Pages Eff 12-1-2020.pdf
3		NY PPA EIC Rule Pages	1-38	Replacement	ERAP-132320825	NY PPA Rule EIC Pages 10-1-20 marked up pages.pdf NY PPA EIC Rule Pages 12-1-20.pdf
4		NY PPA EICNY Rule Pages	1-34	Replacement	ERAP-132320825	NY PPA EICNY Rules Pages 12-1-20.pdf NY PPA Rule EICNY Pages 10-1-20 marked up pages.pdf

**PRIVATE PASSENGER AUTO RATES - EIC****ORDER OF CALCULATION - PRIVATE PASSENGER AUTOS**

Use only those steps which are applicable. **Round after each step.**

**BI, PD & CSL Calculation - PPA**

1. Base Rate by Territory.
2. Multiply by Increased Limit Factor.
3. Multiply by Liability Symbol Factor.
4. Multiply by Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Age 55 or Over Discount Factor.
  - d. Add DDP Surcharge to factor. (Refer to Rule 23.)
5. Multiply by Secondary Class Factor.
6. Multiply by Youthful Driver Discount.
7. Multiply by Accident Prevention Course Discount Factor.
8. Multiply by College Student Discount Factor.
9. Multiply by Anti-Lock Brake Discount Factor.
10. Multiply by Daytime Running Light Discount Factor.
11. Multiply by Inexperienced Operator Surcharge.
12. Multiply by Special Motor Home Discount factor. (Refer to Rule 26.)
13. Multiply by Reduced Usage Factor.
14. Multiply by Multi-Policy Discount Factor.
15. Multiply by the ~~Safe Driver~~ **Claims/Violation Free** Discount Factor.
16. Multiply by Liability Tier Factor.
17. Multiply by Car Driver Rating Factor.
18. Multiply by Payment Plan Discount Factor.
19. Multiply by Youthful Driver Longevity Discount Factor.

**Supplemental Spousal Liability Calculation - PPA**

1. Supplemental Spousal Liability (SSL) Base Rate by BI Limit or Combined Single Limit.
2. Multiply by Liability Tier Factor.
3. Multiply by Car Driver Rating Factor.
4. Multiply by Payment Plan Discount Factor.

**UM/SUM Calculation - PPA**

1. Base Rate by Limit and Territory.
2. Multiply by PIP/UM Symbol Factor.
3. Multiply by Special Motor Home Discount Factor. (Refer to Rule 26.)
4. Multiply by PIP/UM Tier Factor.
5. Multiply by Car Driver Rating Factor.
6. Multiply by Payment Plan Discount Factor.
7. Multiply by Youthful Driver Longevity Discount Factor.

**Comp Calculation - PPA**

1. Base Rate by Territory.
2. Multiply by Model Year Factor.
3. Multiply by Phy Dam Symbol Factor Model Years 2011 & Newer or Model Years 2010 & Prior.
4. Multiply by Comprehensive Deductible Factor. (Use appropriate factor for With or Without Full Window Glass Coverage.)
5. Multiply by Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Age 55 or Over Discount Factor.
6. Multiply by Secondary Class Factor.
7. Multiply by Youthful Driver Discount.
8. Multiply by College Student Discount Factor.
9. Multiply by Anti-Theft Discount.
10. Multiply by Performance Car Factor (Model Years 2010 & prior only).
11. Multiply by Multi-Policy Discount Factor.
12. Multiply by the ~~Safe Driver~~ **Claims/Violation Free** Discount Factor.
13. Multiply by Comp Tier Factor.
14. Multiply by Car Driver Rating Factor.
15. Multiply by Payment Plan Discount Factor.
16. Multiply by Youthful Driver Longevity Discount Factor.

**Coll Calculation - PPA**

1. Base Rate by Territory.
2. Multiply by Model Year Factor.
3. Multiply by Phy Dam Symbol Factor Model Years 2011 & Newer or Model Years 2010 & Prior.
4. Multiply by Collision Deductible Factor. (Use appropriate factor for With or Without Full Window Glass Coverage. Full Window Glass Coverage is only available under Coll if not purchased under Comp.)
5. Multiply by Coll Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Age 55 or Over Discount Factor.
  - d. Add DDP Surcharge to factor. (Refer to Rule 23.)
6. Multiply by Secondary Class Factor.
7. Multiply by Youthful Driver Discount.
8. Multiply by Accident Prevention Course Discount Factor.
9. Multiply by College Student Discount Factor.
10. Multiply by Anti-Lock Brake Discount.
11. Multiply by Daytime Running Light Discount Factor.
12. Multiply by Inexperienced Operator Surcharge.
13. Multiply by Performance Car Factor (Model Years 2010 & prior only).
14. Multiply by Special Motor Home rate. (Refer to Rule 26.)
15. Multiply by Reduced Usage Factor.
16. Multiply by Multi-Policy Discount Factor.
17. Multiply by the ~~Safe Driver Discount~~ Claims/Violation Free Factor.
18. Multiply by Coll Tier Factor.
19. Multiply by Car Driver Rating Factor.
20. Multiply by Payment Plan Discount Factor.
21. Multiply by Youthful Driver Longevity Discount Factor.

**Roadside and Rentals Calculation - PPA****Transportation Expense - Comp, Transportation Expense - Coll, and Road Service**

1. Base Rate by Class and Company.
2. Add Type of Vehicle Surcharge.

**Road Service Only**

1. Base Rate for Road Service Only by Company.
2. Add Type of Vehicle Surcharge.

**Transportation Expense – Comp and Road Service**

1. Base Rate by Class and Company.
2. Multiply by the Comp factor by Class and Company.
3. Add Type of Vehicle Surcharge.

**Transportation Expense - Coll and Road Service**

1. Base Rate by Class and Company.
2. Multiply by the Coll factor by Class and Company.
3. Add Type of Vehicle Surcharge.



**Transportation Expense – Comp and Transportation Expense - Coll**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense Only factor by Class and Company.

**Transportation Expense – Comp Only**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense - Comp Only factor by Class and Company.

**Transportation Expense – Coll Only**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense - Coll Only factor by Class and Company.

**ERIE Auto Plus Endorsement**

The rate is \$30 per policy.

**Motor Vehicle Law Enforcement Fee**

\$10 per Registered Vehicle.

This fee is not subject to any other rule in this manual. This fee does not apply to:

- motorcycles;
- electric-powered vehicles for the disabled;
- vehicles that run only upon rails or tracks;
- snowmobiles and all-terrain vehicles;
- fire and police vehicles other than ambulances;
- farm-type tractors and all terrain type vehicles used exclusively for agricultural purposes or for snowplowing (other than for hire);
- farm equipment, including self-propelled machines used exclusively for growing, harvesting, or handling produce;
- self-propelled caterpillar or crawler-type equipment while being used on the contract site.

This fee is non-refundable (except when the policy does not become effective).

**RULE 29 RATES AND FACTORS - PRIVATE PASSENGER AUTOS - EIC**

**Base Rates (A1AL Single)**

EIC						
Terr	\$25/50 BI	\$25M PD	\$60M CSL	\$50M PIP	\$100 Comp	\$250 Coll
1	<u>467168</u>	<u>267250</u>	<u>517502</u>	<u>239220</u>	<u>302395</u>	<u>293281</u>
2	<u>460165</u>	<u>232234</u>	<u>471482</u>	<u>226206</u>	<u>355468</u>	<u>264272</u>
4	<u>277267</u>	<u>371359</u>	<u>787760</u>	<u>333330</u>	<u>494242</u>	<u>308279</u>
5	<u>352351</u>	<u>491465</u>	<u>1018992</u>	<u>391403</u>	<u>134168</u>	<u>314337</u>
6	<u>382434</u>	<u>515548</u>	<u>10861200</u>	<u>552600</u>	<u>480205</u>	<u>394440</u>
7	<u>324354</u>	<u>455469</u>	<u>9371001</u>	<u>437471</u>	<u>452182</u>	<u>329349</u>
10	<u>498204</u>	<u>328364</u>	<u>624669</u>	<u>282268</u>	<u>288374</u>	<u>284315</u>
11	<u>204200</u>	<u>328312</u>	<u>629611</u>	<u>257245</u>	<u>302404</u>	<u>265278</u>
12	<u>244203</u>	<u>440450</u>	<u>755752</u>	<u>257276</u>	<u>464205</u>	<u>335350</u>
13	<u>473178</u>	<u>324289</u>	<u>582556</u>	<u>232224</u>	<u>220288</u>	<u>292270</u>
14	<u>499198</u>	<u>279286</u>	<u>577583</u>	<u>273276</u>	<u>270353</u>	<u>290298</u>
15	<u>475181</u>	<u>303305</u>	<u>564576</u>	<u>295287</u>	<u>492268</u>	<u>299308</u>
16	<u>473172</u>	<u>227238</u>	<u>486496</u>	<u>245222</u>	<u>229299</u>	<u>270275</u>
17	<u>488186</u>	<u>296306</u>	<u>579585</u>	<u>260240</u>	<u>498247</u>	<u>273274</u>
18	<u>479174</u>	<u>274276</u>	<u>539537</u>	<u>227212</u>	<u>253318</u>	<u>290304</u>
19	190	<u>356343</u>	<u>640627</u>	<u>277232</u>	<u>244306</u>	<u>337304</u>
20	<u>207199</u>	<u>348347</u>	<u>657645</u>	<u>264262</u>	<u>248273</u>	<u>334304</u>
21	<u>205199</u>	<u>395394</u>	<u>702691</u>	<u>293241</u>	<u>442181</u>	<u>333341</u>
23	<u>488183</u>	<u>275271</u>	<u>557545</u>	<u>268270</u>	<u>484242</u>	<u>299289</u>
25	<u>489184</u>	<u>295280</u>	<u>579556</u>	<u>274233</u>	<u>308406</u>	<u>314304</u>
26	<u>228226</u>	<u>391411</u>	<u>733749</u>	<u>305285</u>	<u>224269</u>	<u>332362</u>
27	<u>204206</u>	<u>292295</u>	<u>599604</u>	<u>268280</u>	<u>246301</u>	<u>336334</u>
28	<u>209211</u>	<u>328301</u>	<u>641618</u>	<u>291328</u>	<u>246288</u>	<u>304302</u>
29	212	<u>355386</u>	<u>673703</u>	<u>259232</u>	<u>256301</u>	<u>327328</u>
30	<u>200202</u>	<u>316319</u>	<u>615622</u>	<u>244226</u>	<u>452200</u>	<u>286292</u>
32	<u>202196</u>	<u>352377</u>	<u>655670</u>	<u>263239</u>	<u>447190</u>	<u>315302</u>
33	<u>204206</u>	<u>353387</u>	<u>659695</u>	<u>232216</u>	<u>438174</u>	<u>315332</u>
34	<u>489196</u>	<u>325356</u>	<u>608650</u>	<u>237220</u>	<u>489235</u>	<u>305311</u>
35	219	<u>276310</u>	<u>605638</u>	<u>298287</u>	<u>350424</u>	<u>347367</u>
36	<u>204199</u>	<u>414411</u>	<u>714708</u>	<u>250230</u>	<u>459205</u>	<u>331320</u>
37	<u>494190</u>	<u>404406</u>	<u>689690</u>	<u>273248</u>	<u>499246</u>	<u>346343</u>
38	<u>248225</u>	<u>407417</u>	<u>732753</u>	<u>239214</u>	<u>452187</u>	<u>338357</u>
39	230	<u>366342</u>	<u>711687</u>	<u>249227</u>	<u>274375</u>	<u>372364</u>
41	<u>484183</u>	<u>289285</u>	<u>561559</u>	<u>227189</u>	<u>496239</u>	<u>310290</u>
42	<u>473175</u>	<u>274290</u>	<u>530552</u>	<u>235202</u>	<u>226300</u>	<u>306294</u>
43	<u>320332</u>	<u>398426</u>	<u>879925</u>	<u>560626</u>	<u>382463</u>	<u>490460</u>
45	<u>267286</u>	<u>400381</u>	<u>800810</u>	<u>530480</u>	<u>465597</u>	<u>458425</u>
47	<u>267274</u>	<u>409393</u>	<u>809804</u>	<u>407350</u>	<u>238299</u>	<u>410447</u>
49	<u>327318</u>	454	<u>944931</u>	<u>705576</u>	<u>266328</u>	<u>473456</u>
51	<u>330332</u>	<u>504503</u>	<u>9981001</u>	<u>465403</u>	<u>279323</u>	<u>504451</u>
52	342	<u>473464</u>	<u>986977</u>	<u>518608</u>	<u>251322</u>	<u>450446</u>
53	<u>490589</u>	<u>579660</u>	<u>13151546</u>	<u>635676</u>	<u>326421</u>	<u>641700</u>
54	<u>333353</u>	<u>528504</u>	<u>10281033</u>	<u>460456</u>	<u>252303</u>	<u>488463</u>
55	<u>403472</u>	<u>591561</u>	<u>11951270</u>	<u>575637</u>	<u>214261</u>	<u>574579</u>

EIC						
Terr	\$25/50 BI	\$25M PD	\$60M CSL	\$50M PIP	\$100 Comp	\$250 Coll
56	<u>832856</u>	<u>646729</u>	<u>18942018</u>	<u>13951339</u>	<u>8701014</u>	<u>882913</u>
57	<u>40341061</u>	<u>732802</u>	<u>22782401</u>	<u>42661449</u>	<u>805957</u>	<u>9941119</u>
58	<u>644703</u>	<u>502562</u>	<u>14601621</u>	<u>880991</u>	<u>737828</u>	<u>597630</u>
60	<u>759703</u>	<u>751746</u>	<u>18721803</u>	<u>8901063</u>	<u>302362</u>	<u>695688</u>
61	<u>556573</u>	<u>646701</u>	<u>14771562</u>	<u>636612</u>	<u>244287</u>	<u>589551</u>
62	<u>492531</u>	<u>684694</u>	<u>14201492</u>	<u>620631</u>	<u>214267</u>	<u>544526</u>
63	<u>743800</u>	<u>684745</u>	<u>17951949</u>	<u>11501071</u>	<u>795839</u>	<u>657714</u>
64	<u>835864</u>	<u>667749</u>	<u>19152050</u>	<u>14801721</u>	<u>454532</u>	<u>801783</u>
65	<u>507487</u>	<u>616580</u>	<u>13781312</u>	<u>844751</u>	<u>253297</u>	<u>587544</u>
66	<u>423484</u>	<u>522486</u>	<u>11561214</u>	<u>610554</u>	<u>251328</u>	<u>506448</u>
67	<u>9121000</u>	<u>757846</u>	<u>21212353</u>	<u>19001741</u>	<u>9911111</u>	<u>10821094</u>
68	<u>11881177</u>	<u>817849</u>	<u>25942623</u>	<u>23241769</u>	<u>10881252</u>	<u>10551048</u>
69	<u>590594</u>	<u>659656</u>	<u>15421549</u>	<u>984866</u>	<u>765776</u>	<u>621684</u>
70	<u>231259</u>	<u>314338</u>	<u>660727</u>	<u>313307</u>	<u>220281</u>	<u>286304</u>
71	<u>246233</u>	<u>358340</u>	<u>726690</u>	<u>340327</u>	<u>255327</u>	<u>296320</u>
72	<u>464162</u>	<u>266262</u>	<u>512505</u>	<u>217189</u>	<u>208272</u>	<u>291296</u>
73	<u>183176</u>	<u>306305</u>	<u>580568</u>	<u>236216</u>	<u>267348</u>	<u>304310</u>
74	<u>276295</u>	<u>384377</u>	<u>799820</u>	<u>414370</u>	<u>291369</u>	<u>398397</u>
75	<u>238253</u>	<u>366349</u>	<u>723728</u>	<u>332347</u>	<u>283369</u>	<u>342347</u>

**Additional PIP & OBEL Rates - PPA**

LIMIT	Rate
<b>ADDITIONAL PIP</b>	
<b>\$25,000</b>	12
<b>50,000</b>	15
<b>100,000</b>	21
<b>OBEL</b>	
<b>\$25,000</b>	14

**Statutory UM BI Rates - PPA**

<b>\$25/50 Statutory UM BI (for accidents which occur inside NY)</b>	
Rate	9

**SUM Rates – PPA**

The following rates are for Supplementary Uninsured Motorists Coverage (SUM) and include Statutory UM BI.

All Vehicles (Including Non-Owned) Per Vehicle or Set of Tags

**SUM BI Rates – PPA**

<b>SUM BI</b>		
Limit	Rate	
	Terr 1-51, 70-75	Terr 52-69
<b>\$25/50</b>	<u>4918</u>	<u>2625</u>
<b>50/100</b>	<u>3634</u>	<u>4846</u>
<b>100/100</b>	<u>4139</u>	<u>5553</u>
<b>100/300</b>	<u>5653</u>	<u>7572</u>
<b>300/300</b>	<u>5956</u>	<u>8077</u>
<b>250/500</b>	<u>6461</u>	<u>8683</u>
<b>300/500</b>	<u>6663</u>	<u>8885</u>
<b>500/500</b>	<u>7470</u>	<u>10096</u>
<b>500/1,000</b>	<u>8076</u>	<u>108104</u>
<b>1,000/1,000</b>	<u>8681</u>	<u>117113</u>

**Liability and PIP/UM Symbol Factors**

**Model Years 2010 & Older, Classics/Antiques/Incomplete Vehicles For All Model Years**

<b>Model Years 2010 &amp; Older</b>					
<b>Symbol</b>	<b>Liability *</b>			<b>PIP/UM**</b>	
	<b>BI Factor</b>	<b>PD Factor</b>	<b>CSL Factor</b>	<b>Symbol</b>	<b>Factor</b>
01	0.8081	0.8287	0.8081	01	0.6953
02	0.8285	0.8288	0.8285	02	0.7574
03	0.8287	0.8389	0.8287	03	0.7780
04	0.8389	0.8390	0.8389	04	0.7884
05	0.8591	0.8591	0.8591	05	0.8088
06	0.9094	0.8992	0.9094	06	0.8191
07	0.9699	0.9493	0.9699	07	0.8594
08	0.9899	0.9794	0.9899	08	0.8896
09	1.020.99	0.951.04	0.991.02	09	0.9298
10	1.050.99	1.040.96	1.050.99	10	0.951.00
11	1.080.99	1.080.97	1.080.99	11	1.010.99
12	1.080.99	1.080.98	1.080.99	12	1.0203
13	1.080.99	1.1005	1.080.99	13	1.0504
14	1.080.99	1.1407	1.080.99	14	1.0906
				15	1.1207
				16	1.1208
				17	1.1309
				18	1.1310
				19	1.1311
				20	1.1312
VV	1.00	1.00	1.00	VV	1.00
WW	1.00	1.00	1.00	WW	1.00
XX	1.00	1.00	1.00	XX	1.00
YY	1.00	1.00	1.00	YY	1.00
ZZ	1.00	1.00	1.00	ZZ	1.00

\* "Liability" relates to BI, PD, and CSL

\*\* PIP/UM" relates to PIP, APIP, OBEL, Statutory UMBI, SUM BI and UM.

**Model Years 2011 & Newer**

Model Years 2011 & Newer				
SYMB	LIAB	BI	PD	CSL
01		0.213	0.382	0.213
02		0.226	0.396	0.226
03		0.239	0.410	0.239
04		0.251	0.423	0.251
05		0.264	0.438	0.264
06		0.278	0.452	0.278
07		0.291	0.465	0.291
08		0.305	0.480	0.305
09		0.319	0.494	0.319
10		0.334	0.507	0.334
11		0.347	0.522	0.347
12		0.362	0.536	0.362
13		0.376	0.549	0.376
14		0.392	0.564	0.392
15		0.407	0.577	0.407
16		0.422	0.590	0.422
17		0.436	0.604	0.436
18		0.451	0.617	0.451
19		0.466	0.630	0.466
20		0.481	0.643	0.481
21		0.496	0.656	0.496
22		0.511	0.669	0.511
23		0.526	0.681	0.526
24		0.541	0.691	0.541
25		0.555	0.704	0.555
26		0.569	0.715	0.569
27		0.584	0.727	0.584
28		0.597	0.738	0.597
29		0.612	0.749	0.612
30		0.625	0.759	0.625
31		0.639	0.770	0.639
32		0.652	0.780	0.652
33		0.664	0.790	0.664
34		0.677	0.799	0.677
35		0.689	0.808	0.689
36		0.702	0.817	0.702
37		0.715	0.826	0.715
38		0.726	0.834	0.726
39		0.738	0.842	0.738
40		0.749	0.850	0.749
41		0.759	0.857	0.759
42		0.770	0.865	0.770
43		0.781	0.872	0.781
44		0.790	0.878	0.790
45		0.801	0.885	0.801
46		0.811	0.891	0.811
47		0.820	0.897	0.820
48		0.830	0.903	0.830
49		0.840	0.909	0.840
50		0.848	0.914	0.848
51		0.857	0.918	0.857
52		0.866	0.924	0.866

Model Years 2011 & Newer		
SYMB	OTHR	PIP/UM
01		0.263
02		0.272
03		0.282
04		0.290
05		0.299
06		0.306
07		0.315
08		0.323
09		0.332
10		0.349
11		0.365
12		0.382
13		0.418
14		0.453
15		0.489
16		0.527
17		0.562
18		0.599
19		0.635
20		0.670
21		0.704
22		0.737
23		0.770
24		0.800
25		0.830
26		0.857
27		0.883
28		0.908
29		0.931
30		0.953
31		0.973
32		0.992
33		1.008
34		1.026
35		1.040
36		1.054
37		1.068
38		1.081
39		1.094
40		1.106
41		1.118
42		1.132
43		1.146
44		1.159
45		1.174
46		1.190
47		1.209
48		1.228
49		1.251
50		1.276
51		1.302
52		1.311

PRIVATE PASSENGER AUTO

NY RATES

Model Years 2011 & Newer			
SYMB LIAB	BI	PD	CSL
53	0.875	0.929	0.875
54	0.882	0.933	0.882
55	0.891	0.937	0.891
56	0.900	0.941	0.900
57	0.908	0.945	0.908
58	0.916	0.950	0.916
59	0.924	0.954	0.924
60	0.934	0.957	0.934
61	0.941	0.960	0.941
62	0.950	0.964	0.950
63	0.958	0.967	0.958
64	0.967	0.971	0.967
65	0.975	0.974	0.975
66	0.984	0.977	0.984
67	0.994	0.980	0.994
68	1.003	0.983	1.003
69	1.012	0.987	1.012
70	1.022	0.990	1.022
71	1.033	0.994	1.033
72	1.044	0.997	1.044
73	1.055	1.000	1.055
74	1.067	1.003	1.067
75	1.078	1.007	1.078
76	1.091	1.011	1.091
77	1.103	1.015	1.103
78	1.117	1.019	1.117
79	1.131	1.022	1.131
80	1.147	1.027	1.147
81	1.163	1.031	1.163
82	1.179	1.036	1.179
83	1.195	1.040	1.195
84	1.214	1.046	1.214
85	1.233	1.051	1.233
86	1.255	1.057	1.255
87	1.276	1.062	1.276
88	1.298	1.069	1.298
89	1.322	1.076	1.322
90	1.348	1.082	1.348
91	1.375	1.090	1.375
92	1.404	1.098	1.404
93	1.434	1.105	1.434
94	1.466	1.114	1.466
95	1.501	1.123	1.501
96	1.537	1.133	1.537
97	1.575	1.141	1.575
98	1.614	1.152	1.614
99	1.652	1.162	1.652

Model Years 2011 & Newer	
SYMB_OTHR	PIP/UM
53	1.321
54	1.331
55	1.340
56	1.349
57	1.357
58	1.366
59	1.375
60	1.386
61	1.395
62	1.404
63	1.412
64	1.421
65	1.430
66	1.440
67	1.450
68	1.459
69	1.468
70	1.476
71	1.486
72	1.495
73	1.505
74	1.514
75	1.523
76	1.531
77	1.541
78	1.550
79	1.559
80	1.569
81	1.578
82	1.587
83	1.596
84	1.605
85	1.614
86	1.623
87	1.633
88	1.642
89	1.652
90	1.660
91	1.669
92	1.678
93	1.687
94	1.698
95	1.707
96	1.715
97	1.724
98	1.733
99	1.742

2011 & Newer -Phy Dam Symbol Factors – (Model Years 2011 & Newer) – PPA \*

Model Years 2011 & Newer									
Symbol	SYMB	COMP	Coll	Symbol	SYMB	COLL	Coll		
1400		0.456547	-	01		0.456617	51	4.210	4.167
1402		0.522564	-	02		0.525639	52	4.226	4.185
1403		0.564581	-	03		0.562661	53	4.245	4.203
1404		0.589597	-	04		0.592683	54	4.259	4.222
1405		0.607614	-	05		0.612704	55	4.276	4.241
1406		0.627631	-	06		0.637726	56	4.293	4.257
1607	0.643	0.647	57	1.30607			4.2780.748		
1708	0.657	0.662	58	1.33008			4.2970.770		
1809		0.677679	-	09		0.680792	59	4.347	4.323
1910		0.687694	-	10		0.690813	60	4.366	4.347
11		0.710	-	11			0.835		
12		0.726	-	12			0.878		
13		0.742	-	13			0.918		
14		0.756	-	14			0.958		
15		0.771	-	15			0.993		
16		0.786	-	16			1.025		
17		0.801	-	17			1.055		
18		0.815	-	18			1.080		
19		0.830	-	19			1.104		
20		0.705844	0.705	6120		1.388124	4.370		
21		0.720856	0.716	6221		1.413140	4.391		
22		0.733870	0.729	6322		1.443156	4.419		
23		0.748883	0.740	6423		1.460168	4.456		
24		0.767897	0.749	6524		1.498179	4.491		
25		0.777910	0.759	6625		1.536186	4.529		
26		0.795923	0.775	6726		1.580194	4.570		
27		0.808935	0.793	6827		1.609201	4.635		
28		0.822946	0.813	6928		1.656206	4.680		
29		0.832959	0.831	7029		1.729211	4.726		
30		0.850971	0.843	7130		1.779216	4.787		
31		0.868982	0.860	7231		1.859223	4.836		
32		0.881993	0.870	7332		1.944228	4.892		
33		0.8961006	0.891	7433		2.0081.235	4.962		
34		0.9101.017	0.903	7534		2.0901.244	2.043		
35		0.9261.027	0.919	7635		2.1791.255	2.090		
36		0.9371.038	0.929	7736		2.2891.268	2.164		
37		0.9541.049	0.943	7837		2.3841.285	2.218		
38		0.9721.059	0.956	7938		2.5091.302	2.306		
39		0.9911.069	0.970	8039		2.6131.323	2.395		
40		1.081	-	40			1.347		
41		1.091	-	41			1.373		
42		1.101	-	42			1.402		
43		1.112	-	43			1.435		
44		1.122	-	44			1.469		
45		1.133	-	45			1.507		
46		1.144	-	46			1.546		
47		1.153	-	47			1.588		
48		1.164	-	48			1.633		
49		1.175	-	49			1.680		
50		1.186	-	50			1.730		
51		1.197	-	51			1.784		
52		1.209	-	52			1.839		



Model Years 2011 & Newer								
Symbol	SYMB_COMP	COMP	Coll	Symbol	SYMB_COLL	Comp	COLL	Coll
53		1.220	-	53				1.897
54		1.232	-	54				1.958
4055		1.019243	0.986	8155		2.780019		2.535
4156		1.038256	1.003	8256		2.900085		2.683
57		1.269	-	57				2.152
58		1.282	-	58				2.220
59		1.295	-	59				2.289
60		1.309	-	60				2.361
61		1.324	-	61				2.433
62		1.339	-	62				2.498
63		1.353	-	63				2.563
64		1.370	-	64				2.628
65		1.387	-	65				2.693
66		1.404	-	66				2.757
67		1.423	-	67				2.823
68		1.442	-	68				2.886
69		1.461	-	69				2.952
70		1.482	-	70				3.018
71		1.504	-	71				3.082
72		1.527	-	72				3.148
73		1.550	-	73				3.211
74		1.575	-	74				3.277
75		1.602	-	75				3.342
76		1.630	-	76				3.407
77		1.658	-	77				3.472
78		1.689	-	78				3.536
79		1.722	-	79				3.601
80		1.755	-	80				3.665
81		1.791	-	81				3.731
82		1.829	-	82				3.797
4283		1.055868	1.022	83		3.058861		2.792
4384		1.075911	1.037	84		3.227926		2.844
4485		1.091954	1.055	85		3.378990		2.941
4586		1.1082.002	1.071	86		3.5684.056		3.024
4687		1.1272.051	1.090	87		3.8074.120		3.116
4788		1.1422.103	1.104	88		4.084185		3.251
4889		12.159	1.119	89		4.552250		3.452
4990		1.1772.218	1.134	90		5.1994.314		3.666
5091		1.1912.280	1.149	91		4.380		-
92		2.346	-	92				4.444
93		2.416	-	93				4.510
94		2.490	-	94				4.576
95		2.569	-	95				4.639
96		2.653	-	96				4.705
97		2.742	-	97				4.769
98		2.838	-	98				4.835
99		2.940	-	99				4.899

\* Excludes Motor Homes and Special Interest Autos.

## Phy Dam Symbol Factors (Model Years 2011 &amp; Newer) – Motor Homes and Special Interest Autos

Cost New *	Symbol	Model Years 2011 & Newer	
		Comp	Coll
\$10,000 and below	1	0.488	0.525
\$10,001-20,000	2	0.709	0.731
\$20,001-30,000	3	1.134	1.111
\$30,001-40,000	4	1.546	1.463
\$40,001-50,000	5	1.948	1.796
\$50,001-60,000	6	2.343	2.117
\$60,001-70,000	7	2.732	2.427
\$70,001-80,000	8	3.116	2.729
\$80,001-90,000	9	3.497	3.023
\$90,001-100,000	A	3.874	3.311
\$100,001-110,000	B	4.247	3.593
\$110,001-120,000	C	4.618	3.871
\$120,001-130,000	D	4.986	4.144
\$130,001-140,000	E	5.352	4.414
\$140,001-150,000	F	5.716	4.679
\$150,001-160,000	G	6.046	4.915
\$160,001-170,000	H	6.376	5.151
\$170,001-180,000	J	6.706	5.387
\$180,001-190,000	K	7.036	5.623
\$190,001-200,000	L	7.366	5.859
\$200,001-210,000	M	7.696	6.095
\$210,001-220,000	N	8.026	6.331
\$220,001-230,000	P	8.356	6.567
\$230,001-240,000	R	8.686	6.803
\$240,001-250,000	T	9.016	7.039
\$250,001-260,000	U	9.346	7.275
\$260,001-270,000	V	9.676	7.511
\$270,001-280,000	W	10.006	7.747
\$280,001-290,000	X	10.336	7.983
\$290,001-300,000	Y	10.666	8.219
>\$300,000	Z		

Vehicles valued over \$300,000 - Refer to the instructions for "Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) - Motor Homes and Special Interest Autos"

\* For Special Interest Autos, use ~~Stated Amount~~ Agreed Value rather than Cost New.

**2010 & Prior\_ Phy Dam Symbol Factors (Model Years 2010 & Prior) – PPA**

Model Years 1990 to 2010			Model Years 1989 & Prior		
Symbol*	Comp	Coll	Symbol*	Comp	Coll
01	0.4249	0.5760	01	0.2041	0.4457
02	0.4757	0.6364	02	0.2041	0.4457
03	0.5765	0.68	03	0.2041	0.4457
04	0.6472	0.7473	04	0.2341	0.4657
05	0.7280	0.7977	05	0.2947	0.5361
06	0.7987	0.8382	06	0.4254	0.6466
07	0.8793	0.8887	07	0.5061	0.6772
08	0.9499	0.9491	08	0.6470	0.7879
10(A)	1.0310	0.9996	10(J)	0.7480	0.8687
11(C)	1.0815	1.0400	11(K)	0.8891	0.9495
12(E)	1.1319	1.0807	12(M)	1.03	1.0302
13(F)	1.1923	1.1513	13(N)	1.1014	1.0709
14(G)	1.2527	1.2018	15(R)	1.2524	1.1817
15(H)	1.3531	1.2623	16(S)	1.3335	1.2324
16(J)	1.4236	1.3029	17(T)	1.4346	1.2930
17(K)	1.4842	1.3635	18(U)	1.5457	1.3337
18(L)	1.5748	1.4342	19(V)	1.7068	1.4744
19(M)	1.6655	1.49	20(W)	1.7880	1.5251
20(N)	1.7964	1.5957	21(X)	1.8891	1.5758
21(P)	1.9476	1.6766	22(Y)	1.962.02	1.6265
22(R)	2.161.90	1.8276	23(A)	2.1813	1.7871
23(T)	2.4408	1.9887	24(B)	2.2624	1.8377
24(U)	2.7430	2.1600	25(C)	2.3736	1.8882
25(W)	3.262.59	2.4619	26(D)	2.4548	1.9288
26(X)	3.722.96	2.7237	27(E)	2.7260	2.061.93
27(Y)**			28(F)	2.7971	2.111.98
			29(G)	2.9084	2.1604
			30(H)	2.9995	2.2009
			99(Z)**		

\* The letter in parentheses following the number symbol is for Home Office use only.

\*\* Refer to "Phy Dam Symbol Factors (Model Years 2010 & Prior) - High Valued Vehicles" for:

- vehicles with a model year of 1990 to 2010, valued over \$80,000
- vehicles with a model year of 1989 & prior valued over \$60,000.

**Phy Dam Symbol Factors (Model Years 2010 & Prior) – High Valued Vehicles**

Cost New *	Model Years 2010 & Prior			
	PPA **		Motor Homes & Special Interest Autos	
	Comp	Coll	Comp	Coll
\$60,001-70,000	3.54	2.58	3.54	2.58
\$70,001-80,000	4.05	2.87	4.05	2.87
\$80,001-90,000	4.50	3.12	4.50	3.37
\$90,001-100,000	4.95	3.37	4.95	3.87
\$100,001-110,000	5.40	3.62	5.40	4.37
\$110,001-120,000	5.85	3.87	5.85	4.87
\$120,001-130,000	6.30	4.12	6.30	5.37
\$130,001-140,000	6.75	4.37	6.75	5.87
\$140,001-150,000	7.20	4.62	7.20	6.37
\$150,001-160,000	7.65	4.87	7.65	6.87
\$160,001-170,000	8.10	5.12	8.10	7.37
\$170,001-180,000	8.55	5.37	8.55	7.87
\$180,001-190,000	9.00	5.62	9.00	8.37
\$190,001-200,000	9.45	5.87	9.45	8.87
\$200,001-210,000	9.90	6.12	9.90	9.37
\$210,001-220,000	10.35	6.37	10.35	9.87
\$220,001-230,000	10.80	6.62	10.80	10.37
\$230,001-240,000	11.25	6.87	11.25	10.87
\$240,001-250,000	11.70	7.12	11.70	11.37
\$250,001-260,000	12.15	7.37	12.15	11.87
\$260,001-270,000	12.60	7.62	12.60	12.37
\$270,001-280,000	13.05	7.87	13.05	12.87
\$280,001-290,000	13.50	8.12	13.50	13.37
\$290,001-300,000	13.95	8.37	13.95	13.87

For vehicles valued over \$300,000 - refer to the instructions for "Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)"

\* For Special Interest Autos, use Stated Amount Agreed Value rather than Cost New.

\*\* Excludes Motor Homes and Special Interest Autos.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) – PPA \***

The "High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) - PPA" table shows factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a vehicle with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .060 for Comp; .052 for Coll. For the example above the add-on factors would be  $6 \times .060 = 0.360$  for the Comp add-on factor and  $6 \times .052 = 0.312$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) - PPA". For the example above the High Valued Vehicle Adjustment factors would be  $1.870 + 0.360 = 2.230$  for Comp and  $1.758 + 0.312 = 2.070$  for Coll.
4. Determine the Phy Dam Symbol Factor based on the "Phy Dam Symbol Factors (Model Years 2011 & Newer) – PPA" table.
5. Multiply the result of step 4 by the result of step 3 and round to three decimal places.
6. Contact the P/C Actuarial Department if assistance is needed.

\* Excludes Motor Homes and Special Interest Autos.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos****NOTE**

Special Interest Autos, as defined in RULE 24, are rated using ~~Stated Amount~~ Agreed Value rather than Cost New. All references below to "Cost New" are assumed to refer to "~~Stated Amount~~ Agreed Value" for Special Interest Autos.

The tables of "Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos" show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .340 for Comp; .250 for Coll. For the motor home example, the add-on factors would be  $6 \times .340 = 2.040$  for the Comp add-on factor and  $6 \times .250 = 1.500$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos" For the example above the Phy Dam Symbol factors would be  $10.666 + 2.040 = 12.706$  for Comp and  $8.219 + 1.500 = 9.719$ .
4. Contact the P/C Actuarial Department if assistance is needed.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)****NOTE**

Special Interest Autos, as defined in RULE 24, are rated using ~~Stated Amount~~ Agreed Value rather than Cost New. All references below to "Cost New" are assumed to refer to "~~Stated Amount~~ Agreed Value" for Special Interest Autos.

The tables of "Phy Dam Symbol Factors (Model Years 2010 & Prior) - High Valued Vehicles" show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .45 for Comp; .50 for Coll Motor Homes and Special Interest Autos; .25 for Coll Other PPA. For the motor home example, the add-on factors would be  $6 \times .45 = 2.70$  for the Comp add-on factor and  $6 \times .50 = 3.00$  for the Coll Motor Home add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "Phy Dam Symbol Factors (Model Years 2010 & Prior) - High Valued Vehicles".
4. Contact the P/C Actuarial Department if assistance is needed.

**Safe Driver ~~Discount~~ Claims/Violation Free Discount**

**New Business**

Initially Qualifies for Discount	Initially qualifying policy, renews with 1 NAF-claim	Initially qualifying policy, renews with more than 1 NAF-claim	Does not qualify for discount
0. <del>8575</del>	0.95	1.00	1.00

See RULES pages for qualification standards for the ~~Safe Driver Discount~~ Claims/Violation Free Discount.

Note: For as long as the qualification standards for the ~~Safe Driver Discount~~ Claims/Violation Free continue to be met, the discount assigned in this table will remain on the policy upon renewal. If a not-at-fault claim is incurred, then the greater of the New Business and the Renewal Business discount will apply.

**Renewal Business**

Years Insured with The ERIE	Number of claims during last five years - Greater than \$2,000						
	Claims-free	1		2		3 or more	
		Not-at-fault	At-fault	Not-at-fault	1 or more At-fault	Not-at-fault	1 or more At-fault
0 - 2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 - 5	0. <del>9791</del>	1.00	1.00	1.00	1.00	1.00	1.00
6 - 8	0. <del>9487</del>	0. <del>9899</del>	1.00	1.00	1.00	1.00	1.00
9 - 11	0. <del>9184</del>	0.97	1.00	1.00	1.00	1.00	1.00
12 - 14	0. <del>8883</del>	0. <del>9295</del>	1.00	0. <del>9699</del>	1.00	1.00	1.00
15 +	0. <del>8580</del>	0. <del>9093</del>	1.00	0. <del>9599</del>	1.00	1.00	1.00

MOTORCYCLE AND MOPED RATES – EIC

**ORDER OF CALCULATION – MOTORCYCLES**

Step	Variable Description	B I	P D	CS L	M P	Pe d P I P	OB EL	St at U M	UM BI	UMC SL	CO MP	CO LL
1	Base Rate											
2	Type of Vehicle Factor											
3	Usage Factor											
4	Symbol Factor											
5	Bike Age Factor											
6	Territory Factor											
7	Driving Record Rating Factor											
8	Safe Driver <u>Claims/Violation Free</u> Discount Factor *											
9	Tier Factor											
10	MAG Factor											
11	Account Factor											
12	Years with ERIE Factor											
13	Bike Class x Driver Age Factor											
14	Bike Class x Bike Age Factor											
15	Increased Limit Factor											
16	Deductible Factor											
17	APCD Factor											
18	Multi-policy Discount Factor *											
19	Pay Plan Discount Factor *											
20	Vehicle Premium											

Notes:

1. Shaded cells indicate coverages in which a factor does not apply
2. Step 20 = product of steps 1 through 19 (round to nearest dollar)
3. \* See PPA rates and factors
4. Add all optional endorsements and coverages to step 20.



**ANTIQUE & CLASSIC VEHICLE RATES****ORDER OF CALCULATION – ANTIQUE & CLASSIC VEHICLES**

Use only those steps which are applicable. Round after each step.

**Regular Use**

Reference PRIVATE PASSENGER AUTOS section for appropriate factors and order of calculation.

**Liability (BI, PD, CSL) & Other (PIP, UM/UIM) Calculation – Antique & Classic**

1. Multiply the Company Base Rate by the Antique & Classic Usage Factor.
2. Apply all remaining PPA order of calculation including discounts and surcharges.
  - a. **Antique:** Liability and PIP/UM/UIM Symbol Factors of 1.00 apply.
  - b. **Classic:** Liability and PIP/UM/UIM Symbol Factors of 1.00 apply for Classic Autos built prior to 1990. For model years 1990 and newer, the factors will be assigned based on symbols from the VIN table.

**Physical Damage (COMP, COLL) Calculation – Antique & Classic**

1. Determine Model Year and Physical Damage Symbol based on Agreed Value.
2. Multiply the Exchange or Company Base Rate by the Antique & Classic Usage Factor.
3. Apply all remaining PPA order of calculation including discounts and surcharges.

**Restricted Use**

Reference PRIVATE PASSENGER AUTOS section for appropriate factors and order of calculation.

**Liability (BI, PD, CSL) & Other (PIP, UM/UIM) Calculation – Antique & Classic**

1. Multiply the Company Base Rate by the Antique & Classic Usage Factor.
2. Apply remaining PPA order of calculation with the following restrictions:
  - a. Liability and PIP/UM/UIM Symbol Factors of 1.00 apply.
  - b. PPA Tier Factor apply.
  - c. PPA Discounts or Surcharges do not apply, except for
    - i. Multi-Policy Discount (for BI, PD, CSL, PIP).
    - ii. Pay Plan Discount.

**Physical Damage (COMP, COLL) Calculation – Antique & Classic**

1. Multiply the Company Base Rate by the Antique & Classic Usage Factor.
2. Multiply by the appropriate Model Year factor. For **Antique** vehicles, the appropriate model year factor will always be the oldest factor displayed on the rate pages.
3. Determine the Physical Damage Symbol based on Agreed Value. Multiply by this Physical Damage Symbol Factor.
4. Multiply by the Deductible Factor.
5. Multiply by Multi-Policy Discount Factor.
6. Multiply by PPA Tier Factor.
7. Multiply by Pay Plan Factor.
8. Multiply by Renewal Capping Factor.

**RATES AND FACTORS – ANTIQUE & CLASSIC VEHICLES****Antique & Classic Usage Factor**

Coverage	Vehicle Type	Regular Use Factor	Restricted Use Factor
Liability	Antique	1.00	0.25
Liability	Classic	1.00	0.25
PIP/APIP/OBEL	Antique	1.00	0.25
PIP/APIP/OBEL	Classic	1.00	0.25
UM/SUM	Antique	1.00	1.00
UM/SUM	Classic	1.00	1.00
Comprehensive	Antique	1.00	0.80
Comprehensive	Classic	1.00	0.80
Collision	Antique	1.00	0.30
Collision	Classic	1.00	0.50

**MISCELLANEOUS VEHICLE RATES - EIC****ORDER OF CALCULATION - BOAT TRAILERS, SNOWMOBILE TRAILERS, RCV TRAILERS, TRAVEL TRAILERS, CAMPER BODIES & UTILITY TRAILERS**

Use only those steps which are applicable. **Round after each step.**

**Comp Calculation - Boat, Snowmobile, RCV, Travel, Travel, Utility Trailers & Camper Bodies**

1. Base rate for Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies.
2. Multiply by PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount Factors.
4. Multiply by Comp Tier Factor (see PPA Tier Factors).
5. Multiply by PPA Payment Plan Discount Factor.

**Coll Calculation - Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies**

1. Base rate for Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies.
2. Multiply by PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount Factors.
4. Multiply by Coll Tier Factor (see PPA Tier Factors).
5. Multiply by PPA Payment Plan Discount Factor.

~~**Road Service Calculation - Boat, Snowmobile, RCV, Travel, Utility Trailers**~~

- ~~1. Rate per vehicle (\$5).~~

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**PRIVATE PASSENGER AUTO RATES - EIC****ORDER OF CALCULATION - PRIVATE PASSENGER AUTOS**

Use only those steps which are applicable. **Round after each step.**

**BI, PD & CSL Calculation - PPA**

1. Base Rate by Territory.
2. Multiply by Increased Limit Factor.
3. Multiply by Liability Symbol Factor.
4. Multiply by Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Age 55 or Over Discount Factor.
  - d. Add DDP Surcharge to factor. (Refer to Rule 23.)
5. Multiply by Secondary Class Factor.
6. Multiply by Youthful Driver Discount.
7. Multiply by Accident Prevention Course Discount Factor.
8. Multiply by College Student Discount Factor.
9. Multiply by Anti-Lock Brake Discount Factor.
10. Multiply by Daytime Running Light Discount Factor.
11. Multiply by Inexperienced Operator Surcharge.
12. Multiply by Special Motor Home Discount factor. (Refer to Rule 26.)
13. Multiply by Reduced Usage Factor.
14. Multiply by Multi-Policy Discount Factor.
15. Multiply by the **Claims/Violation Free** Discount Factor.
16. Multiply by Liability Tier Factor.
17. Multiply by Car Driver Rating Factor.
18. Multiply by Payment Plan Discount Factor.
19. Multiply by Youthful Driver Longevity Discount Factor.

**Supplemental Spousal Liability Calculation - PPA**

1. Supplemental Spousal Liability (SSL) Base Rate by BI Limit or Combined Single Limit.
2. Multiply by Liability Tier Factor.
3. Multiply by Car Driver Rating Factor.
4. Multiply by Payment Plan Discount Factor.

**Basic PIP Calculation - PPA**

1. Base Rate by Territory.
2. Multiply by PIP Coverage Option Factor.
3. Multiply by PIP/UM Symbol Factor.
4. Multiply by PIP Deductible Factor.
5. Multiply by Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Age 55 or Over Discount Factor.
  - d. Add DDP Surcharge to factor. (Refer to Rule 23.)
6. Multiply by Secondary Class Factor.
7. Multiply by Youthful Driver Discount.
8. Multiply by Accident Prevention Course Discount Factor.
9. Multiply by College Student Discount Factor.
10. Multiply by Passive Restraints Discount Factor.
11. Multiply by Anti-Lock Brake Discount Factor.
12. Multiply by Daytime Running Light Discount Factor.
13. Multiply by Inexperienced Operator Surcharge.
14. Multiply by Special Motor Home Discount Factor. (Refer to Rule 26.)
15. Multiply by Reduced Usage Factor.
16. Multiply by Multi-Policy Discount Factor.
17. Multiply by PIP/UM Tier Factor.
18. Multiply by Car Driver Rating Factor.
19. Multiply by Payment Plan Discount Factor.
20. Multiply by Youthful Driver Longevity Discount Factor.

**Additional PIP Calculation - PPA**

1. Rate for Additional Limit.
2. Multiply by PIP/UM Symbol Factor.
3. Multiply by Accident Prevention Course Discount Factor.
4. Multiply by Passive Restraints Discount Factor.
5. Multiply by Anti-Lock Brake Discount Factor.
6. Multiply by Daytime Running Light Discount Factor.
7. Multiply by Reduced Usage Factor.
8. Multiply by PIP/UM Tier Factor.
9. Multiply by Payment Plan Discount Factor.
10. Multiply by Youthful Driver Longevity Discount Factor.

**OBEL Calculation - PPA**

1. Base Rate.
2. Multiply by PIP/UM Symbol Factor.
3. Multiply by Accident Prevention Course Discount Factor.
4. Multiply by Passive Restraints Discount Factor.
5. Multiply by Anti-Lock Brake Discount Factor.
6. Multiply by Daytime Running Light Discount Factor.
7. Multiply by Reduced Usage Factor.
8. Multiply by PIP/UM Tier Factor.
9. Multiply by Payment Plan Discount Factor.
10. Multiply by Youthful Driver Longevity Discount Factor.



**UM/SUM Calculation - PPA**

1. Base Rate by Limit and Territory.
2. Multiply by PIP/UM Symbol Factor.
3. Multiply by Special Motor Home Discount Factor. (Refer to Rule 26.)
4. Multiply by PIP/UM Tier Factor.
5. Multiply by Car Driver Rating Factor.
6. Multiply by Payment Plan Discount Factor.
7. Multiply by Youthful Driver Longevity Discount Factor.

**Comp Calculation - PPA**

1. Base Rate by Territory.
2. Multiply by Model Year Factor.
3. Multiply by Phy Dam Symbol Factor Model Years 2011 & Newer or Model Years 2010 & Prior.
4. Multiply by Comprehensive Deductible Factor. (Use appropriate factor for With or Without Full Window Glass Coverage.)
5. Multiply by Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Age 55 or Over Discount Factor.
6. Multiply by Secondary Class Factor.
7. Multiply by Youthful Driver Discount.
8. Multiply by College Student Discount Factor.
9. Multiply by Anti-Theft Discount.
10. Multiply by Performance Car Factor (Model Years 2010 & prior only).
11. Multiply by Multi-Policy Discount Factor.
12. Multiply by the Claims/Violation Free Discount Factor.
13. Multiply by Comp Tier Factor.
14. Multiply by Car Driver Rating Factor.
15. Multiply by Payment Plan Discount Factor.
16. Multiply by Youthful Driver Longevity Discount Factor.

**Coll Calculation - PPA**

1. Base Rate by Territory.
2. Multiply by Model Year Factor.
3. Multiply by Phy Dam Symbol Factor Model Years 2011 & Newer or Model Years 2010 & Prior.
4. Multiply by Collision Deductible Factor. (Use appropriate factor for With or Without Full Window Glass Coverage. Full Window Glass Coverage is only available under Coll if not purchased under Comp.)
5. Multiply by Coll Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Age 55 or Over Discount Factor.
  - d. Add DDP Surcharge to factor. (Refer to Rule 23.)
6. Multiply by Secondary Class Factor.
7. Multiply by Youthful Driver Discount.
8. Multiply by Accident Prevention Course Discount Factor.
9. Multiply by College Student Discount Factor.
10. Multiply by Anti-Lock Brake Discount.
11. Multiply by Daytime Running Light Discount Factor.
12. Multiply by Inexperienced Operator Surcharge.
13. Multiply by Performance Car Factor (Model Years 2010 & prior only).
14. Multiply by Special Motor Home rate. (Refer to Rule 26.)
15. Multiply by Reduced Usage Factor.
16. Multiply by Multi-Policy Discount Factor.
17. Multiply by the **Claims/Violation Free** Factor.
18. Multiply by Coll Tier Factor.
19. Multiply by Car Driver Rating Factor.
20. Multiply by Payment Plan Discount Factor.
21. Multiply by Youthful Driver Longevity Discount Factor.

**Roadside and Rentals Calculation - PPA****Transportation Expense - Comp, Transportation Expense - Coll, and Road Service**

1. Base Rate by Class and Company.
2. Add Type of Vehicle Surcharge.

**Road Service Only**

1. Base Rate for Road Service Only by Company.
2. Add Type of Vehicle Surcharge.

**Transportation Expense – Comp and Road Service**

1. Base Rate by Class and Company.
2. Multiply by the Comp factor by Class and Company.
3. Add Type of Vehicle Surcharge.

**Transportation Expense - Coll and Road Service**

1. Base Rate by Class and Company.
2. Multiply by the Coll factor by Class and Company.
3. Add Type of Vehicle Surcharge.

**Transportation Expense – Comp and Transportation Expense - Coll**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense Only factor by Class and Company.

**Transportation Expense – Comp Only**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense - Comp Only factor by Class and Company.

**Transportation Expense – Coll Only**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense - Coll Only factor by Class and Company.

**ERIE Auto Plus Endorsement**

The rate is \$30 per policy.

**Motor Vehicle Law Enforcement Fee**

\$10 per Registered Vehicle.

This fee is not subject to any other rule in this manual. This fee does not apply to:

- motorcycles;
- electric-powered vehicles for the disabled;
- vehicles that run only upon rails or tracks;
- snowmobiles and all-terrain vehicles;
- fire and police vehicles other than ambulances;
- farm-type tractors and all terrain type vehicles used exclusively for agricultural purposes or for snowplowing (other than for hire);
- farm equipment, including self-propelled machines used exclusively for growing, harvesting, or handling produce;
- self-propelled caterpillar or crawler-type equipment while being used on the contract site.

This fee is non-refundable (except when the policy does not become effective).

**RULE 29 RATES AND FACTORS - PRIVATE PASSENGER AUTOS - EIC**

**Base Rates (A1AL Single)**

EIC						
Terr	\$25/50 BI	\$25M PD	\$60M CSL	\$50M PIP	\$100 Comp	\$250 Coll
1	168	250	502	220	395	281
2	165	234	482	206	468	272
4	267	359	760	330	242	279
5	351	465	992	403	168	337
6	434	548	1200	600	205	440
7	354	469	1001	471	182	349
10	204	364	669	268	374	315
11	200	312	611	245	404	278
12	203	450	752	276	205	350
13	178	289	556	224	288	270
14	198	286	583	276	353	298
15	181	305	576	287	268	308
16	172	238	496	222	299	275
17	186	306	585	240	247	274
18	174	276	537	212	318	304
19	190	343	627	232	306	304
20	199	347	645	262	273	304
21	199	394	691	241	181	341
23	183	271	545	270	242	289
25	184	280	556	233	406	304
26	226	411	749	285	269	362
27	206	295	604	280	301	334
28	211	301	618	328	288	302
29	212	386	703	232	301	328
30	202	319	622	226	200	292
32	196	377	670	239	190	302
33	206	387	695	216	174	332
34	196	356	650	220	235	311
35	219	310	638	287	424	367
36	199	411	708	230	205	320
37	190	406	690	248	246	343
38	225	417	753	214	187	357
39	230	342	687	227	375	364
41	183	285	559	189	239	290
42	175	290	552	202	300	294
43	332	426	925	626	463	460
45	286	381	810	480	597	425
47	274	393	804	350	299	447
49	318	454	931	576	328	456
51	332	503	1001	403	323	451
52	342	464	977	608	322	446
53	589	660	1546	676	421	700
54	353	504	1033	456	303	463
55	472	561	1270	637	261	579

## PRIVATE PASSENGER AUTO

NY RATES

<b>EIC</b>						
<b>Terr</b>	<b>\$25/50 BI</b>	<b>\$25M PD</b>	<b>\$60M CSL</b>	<b>\$50M PIP</b>	<b>\$100 Comp</b>	<b>\$250 Coll</b>
<b>56</b>	856	729	2018	1339	1014	913
<b>57</b>	1061	802	2401	1449	957	1119
<b>58</b>	703	562	1621	991	828	630
<b>60</b>	703	746	1803	1063	362	688
<b>61</b>	573	701	1562	612	287	551
<b>62</b>	531	694	1492	631	267	526
<b>63</b>	800	745	1949	1071	839	714
<b>64</b>	864	749	2050	1721	532	783
<b>65</b>	487	580	1312	751	297	544
<b>66</b>	484	486	1214	554	328	448
<b>67</b>	1000	846	2353	1741	1111	1094
<b>68</b>	1177	849	2623	1769	1252	1048
<b>69</b>	594	656	1549	866	776	684
<b>70</b>	259	338	727	307	281	304
<b>71</b>	233	340	690	327	327	320
<b>72</b>	162	262	505	189	272	296
<b>73</b>	176	305	568	216	348	310
<b>74</b>	295	377	820	370	369	397
<b>75</b>	253	349	728	347	369	347

**Additional PIP & OBEL Rates - PPA**

LIMIT	Rate
<b>ADDITIONAL PIP</b>	
<b>\$25,000</b>	12
<b>50,000</b>	15
<b>100,000</b>	21
<b>OBEL</b>	
<b>\$25,000</b>	14

**Statutory UM BI Rates - PPA**

<b>\$25/50 Statutory UM BI (for accidents which occur inside NY)</b>	
Rate	9

**SUM Rates – PPA**

The following rates are for Supplementary Uninsured Motorists Coverage (SUM) and include Statutory UM BI.

All Vehicles (Including Non-Owned) Per Vehicle or Set of Tags

**SUM BI Rates – PPA**

<b>SUM BI</b>		
Limit	Rate	
	Terr 1-51, 70-75	Terr 52-69
<b>\$25/50</b>	18	25
<b>50/100</b>	34	46
<b>100/100</b>	39	53
<b>100/300</b>	53	72
<b>300/300</b>	56	77
<b>250/500</b>	61	83
<b>300/500</b>	63	85
<b>500/500</b>	70	96
<b>500/1,000</b>	76	104
<b>1,000/1,000</b>	81	113

**SUM CSL Rates – PPA**

<b>SUM CSL</b>		
<b>Limit</b>	<b>Rates</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$50,000</b>	21	28
<b>60,000</b>	25	34
<b>100,000</b>	43	58
<b>300,000</b>	63	84
<b>500,000</b>	79	105
<b>750,000</b>	86	114
<b>1,000,000</b>	91	124

**Supplemental Spousal Liability (SSL) – BI Limit**

<b>Limits</b>	<b>Rate</b>
<b>\$25/50</b>	11
<b>50/100</b>	14
<b>100/100</b>	15
<b>100/300</b>	16
<b>300/300</b>	17
<b>250/500</b>	17
<b>300/500</b>	17
<b>500/500</b>	18
<b>500/1,000</b>	19
<b>1,000/1,000</b>	20

**Supplemental Spousal Liability (SSL) – Combined Single Limit**

<b>Limit</b>	<b>Rate</b>
<b>\$60,000</b>	14
<b>100,000</b>	15
<b>300,000</b>	17
<b>500,000</b>	18
<b>750,000</b>	19
<b>1,000,000</b>	20

**Increased Limit Factors – PPA**

**Metro** includes the following zones: 4, 5, 6, 12, 20, 21, 56, 57, 58, 60, 61, 62, 63, 64, 67, 68, 69 and 71.

**Non-Metro** includes all remaining zones.

**Age ≤ 21** applies to all vehicles on policies with at least one driver age 21 or below.

**Age > 21** applies to all vehicles on policies with all drivers age 22 or older.

BI					CSL				
Non-Metro		Metro			Non-Metro		Metro		
	Age ≤ 21	Age > 21	Age ≤ 21	Age > 21		Age ≤ 21	Age > 21	Age ≤ 21	Age > 21
Limit	Factor	Factor	Factor	Factor	Limit	Factor	Factor	Factor	Factor
<b>\$25/50</b>	1.000	1.000	1.000	1.000	<b>\$60,000</b>	1.000	1.000	1.000	1.000
<b>50/100</b>	1.303	1.265	1.290	1.257	<b>100,000</b>	1.155	1.152	1.151	1.148
<b>100/100</b>	1.401	1.389	1.387	1.375	<b>300,000</b>	1.328	1.309	1.319	1.299
<b>100/300</b>	1.510	1.525	1.495	1.505	<b>500,000</b>	1.465	1.418	1.450	1.401
<b>300/300</b>	1.690	1.633	1.663	1.602	<b>750,000</b>	1.548	1.492	1.530	1.471
<b>250/500</b>	1.802	1.700	1.768	1.663	<b>1,000,000</b>	1.631	1.565	1.610	1.541
<b>300/500</b>	1.819	1.714	1.784	1.676					
<b>500/500</b>	1.955	1.824	1.913	1.777					
<b>500/1,000</b>	2.074	1.920	2.026	1.864					
<b>1,000/1,000</b>	2.217	2.052	2.165	1.993					

PD	
Limit	Factor
<b>\$10,000</b>	0.965
<b>25,000</b>	1.000
<b>50,000</b>	1.025
<b>100,000</b>	1.050
<b>200,000</b>	1.100
<b>250,000</b>	1.125
<b>300,000</b>	1.150
<b>500,000</b>	1.190
<b>1,000,000</b>	1.240

**PIP Coverage Option Factors - PPA**

Option	Factor
Basic PIP	1.00
Secondary on Work Loss (Named Insured and Spouse)	0.88

**PIP Deductible Option Factors - PPA**

Option	Factor
No Deductible	1.00
\$200 Family Deductible Option	0.75



**Liability and PIP/UM Symbol Factors**

**Model Years 2010 & Older, Classics/Antiques/Incomplete Vehicles For All Model Years**

<b>Model Years 2010 &amp; Older</b>					
<b>Liability *</b>				<b>PIP/UM**</b>	
<b>Symbol</b>	<b>BI Factor</b>	<b>PD Factor</b>	<b>CSL Factor</b>	<b>Symbol</b>	<b>Factor</b>
<b>01</b>	0.81	0.87	0.81	<b>01</b>	0.53
<b>02</b>	0.85	0.88	0.85	<b>02</b>	0.74
<b>03</b>	0.87	0.89	0.87	<b>03</b>	0.80
<b>04</b>	0.89	0.90	0.89	<b>04</b>	0.84
<b>05</b>	0.91	0.91	0.91	<b>05</b>	0.88
<b>06</b>	0.94	0.92	0.94	<b>06</b>	0.91
<b>07</b>	0.99	0.93	0.99	<b>07</b>	0.94
<b>08</b>	0.99	0.94	0.99	<b>08</b>	0.96
<b>09</b>	0.99	0.95	0.99	<b>09</b>	0.98
<b>10</b>	0.99	0.96	0.99	<b>10</b>	1.00
<b>11</b>	0.99	0.97	0.99	<b>11</b>	1.01
<b>12</b>	0.99	0.98	0.99	<b>12</b>	1.03
<b>13</b>	0.99	1.05	0.99	<b>13</b>	1.04
<b>14</b>	0.99	1.07	0.99	<b>14</b>	1.06
				<b>15</b>	1.07
				<b>16</b>	1.08
				<b>17</b>	1.09
				<b>18</b>	1.10
				<b>19</b>	1.11
				<b>20</b>	1.12
<b>VV</b>	1.00	1.00	1.00	<b>VV</b>	1.00
<b>WW</b>	1.00	1.00	1.00	<b>WW</b>	1.00
<b>XX</b>	1.00	1.00	1.00	<b>XX</b>	1.00
<b>YY</b>	1.00	1.00	1.00	<b>YY</b>	1.00
<b>ZZ</b>	1.00	1.00	1.00	<b>ZZ</b>	1.00

\* "Liability" relates to BI, PD, and CSL

\*\* PIP/UM" relates to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL.

**Model Years 2011 & Newer**

<b>Model Years 2011 &amp; Newer</b>			
<b>SYMB_LIAB</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>
01	0.213	0.382	0.213
02	0.226	0.396	0.226
03	0.239	0.410	0.239
04	0.251	0.423	0.251
05	0.264	0.438	0.264
06	0.278	0.452	0.278
07	0.291	0.465	0.291
08	0.305	0.480	0.305
09	0.319	0.494	0.319
10	0.334	0.507	0.334
11	0.347	0.522	0.347
12	0.362	0.536	0.362
13	0.376	0.549	0.376
14	0.392	0.564	0.392
15	0.407	0.577	0.407
16	0.422	0.590	0.422
17	0.436	0.604	0.436
18	0.451	0.617	0.451
19	0.466	0.630	0.466
20	0.481	0.643	0.481
21	0.496	0.656	0.496
22	0.511	0.669	0.511
23	0.526	0.681	0.526
24	0.541	0.691	0.541
25	0.555	0.704	0.555
26	0.569	0.715	0.569
27	0.584	0.727	0.584
28	0.597	0.738	0.597
29	0.612	0.749	0.612
30	0.625	0.759	0.625
31	0.639	0.770	0.639
32	0.652	0.780	0.652
33	0.664	0.790	0.664
34	0.677	0.799	0.677
35	0.689	0.808	0.689
36	0.702	0.817	0.702
37	0.715	0.826	0.715
38	0.726	0.834	0.726
39	0.738	0.842	0.738
40	0.749	0.850	0.749
41	0.759	0.857	0.759
42	0.770	0.865	0.770
43	0.781	0.872	0.781
44	0.790	0.878	0.790
45	0.801	0.885	0.801
46	0.811	0.891	0.811
47	0.820	0.897	0.820
48	0.830	0.903	0.830
49	0.840	0.909	0.840
50	0.848	0.914	0.848
51	0.857	0.918	0.857
52	0.866	0.924	0.866

<b>Model Years 2011 &amp; Newer</b>	
<b>SYMB_OTHR</b>	<b>PIP/UM</b>
01	0.263
02	0.272
03	0.282
04	0.290
05	0.299
06	0.306
07	0.315
08	0.323
09	0.332
10	0.349
11	0.365
12	0.382
13	0.418
14	0.453
15	0.489
16	0.527
17	0.562
18	0.599
19	0.635
20	0.670
21	0.704
22	0.737
23	0.770
24	0.800
25	0.830
26	0.857
27	0.883
28	0.908
29	0.931
30	0.953
31	0.973
32	0.992
33	1.008
34	1.026
35	1.040
36	1.054
37	1.068
38	1.081
39	1.094
40	1.106
41	1.118
42	1.132
43	1.146
44	1.159
45	1.174
46	1.190
47	1.209
48	1.228
49	1.251
50	1.276
51	1.302
52	1.311

PRIVATE PASSENGER AUTO

NY RATES

Model Years 2011 & Newer			
SYMB_LIAB	BI	PD	CSL
53	0.875	0.929	0.875
54	0.882	0.933	0.882
55	0.891	0.937	0.891
56	0.900	0.941	0.900
57	0.908	0.945	0.908
58	0.916	0.950	0.916
59	0.924	0.954	0.924
60	0.934	0.957	0.934
61	0.941	0.960	0.941
62	0.950	0.964	0.950
63	0.958	0.967	0.958
64	0.967	0.971	0.967
65	0.975	0.974	0.975
66	0.984	0.977	0.984
67	0.994	0.980	0.994
68	1.003	0.983	1.003
69	1.012	0.987	1.012
70	1.022	0.990	1.022
71	1.033	0.994	1.033
72	1.044	0.997	1.044
73	1.055	1.000	1.055
74	1.067	1.003	1.067
75	1.078	1.007	1.078
76	1.091	1.011	1.091
77	1.103	1.015	1.103
78	1.117	1.019	1.117
79	1.131	1.022	1.131
80	1.147	1.027	1.147
81	1.163	1.031	1.163
82	1.179	1.036	1.179
83	1.195	1.040	1.195
84	1.214	1.046	1.214
85	1.233	1.051	1.233
86	1.255	1.057	1.255
87	1.276	1.062	1.276
88	1.298	1.069	1.298
89	1.322	1.076	1.322
90	1.348	1.082	1.348
91	1.375	1.090	1.375
92	1.404	1.098	1.404
93	1.434	1.105	1.434
94	1.466	1.114	1.466
95	1.501	1.123	1.501
96	1.537	1.133	1.537
97	1.575	1.141	1.575
98	1.614	1.152	1.614
99	1.652	1.162	1.652

Model Years 2011 & Newer	
SYMB_OTHR	PIP/UM
53	1.321
54	1.331
55	1.340
56	1.349
57	1.357
58	1.366
59	1.375
60	1.386
61	1.395
62	1.404
63	1.412
64	1.421
65	1.430
66	1.440
67	1.450
68	1.459
69	1.468
70	1.476
71	1.486
72	1.495
73	1.505
74	1.514
75	1.523
76	1.531
77	1.541
78	1.550
79	1.559
80	1.569
81	1.578
82	1.587
83	1.596
84	1.605
85	1.614
86	1.623
87	1.633
88	1.642
89	1.652
90	1.660
91	1.669
92	1.678
93	1.687
94	1.698
95	1.707
96	1.715
97	1.724
98	1.733
99	1.742

## Class Factors, Adults - Liability, PIP &amp; Phy Dam - PPA

ADULT CLASSES								
Class	Use	Annual Mileage	SINGLE CAR					
			BI	PD	CSL	PIP	Comp	Coll
A1AS	Pleasure Use	Short (Up to 8,500 miles)	0.90	0.90	0.90	0.90	0.84	0.92
A1AL	Pleasure Use	Long (More than 8,500 miles)	1.00	1.00	1.00	1.00	1.00	1.00
A1BS	Driven to work less than 6 miles one way	Short (Up to 8,500 miles)	0.87	0.91	0.87	0.87	0.83	0.90
A1BL	Driven to work less than 6 miles one way	Long (More than 8,500 miles)	0.95	0.98	0.95	0.95	0.95	0.95
A2AS	Driven to work 6-10 miles one way	Short (Up to 8,500 miles)	0.91	0.95	0.91	0.91	0.89	0.95
A2AL	Driven to work 6-10 miles one way	Long (More than 8,500 miles)	0.99	1.00	0.99	0.99	1.01	0.99
A2BS	Driven to work 11-14 miles one way	Short (Up to 8,500 miles)	0.93	0.97	0.93	0.93	0.92	0.97
A2BL	Driven to work 11-14 miles one way	Long (More than 8,500 miles)	1.00	1.02	1.00	1.00	1.05	1.00
A3AS	Driven to work 15-20 miles one way	Short (Up to 12,500 miles)	0.96	1.00	0.96	0.96	1.01	0.99
A3AL	Driven to work 15-20 miles one way	Long (More than 12,500 miles)	1.04	1.07	1.04	1.04	1.12	1.04
A3BS	Driven to work 21-30 miles one way	Short (Up to 15,500 miles)	1.05	1.07	1.05	1.05	1.15	1.06
A3BL	Driven to work 21-30 miles one way	Long (More than 15,500 miles)	1.08	1.10	1.08	1.08	1.23	1.07
A3C	Driven to work 31+ miles one way	Not applicable	1.14	1.16	1.14	1.14	1.30	1.14
A4S	Business Use	Short (Up to 12,500 miles)	1.14	1.14	1.14	1.14	1.07	1.14
A4L	Business Use	Long (12,500 miles or more)	1.15	1.18	1.15	1.15	1.18	1.15
A1AF	Farm	Not applicable	0.82	0.80	0.82	0.82	0.79	0.82

**Multi-car Discount Factor**

	<b>Liab, PIP, Coll</b>	<b>Comp</b>
Multi-Car Discount	0.14	0.14
Multi-Car Discount does not apply	0.00	0.00

**Age 55 & Over Discount**

Age 55 & Over Discount	0.04
Age 55 & Over Discount does not apply	0.00

## Secondary Rating Class Factors

Gender	Age	Married		Unmarried	
		Class	Factor	Class	Factor
Female	24	FM24	1.000	FS24	1.135
Female	25	FM25	0.990	FS25	1.108
Female	26	FM26	0.983	FS26	1.080
Female	27	FM27	0.968	FS27	1.060
Female	28	FM28	0.958	FS28	1.043
Female	29	FM29	0.944	FS29	1.018
Female	30	FM30	0.934	FS30	1.005
Female	31	FM31	0.918	FS31	1.005
Female	32	FM32	0.915	FS32	0.992
Female	33	FM33	0.908	FS33	0.984
Female	34	FM34	0.901	FS34	0.970
Female	35	FM35	0.893	FS35	0.960
Female	36	FM36	0.884	FS36	0.950
Female	37	FM37	0.876	FS37	0.944
Female	38	FM38	0.871	FS38	0.934
Female	39	FM39	0.866	FS39	0.924
Female	40	FM40	0.862	FS40	0.914
Female	41	FM41	0.853	FS41	0.904
Female	42	FM42	0.848	FS42	0.894
Female	43	FM43	0.848	FS43	0.888
Female	44	FM44	0.844	FS44	0.881
Female	45	FM45	0.840	FS45	0.875
Female	46	FM46	0.840	FS46	0.864
Female	47	FM47	0.836	FS47	0.858
Female	48	FM48	0.832	FS48	0.854
Female	49	FM49	0.832	FS49	0.850
Female	50	FM50	0.828	FS50	0.846
Female	51	FM51	0.824	FS51	0.842
Female	52	FM52	0.820	FS52	0.838
Female	53	FM53	0.821	FS53	0.838
Female	54	FM54	0.818	FS54	0.837
Female	55	FM55	0.820	FS55	0.837
Female	56	FM56	0.817	FS56	0.840
Female	57	FM57	0.818	FS57	0.844
Female	58	FM58	0.824	FS58	0.844
Female	59	FM59	0.826	FS59	0.847
Female	60	FM60	0.832	FS60	0.851
Female	61	FM61	0.842	FS61	0.854
Female	62	FM62	0.848	FS62	0.862
Female	63	FM63	0.858	FS63	0.867
Female	64	FM64	0.868	FS64	0.876
Female	65	FM65	0.878	FS65	0.884
Female	66	FM66	0.892	FS66	0.893
Female	67	FM67	0.906	FS67	0.906
Female	68	FM68	0.916	FS68	0.916
Female	69	FM69	0.930	FS69	0.930
Female	70	FM70	0.948	FS70	0.944

PRIVATE PASSENGER AUTO

NY RATES

Gender	Age	Married		Unmarried	
		Class	Factor	Class	Factor
Female	71	FM71	0.971	FS71	0.971
Female	72	FM72	0.993	FS72	0.990
Female	73	FM73	1.013	FS73	1.010
Female	74	FM74	1.047	FS74	1.043
Female	75	FM75	1.095	FS75	1.095
Female	76	FM76	1.130	FS76	1.130
Female	77	FM77	1.167	FS77	1.167
Female	78	FM78	1.189	FS78	1.193
Female	79	FM79	1.203	FS79	1.209
Female	80	FM80	1.219	FS80	1.229
Female	81	FM81	1.233	FS81	1.243
Female	82	FM82	1.243	FS82	1.256
Female	83	FM83	1.256	FS83	1.270
Female	84	FM84	1.273	FS84	1.286
Female	85	FM85	1.276	FS85	1.300
Female	86	FM86	1.283	FS86	1.307
Female	87	FM87	1.286	FS87	1.317
Female	88	FM88	1.290	FS88	1.323
Female	89	FM89	1.296	FS89	1.333
Female	90+	FM90	1.300	FS90	1.340
Male	24	MM24	1.018	MS24	1.190
Male	25	MM25	1.003	MS25	1.133
Male	26	MM26	0.990	MS26	1.098
Male	27	MM27	0.973	MS27	1.075
Male	28	MM28	0.960	MS28	1.013
Male	29	MM29	0.944	MS29	0.990
Male	30	MM30	0.931	MS30	0.968
Male	31	MM31	0.910	MS31	0.952
Male	32	MM32	0.907	MS32	0.948
Male	33	MM33	0.896	MS33	0.932
Male	34	MM34	0.889	MS34	0.916
Male	35	MM35	0.881	MS35	0.912
Male	36	MM36	0.872	MS36	0.900
Male	37	MM37	0.864	MS37	0.890
Male	38	MM38	0.855	MS38	0.890
Male	39	MM39	0.850	MS39	0.890
Male	40	MM40	0.846	MS40	0.880
Male	41	MM41	0.837	MS41	0.880
Male	42	MM42	0.832	MS42	0.870
Male	43	MM43	0.832	MS43	0.870
Male	44	MM44	0.828	MS44	0.866
Male	45	MM45	0.828	MS45	0.862
Male	46	MM46	0.824	MS46	0.862
Male	47	MM47	0.824	MS47	0.858
Male	48	MM48	0.820	MS48	0.858
Male	49	MM49	0.816	MS49	0.854
Male	50	MM50	0.812	MS50	0.850
Male	51	MM51	0.812	MS51	0.850
Male	52	MM52	0.808	MS52	0.846

## PRIVATE PASSENGER AUTO

## NY RATES

Gender	Age	Married		Unmarried	
		Class	Factor	Class	Factor
Male	53	MM53	0.805	MS53	0.846
Male	54	MM54	0.806	MS54	0.846
Male	55	MM55	0.804	MS55	0.846
Male	56	MM56	0.801	MS56	0.842
Male	57	MM57	0.802	MS57	0.846
Male	58	MM58	0.804	MS58	0.842
Male	59	MM59	0.810	MS59	0.846
Male	60	MM60	0.816	MS60	0.846
Male	61	MM61	0.822	MS61	0.850
Male	62	MM62	0.828	MS62	0.854
Male	63	MM63	0.834	MS63	0.866
Male	64	MM64	0.840	MS64	0.882
Male	65	MM65	0.850	MS65	0.910
Male	66	MM66	0.856	MS66	0.925
Male	67	MM67	0.870	MS67	0.938
Male	68	MM68	0.880	MS68	0.948
Male	69	MM69	0.890	MS69	0.962
Male	70	MM70	0.904	MS70	0.976
Male	71	MM71	0.934	MS71	0.995
Male	72	MM72	0.953	MS72	1.017
Male	73	MM73	0.973	MS73	1.040
Male	74	MM74	1.010	MS74	1.070
Male	75	MM75	1.043	MS75	1.103
Male	76	MM76	1.060	MS76	1.120
Male	77	MM77	1.079	MS77	1.140
Male	78	MM78	1.128	MS78	1.192
Male	79	MM79	1.186	MS79	1.243
Male	80	MM80	1.206	MS80	1.263
Male	81	MM81	1.229	MS81	1.280
Male	82	MM82	1.253	MS82	1.303
Male	83	MM83	1.280	MS83	1.320
Male	84	MM84	1.310	MS84	1.340
Male	85	MM85	1.337	MS85	1.353
Male	86	MM86	1.347	MS86	1.355
Male	87	MM87	1.355	MS87	1.355
Male	88	MM88	1.355	MS88	1.355
Male	89	MM89	1.355	MS89	1.355
Male	90+	MM90	1.355	MS90	1.355



**Class Factors, Youthful - Liability, PIP & Phy Dam - PPA**

Gender	Age	Driver Training	Occupancy	Class*	BI	PD	CSL	PIP	Comp	Coll
Male	15	W/O	Occasional	B15	2.23	2.23	2.23	2.23	1.48	2.17
Male	16	W/O	Occasional	B16	2.08	2.08	2.08	2.08	1.36	2.01
Male	17	W/O	Occasional	B17	2.03	2.03	2.03	2.03	1.51	1.93
Male	18	W/O	Occasional	B18	2.00	2.00	2.00	2.00	1.39	1.87
Male	19	W/O	Occasional	B19	1.94	1.91	1.94	1.94	1.34	1.82
Male	20	W/O	Occasional	B10	1.90	1.88	1.90	1.90	1.29	1.82
Male	21	NA	Occasional	B11	1.67	1.63	1.67	1.67	1.26	1.59
Male	22	NA	Occasional	B12	1.54	1.51	1.54	1.54	1.19	1.48
Male	23	NA	Occasional	B13	1.37	1.38	1.37	1.37	1.14	1.34
Male	15	With	Occasional	B25	2.09	2.09	2.09	2.09	1.38	2.09
Male	16	With	Occasional	B26	1.96	1.96	1.96	1.96	1.25	1.94
Male	17	With	Occasional	B27	1.91	1.91	1.91	1.91	1.40	1.86
Male	18	With	Occasional	B28	1.88	1.88	1.88	1.88	1.28	1.80
Male	19	With	Occasional	B29	1.82	1.80	1.82	1.82	1.29	1.73
Male	20	With	Occasional	B20	1.81	1.77	1.81	1.81	1.26	1.72
Female	15	W/O	Occasional	D15	1.75	1.75	1.75	1.75	1.19	1.75
Female	16	W/O	Occasional	D16	1.64	1.64	1.64	1.64	1.17	1.63
Female	17	W/O	Occasional	D17	1.58	1.58	1.58	1.58	1.11	1.54
Female	18	W/O	Occasional	D18	1.58	1.58	1.58	1.58	1.10	1.51
Female	19	W/O	Occasional	D19	1.58	1.58	1.58	1.58	1.06	1.50
Female	20	W/O	Occasional	D10	1.54	1.52	1.54	1.54	1.04	1.46
Female	21	NA	Occasional	D11	1.20	1.20	1.20	1.20	1.00	1.18
Female	22	NA	Occasional	D12	1.17	1.17	1.17	1.17	0.98	1.14
Female	23	NA	Occasional	D13	1.18	1.18	1.18	1.18	0.98	1.14
Female	15	With	Occasional	D25	1.64	1.64	1.64	1.64	1.11	1.64
Female	16	With	Occasional	D26	1.55	1.55	1.55	1.55	1.10	1.54
Female	17	With	Occasional	D27	1.49	1.49	1.49	1.49	1.07	1.46
Female	18	With	Occasional	D28	1.49	1.49	1.49	1.49	1.03	1.43
Female	19	With	Occasional	D29	1.49	1.49	1.49	1.49	0.99	1.42
Female	20	With	Occasional	D20	1.45	1.43	1.45	1.45	0.99	1.38
Male	15	W/O	Married	B35	2.01	2.01	2.01	2.01	2.00	2.01
Male	16	W/O	Married	B36	1.96	1.96	1.96	1.96	1.94	1.96
Male	17	W/O	Married	B37	1.89	1.89	1.89	1.89	1.76	1.89
Male	18	W/O	Married	B38	1.88	1.88	1.88	1.88	1.71	1.88
Male	19	W/O	Married	B39	1.87	1.87	1.87	1.87	1.64	1.86
Male	20	W/O	Married	B30	1.76	1.74	1.76	1.76	1.60	1.72
Male	21	NA	Married	B31	1.40	1.40	1.40	1.40	1.31	1.40
Male	22	NA	Married	B32	1.25	1.25	1.25	1.25	1.26	1.25
Male	23	NA	Married	B33	1.20	1.19	1.20	1.20	1.18	1.18
Male	15	With	Married	B45	1.90	1.90	1.90	1.90	1.87	1.90
Male	16	With	Married	B46	1.84	1.84	1.84	1.84	1.80	1.84
Male	17	With	Married	B47	1.78	1.78	1.78	1.78	1.64	1.78
Male	18	With	Married	B48	1.77	1.77	1.77	1.77	1.60	1.77
Male	19	With	Married	B49	1.76	1.76	1.76	1.76	1.53	1.76
Male	20	With	Married	B40	1.65	1.64	1.65	1.65	1.50	1.62
Female	15	W/O	Married	D35	1.21	1.21	1.21	1.21	1.24	1.21

PRIVATE PASSENGER AUTO

NY RATES

Gender	Age	Driver Training	Occupancy	Class*	BI	PD	CSL	PIP	Comp	Coll
Female	16	W/O	Married	D36	1.18	1.18	1.18	1.18	1.22	1.18
Female	17	W/O	Married	D37	1.11	1.11	1.11	1.11	1.19	1.11
Female	18	W/O	Married	D38	1.11	1.11	1.11	1.11	1.18	1.11
Female	19	W/O	Married	D39	1.09	1.09	1.09	1.09	1.17	1.09
Female	20	W/O	Married	D30	1.05	1.05	1.05	1.05	1.13	1.05
Female	21	NA	Married	D31	0.87	0.87	0.87	0.87	1.10	0.87
Female	22	NA	Married	D32	0.87	0.87	0.87	0.87	1.08	0.87
Female	23	NA	Married	D33	0.86	0.86	0.86	0.86	1.06	0.86
Female	15	With	Married	D45	1.17	1.17	1.17	1.17	1.20	1.17
Female	16	With	Married	D46	1.13	1.13	1.13	1.13	1.17	1.13
Female	17	With	Married	D47	1.08	1.08	1.08	1.08	1.14	1.08
Female	18	With	Married	D48	1.08	1.08	1.08	1.08	1.12	1.08
Female	19	With	Married	D49	1.01	1.01	1.01	1.01	1.10	1.01
Female	20	With	Married	D40	0.97	0.97	0.97	0.97	1.09	0.97
Male	15	W/O	Principal	C15	3.50	3.46	3.50	3.50	2.76	3.27
Male	16	W/O	Principal	C16	3.28	3.18	3.28	3.28	2.48	3.10
Male	17	W/O	Principal	C17	3.21	3.12	3.21	3.21	2.43	3.01
Male	18	W/O	Principal	C18	3.07	3.07	3.07	3.07	2.16	2.93
Male	19	W/O	Principal	C19	2.95	2.93	2.95	2.95	1.98	2.84
Male	20	W/O	Principal	C10	2.76	2.75	2.76	2.76	1.86	2.70
Male	21	NA	Principal	C11	1.98	1.95	1.98	1.98	1.71	1.92
Male	22	NA	Principal	C12	1.70	1.68	1.70	1.70	1.59	1.67
Male	23	NA	Principal	C13	1.50	1.50	1.50	1.50	1.51	1.50
Male	15	With	Principal	C25	3.29	3.25	3.29	3.29	2.60	3.08
Male	16	With	Principal	C26	3.12	2.99	3.12	3.12	2.30	2.92
Male	17	With	Principal	C27	3.04	2.93	3.04	3.04	2.25	2.83
Male	18	With	Principal	C28	2.92	2.89	2.92	2.92	1.98	2.76
Male	19	With	Principal	C29	2.79	2.76	2.79	2.79	1.94	2.67
Male	20	With	Principal	C20	2.62	2.59	2.62	2.62	1.85	2.55
Female	15	W/O	Principal	E15	1.96	1.96	1.96	1.96	1.51	1.96
Female	16	W/O	Principal	E16	1.87	1.87	1.87	1.87	1.49	1.87
Female	17	W/O	Principal	E17	1.71	1.71	1.71	1.71	1.40	1.71
Female	18	W/O	Principal	E18	1.68	1.68	1.68	1.68	1.37	1.68
Female	19	W/O	Principal	E19	1.50	1.50	1.50	1.50	1.33	1.50
Female	20	W/O	Principal	E10	1.45	1.45	1.45	1.45	1.29	1.45
Female	21	NA	Principal	E11	1.35	1.35	1.35	1.35	1.24	1.35
Female	22	NA	Principal	E12	1.27	1.27	1.27	1.27	1.23	1.27
Female	23	NA	Principal	E13	1.27	1.27	1.27	1.27	1.22	1.27
Female	15	With	Principal	E25	1.84	1.84	1.84	1.84	1.42	1.84
Female	16	With	Principal	E26	1.75	1.75	1.75	1.75	1.39	1.75
Female	17	With	Principal	E27	1.61	1.61	1.61	1.61	1.35	1.61
Female	18	With	Principal	E28	1.58	1.58	1.58	1.58	1.29	1.58
Female	19	With	Principal	E29	1.41	1.41	1.41	1.41	1.24	1.41
Female	20	With	Principal	E20	1.36	1.36	1.36	1.36	1.22	1.36

\* If Farm class applies, enter an "F" in the 4th position of the class; otherwise leave blank. To determine the Farm Class Factor:

1. Determine the non-farm class factor.
2. Multiply the class factor in Step 1 by the Youthful Farm Class Factor and round to 2 decimal places.

**Youthful Farm Class Factor**

Youthful Farm Class	0.82
Youthful Farm Class does not apply	1.00

**Model Year Factors – PPA**

<b>Model Year</b>	<b>Comp</b>	<b>Coll</b>
2021	1.96	2.13
2020	1.88	2.04
2019	1.80	1.95
2018	1.72	1.86
2017	1.65	1.78
2016	1.59	1.70
2015	1.52	1.62
2014	1.46	1.55
2013	1.40	1.48
2012	1.34	1.41
2011	1.29	1.33
2010	1.21	1.25
2009	1.17	1.20
2008	1.12	1.15
2007	1.08	1.10
2006	1.04	1.05
2005	1.00	1.00
2004	0.95	0.95
2003	0.90	0.90
2002	0.86	0.85
2001	0.81	0.81
2000	0.79	0.77
1999	0.77	0.73
1998	0.76	0.70
1997	0.75	0.68
1996	0.73	0.66
1995	0.72	0.65
1994	0.71	0.63
1993	0.70	0.61
1992	0.68	0.61
1991	0.67	0.59
1990 & Older	0.67	0.59

2011 & Newer Phy Dam Symbol Factors – (Model Years 2011 & Newer) – PPA \*

Model Years 2011 & Newer			
SYMB_COMP	COMP	SYMB_COLL	COLL
01	0.547	01	0.617
02	0.564	02	0.639
03	0.581	03	0.661
04	0.597	04	0.683
05	0.614	05	0.704
06	0.631	06	0.726
07	0.647	07	0.748
08	0.662	08	0.770
09	0.679	09	0.792
10	0.694	10	0.813
11	0.710	11	0.835
12	0.726	12	0.878
13	0.742	13	0.918
14	0.756	14	0.958
15	0.771	15	0.993
16	0.786	16	1.025
17	0.801	17	1.055
18	0.815	18	1.080
19	0.830	19	1.104
20	0.844	20	1.124
21	0.856	21	1.140
22	0.870	22	1.156
23	0.883	23	1.168
24	0.897	24	1.179
25	0.910	25	1.186
26	0.923	26	1.194
27	0.935	27	1.201
28	0.946	28	1.206
29	0.959	29	1.211
30	0.971	30	1.216
31	0.982	31	1.223
32	0.993	32	1.228
33	1.006	33	1.235
34	1.017	34	1.244
35	1.027	35	1.255
36	1.038	36	1.268
37	1.049	37	1.285
38	1.059	38	1.302
39	1.069	39	1.323
40	1.081	40	1.347
41	1.091	41	1.373
42	1.101	42	1.402
43	1.112	43	1.435
44	1.122	44	1.469
45	1.133	45	1.507
46	1.144	46	1.546
47	1.153	47	1.588
48	1.164	48	1.633
49	1.175	49	1.680
50	1.186	50	1.730
51	1.197	51	1.784
52	1.209	52	1.839

<b>Model Years 2011 &amp; Newer</b>			
<b>SYMB_COMP</b>	<b>COMP</b>	<b>SYMB_COLL</b>	<b>COLL</b>
53	1.220	53	1.897
54	1.232	54	1.958
55	1.243	55	2.019
56	1.256	56	2.085
57	1.269	57	2.152
58	1.282	58	2.220
59	1.295	59	2.289
60	1.309	60	2.361
61	1.324	61	2.433
62	1.339	62	2.498
63	1.353	63	2.563
64	1.370	64	2.628
65	1.387	65	2.693
66	1.404	66	2.757
67	1.423	67	2.823
68	1.442	68	2.886
69	1.461	69	2.952
70	1.482	70	3.018
71	1.504	71	3.082
72	1.527	72	3.148
73	1.550	73	3.211
74	1.575	74	3.277
75	1.602	75	3.342
76	1.630	76	3.407
77	1.658	77	3.472
78	1.689	78	3.536
79	1.722	79	3.601
80	1.755	80	3.665
81	1.791	81	3.731
82	1.829	82	3.797
83	1.868	83	3.861
84	1.911	84	3.926
85	1.954	85	3.990
86	2.002	86	4.056
87	2.051	87	4.120
88	2.103	88	4.185
89	2.159	89	4.250
90	2.218	90	4.314
91	2.280	91	4.380
92	2.346	92	4.444
93	2.416	93	4.510
94	2.490	94	4.576
95	2.569	95	4.639
96	2.653	96	4.705
97	2.742	97	4.769
98	2.838	98	4.835
99	2.940	99	4.899

\* Excludes Motor Homes and Special Interest Autos.

**High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – PPA \***

Cost New	Model Years 2011 & Newer	
	Comp	Coll
<b>\$150,000 and below</b>	1.000	1.000
<b>\$150,001-160,000</b>	1.058	1.051
<b>\$160,001-170,000</b>	1.116	1.101
<b>\$170,001-180,000</b>	1.174	1.152
<b>\$180,001-190,000</b>	1.232	1.202
<b>\$190,001-200,000</b>	1.290	1.253
<b>\$200,001-210,000</b>	1.348	1.303
<b>\$210,001-220,000</b>	1.406	1.354
<b>\$220,001-230,000</b>	1.464	1.404
<b>\$230,001-240,000</b>	1.522	1.455
<b>\$240,001-250,000</b>	1.580	1.505
<b>\$250,001-260,000</b>	1.638	1.556
<b>\$260,001-270,000</b>	1.696	1.606
<b>\$270,001-280,000</b>	1.754	1.657
<b>\$280,001-290,000</b>	1.812	1.707
<b>\$290,001-300,000</b>	1.870	1.758

Vehicles valued over \$300,000 - Refer to the instructions for "Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) - PPA"

\* Excludes Motor Homes and Special Interest Autos.

The Phy Dam Symbol Factors – PPA (Model Years 2011 & Newer) must be adjusted for vehicles with a Cost New greater than \$150,000. To calculate the adjusted phy dam symbol factor for these vehicles:

1. Determine the Phy Dam Symbol Factor based on the Phy Dam Symbol Factors – PPA (Model Years 2011 & Newer) table.
2. Multiply the Phy Dam Symbol Factor from step 1 by the High Valued Vehicle Adjustment Factor.
3. Round the result of step 2 to three decimal places.

**Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos**

Cost New *	Symbol	Model Years 2011 & Newer	
		Comp	Coll
\$10,000 and below	1	0.488	0.525
\$10,001-20,000	2	0.709	0.731
\$20,001-30,000	3	1.134	1.111
\$30,001-40,000	4	1.546	1.463
\$40,001-50,000	5	1.948	1.796
\$50,001-60,000	6	2.343	2.117
\$60,001-70,000	7	2.732	2.427
\$70,001-80,000	8	3.116	2.729
\$80,001-90,000	9	3.497	3.023
\$90,001-100,000	A	3.874	3.311
\$100,001-110,000	B	4.247	3.593
\$110,001-120,000	C	4.618	3.871
\$120,001-130,000	D	4.986	4.144
\$130,001-140,000	E	5.352	4.414
\$140,001-150,000	F	5.716	4.679
\$150,001-160,000	G	6.046	4.915
\$160,001-170,000	H	6.376	5.151
\$170,001-180,000	J	6.706	5.387
\$180,001-190,000	K	7.036	5.623
\$190,001-200,000	L	7.366	5.859
\$200,001-210,000	M	7.696	6.095
\$210,001-220,000	N	8.026	6.331
\$220,001-230,000	P	8.356	6.567
\$230,001-240,000	R	8.686	6.803
\$240,001-250,000	T	9.016	7.039
\$250,001-260,000	U	9.346	7.275
\$260,001-270,000	V	9.676	7.511
\$270,001-280,000	W	10.006	7.747
\$280,001-290,000	X	10.336	7.983
\$290,001-300,000	Y	10.666	8.219
>\$300,000	Z		

Vehicles valued over \$300,000 - Refer to the instructions for "Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) - Motor Homes and Special Interest Autos"

\* For Special Interest Autos, use Agreed Value rather than Cost New.



**2010 & Prior\_ Phy Dam Symbol Factors (Model Years 2010 & Prior) – PPA**

Model Years 1990 to 2010			Model Years 1989 & Prior		
Symbol*	Comp	Coll	Symbol*	Comp	Coll
<b>01</b>	0.49	0.60	<b>01</b>	0.41	0.57
<b>02</b>	0.57	0.64	<b>02</b>	0.41	0.57
<b>03</b>	0.65	0.68	<b>03</b>	0.41	0.57
<b>04</b>	0.72	0.73	<b>04</b>	0.41	0.57
<b>05</b>	0.80	0.77	<b>05</b>	0.47	0.61
<b>06</b>	0.87	0.82	<b>06</b>	0.54	0.66
<b>07</b>	0.93	0.87	<b>07</b>	0.61	0.72
<b>08</b>	0.99	0.91	<b>08</b>	0.70	0.79
<b>10(A)</b>	1.10	0.96	<b>10(J)</b>	0.80	0.87
<b>11(C)</b>	1.15	1.00	<b>11(K)</b>	0.91	0.95
<b>12(E)</b>	1.19	1.07	<b>12(M)</b>	1.03	1.02
<b>13(F)</b>	1.23	1.13	<b>13(N)</b>	1.14	1.09
<b>14(G)</b>	1.27	1.18	<b>15(R)</b>	1.24	1.17
<b>15(H)</b>	1.31	1.23	<b>16(S)</b>	1.35	1.24
<b>16(J)</b>	1.36	1.29	<b>17(T)</b>	1.46	1.30
<b>17(K)</b>	1.42	1.35	<b>18(U)</b>	1.57	1.37
<b>18(L)</b>	1.48	1.42	<b>19(V)</b>	1.68	1.44
<b>19(M)</b>	1.55	1.49	<b>20(W)</b>	1.80	1.51
<b>20(N)</b>	1.64	1.57	<b>21(X)</b>	1.91	1.58
<b>21(P)</b>	1.76	1.66	<b>22(Y)</b>	2.02	1.65
<b>22(R)</b>	1.90	1.76	<b>23(A)</b>	2.13	1.71
<b>23(T)</b>	2.08	1.87	<b>24(B)</b>	2.24	1.77
<b>24(U)</b>	2.30	2.00	<b>25(C)</b>	2.36	1.82
<b>25(W)</b>	2.59	2.19	<b>26(D)</b>	2.48	1.88
<b>26(X)</b>	2.96	2.37	<b>27(E)</b>	2.60	1.93
<b>27(Y)**</b>			<b>28(F)</b>	2.71	1.98
			<b>29(G)</b>	2.84	2.04
			<b>30(H)</b>	2.95	2.09
			<b>99(Z)**</b>		

\* The letter in parentheses following the number symbol is for Home Office use only.

\*\* Refer to "Phy Dam Symbol Factors (Model Years 2010 & Prior) - High Valued Vehicles" for:

- vehicles with a model year of 1990 to 2010, valued over \$80,000
- vehicles with a model year of 1989 & prior valued over \$60,000.

**Phy Dam Symbol Factors (Model Years 2010 & Prior) – High Valued Vehicles**

Cost New *	Model Years 2010 & Prior			
	PPA **		Motor Homes & Special Interest Autos	
	Comp	Coll	Comp	Coll
\$60,001-70,000	3.54	2.58	3.54	2.58
\$70,001-80,000	4.05	2.87	4.05	2.87
\$80,001-90,000	4.50	3.12	4.50	3.37
\$90,001-100,000	4.95	3.37	4.95	3.87
\$100,001-110,000	5.40	3.62	5.40	4.37
\$110,001-120,000	5.85	3.87	5.85	4.87
\$120,001-130,000	6.30	4.12	6.30	5.37
\$130,001-140,000	6.75	4.37	6.75	5.87
\$140,001-150,000	7.20	4.62	7.20	6.37
\$150,001-160,000	7.65	4.87	7.65	6.87
\$160,001-170,000	8.10	5.12	8.10	7.37
\$170,001-180,000	8.55	5.37	8.55	7.87
\$180,001-190,000	9.00	5.62	9.00	8.37
\$190,001-200,000	9.45	5.87	9.45	8.87
\$200,001-210,000	9.90	6.12	9.90	9.37
\$210,001-220,000	10.35	6.37	10.35	9.87
\$220,001-230,000	10.80	6.62	10.80	10.37
\$230,001-240,000	11.25	6.87	11.25	10.87
\$240,001-250,000	11.70	7.12	11.70	11.37
\$250,001-260,000	12.15	7.37	12.15	11.87
\$260,001-270,000	12.60	7.62	12.60	12.37
\$270,001-280,000	13.05	7.87	13.05	12.87
\$280,001-290,000	13.50	8.12	13.50	13.37
\$290,001-300,000	13.95	8.37	13.95	13.87

For vehicles valued over \$300,000 - refer to the instructions for "Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)"

\* For Special Interest Autos, use Agreed Value rather than Cost New.

\*\* Excludes Motor Homes and Special Interest Autos.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) – PPA \***

The "High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) - PPA" table shows factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a vehicle with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .060 for Comp; .052 for Coll. For the example above the add-on factors would be  $6 \times .060 = 0.360$  for the Comp add-on factor and  $6 \times .052 = 0.312$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) - PPA". For the example above the High Valued Vehicle Adjustment factors would be  $1.870 + 0.360 = 2.230$  for Comp and  $1.758 + 0.312 = 2.070$  for Coll.
4. Determine the Phy Dam Symbol Factor based on the "Phy Dam Symbol Factors (Model Years 2011 & Newer) – PPA" table.
5. Multiply the result of step 4 by the result of step 3 and round to three decimal places.
6. Contact the P/C Actuarial Department if assistance is needed.

\* Excludes Motor Homes and Special Interest Autos.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos****NOTE**

Special Interest Autos, as defined in RULE 24, are rated using **Agreed Value** rather than Cost New. All references below to "Cost New" are assumed to refer to "Agreed Value" for Special Interest Autos.

The tables of "Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos" show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .340 for Comp; .250 for Coll. For the motor home example, the add-on factors would be  $6 \times .340 = 2.040$  for the Comp add-on factor and  $6 \times .250 = 1.500$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes and Special Interest Autos" For the example above the Phy Dam Symbol factors would be  $10.666 + 2.040 = 12.706$  for Comp and  $8.219 + 1.500 = 9.719$ .
4. Contact the P/C Actuarial Department if assistance is needed.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)****NOTE**

Special Interest Autos, as defined in RULE 24, are rated using **Agreed Value** rather than Cost New. All references below to "Cost New" are assumed to refer to "Agreed Value" for Special Interest Autos.

The tables of "Phy Dam Symbol Factors (Model Years 2010 & Prior) - High Valued Vehicles" show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .45 for Comp; .50 for Coll Motor Homes and Special Interest Autos; .25 for Coll Other PPA. For the motor home example, the add-on factors would be  $6 \times .45 = 2.70$  for the Comp add-on factor and  $6 \times .50 = 3.00$  for the Coll Motor Home add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "Phy Dam Symbol Factors (Model Years 2010 & Prior) - High Valued Vehicles".
4. Contact the P/C Actuarial Department if assistance is needed.

**Deductible Factors - Comp - PPA**

Deductible	Without Full Window Glass	With Full Window Glass
<b>\$50</b>	1.17	1.21
<b>100</b>	1.00	1.06
<b>200</b>	0.87	0.97
<b>250</b>	0.82	0.93
<b>500</b>	0.66	0.77
<b>1,000</b>	0.48	0.58
<b>1,500</b>	0.40	0.50
<b>2,000</b>	0.34	0.44
<b>2,500</b>	0.30	0.40
<b>5,000</b>	0.26	0.37
<b>10,000</b>	0.23	0.34

**Deductible Factors - Coll – PPA**

Deductible	Without Full Window Glass	With Full Window Glass
<b>\$100</b>	1.20	1.28
<b>200</b>	1.05	1.17
<b>250</b>	1.00	1.13
<b>500</b>	0.81	0.95
<b>1,000</b>	0.53	0.64
<b>1,500</b>	0.41	0.51
<b>2,000</b>	0.36	0.47
<b>2,500</b>	0.34	0.46
<b>5,000</b>	0.30	0.42
<b>10,000</b>	0.26	0.38

**Youthful Driver Discount Factors**

Operator Type	Factor
Occasional Operator	0.92
Principal Operator	0.92

**Accident Prevention Course Discount Factor**

Accident Prevention Course Discount	0.90
Accident Prevention Course Discount does not apply	1.00

**College Student Discount Factor**

College Student Discount	0.75
College Student Discount does not apply	1.00

**Passive Restraint Discount Factors**

<b>Type of Restraint System</b>	<b>Factor</b>
Automatic Seat Belts	0.85
Driver Side Front Airbags only	0.85
Driver Side and Passenger-side Front Airbags only	0.85
Two Front Airbags and Side-Impact Airbag(s)	0.75
Passive Restraint does not apply	1.00

**Anti-Lock Brake Discount Factors**

Four-wheel Systems	0.92
Two-wheel Systems	.95
Anti-Lock Brake does not apply	1.00

**Daytime Running Light Discount Factor**

Daytime Running Light Discount	0.97
Daytime Running Light Discount does not apply	1.00

**Inexperienced Operator Surcharge**

Inexperienced Operator Surcharge	1.20
Inexperienced Operator Surcharge does not apply	1.00

**Anti-Theft Discount Factors**

<b>Type of Device</b>	<b>Factor</b>
Passive Device	0.90
Audible Alarm System	0.90
Active Device	0.95
Window Etching	0.95
Electronic Homing Device	0.85
Active & Window Etching	0.90
Passive & Window Etching	0.85
Audible Alarm & Window Etching	0.85
Active & Homing Device	0.80
Window Etching & Homing Device	0.80
Other Allowable Combination*	0.75
Anti-Theft does not apply	1.00

\*Active Device, Passive Device and Audible Alarm System discounts cannot be combined.

**Performance Car Factor**

<b>Performance Car Categories</b>	<b>Factor</b>
High Performance or Hot Car	1.20
Sports Car	1.10
Intermediate Performance Car	1.05
Premium Performance Car	1.05
Performance Car Factor does not apply	1.00

**Special Motor Home Discount Factor**

Special Motor Home Discount	0.30
Special Motor Home Discount does not apply	1.00

**Reduced Usage Factor**

Reduced Usage	0.62
Reduced Usage does not apply	1.00

**Multi-Policy Discount Factor**

Multi-Policy Discount Factor	0.89
Multi-Policy Discount does not apply	1.00

**Claims/Violation Free Discount**

***New Business***

Initially Qualifies for Discount	Initially qualifying policy, renews with 1 NAF-claim	Initially qualifying policy, renews with more than 1 NAF-claim	Does not qualify for discount
0.75	0.95	1.00	1.00

See RULES pages for qualification standards for the Claims/Violation Free Discount.

Note: For as long as the qualification standards for the Claims/Violation Free continue to be met, the discount assigned in this table will remain on the policy upon renewal. If a not-at-fault claim is incurred, then the greater of the New Business and the Renewal Business discount will apply.

***Renewal Business***

Years Insured with The ERIE	Number of claims during last five years - Greater than \$2,000						
	Claims-free	1		2		3 or more	
		Not-at-fault	At-fault	Not-at-fault	1 or more At-fault	Not-at-fault	1 or more At-fault
0 - 2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 - 5	0.91	1.00	1.00	1.00	1.00	1.00	1.00
6 - 8	0.87	0.99	1.00	1.00	1.00	1.00	1.00
9 - 11	0.84	0.97	1.00	1.00	1.00	1.00	1.00
12 - 14	0.83	0.95	1.00	0.99	1.00	1.00	1.00
15 +	0.80	0.93	1.00	0.99	1.00	1.00	1.00



**Tier Factor Determination**

The following describes the application of tiered rating in Erie Insurance Company.

Each policy is assigned a tier based upon insurance score. Only named insureds qualifying as and listed as drivers are scored. If the policy includes two named insureds, both of whom are listed as drivers, then each named insured is scored and the insurance score resulting in the lowest rate is used to determine the appropriate tier.

In the instance where no named insureds are listed as drivers and the policy includes an aide (i.e., caregiver) or a child as the only driver, the driver's insurance score is obtained and used to determine the appropriate tier.

Tiers 1A to 29A are assigned to policies originally written prior to 11/1/2005. Tiers 1B to 29B are assigned to policies originally written on or after 11/1/2005.

If there is insufficient credit information available ("no-hit" or "thin file"), then an Erie Insurance Company policy is assigned to tier 11A (policies originally written prior to 11/1/05) or 11B (policies originally written on or after 11/1/05). For policies with two named insureds, if only one named insured receives a "no-hit"/"thin file", then the score and tier of the other named insured is used.

A new insurance score(s) is ordered when a policy is originally written and once in the 36-month period following the date of the most recent insurance score order, in accordance with Regulation No. 182 (11 NYCRR 221).

For the purposes of the tiered rating program, "Auto & Home" means that the policy is receiving a multi-policy discount and "Auto Only" means that the policy is NOT receiving a multi-policy discount.

Downward tier movement (to a lower-priced tier) is limited to -3 tiers. No upward tier movement (to a higher-priced tier) is allowed.

The tier factors apply to BI, PD, CSL, PIP, SUM, Comp, and Coll coverages for all vehicle types. All vehicles/drivers on a policy are rated in the same tier.

**Tier Movement**

**Tier version 'A' policies renewing 12/1/06 or after**

**Tier version 'B' policies renewing 11/1/06 or after**

1. Tier movement due to insurance scoring will be limited to -3 tiers. No policy will be moved to a higher rated tier.
2. A policyholder's tier may also be reduced based upon the number of claim free years in New York as displayed in the following table.

<b>Number of Claim Free Years in New York</b>	<b>Maximum Tier</b>
0-4	No Maximum
5	26
6	25
7	24
8	23
9	22
10	21
11	20
12	19
13	18
14	17
15	15
16	13
17	11
18	9
19+	7

"Claim-free" for purposes of this rule is no claim greater than \$500. The counting of number of claim-free years in New York will begin on the first renewal on or after 12/1/05 for policies originally written prior to 11/1/05 and on the policy inception date in New York for policies written on or after 11/1/05.

## Tier Factors (Inception Date Prior to 11/1/05)

Tier	Auto & Home						Auto Only					
	BI	PD	CSL	PIP/UM	Comp	Coll	BI	PD	CSL	PIP/UM	Comp	Coll
01A	0.75	0.80	0.75	0.73	0.61	0.73	0.74	0.78	0.74	0.72	0.60	0.72
02A	0.76	0.80	0.76	0.74	0.64	0.75	0.75	0.79	0.75	0.73	0.63	0.74
03A	0.78	0.81	0.78	0.75	0.68	0.76	0.76	0.79	0.76	0.74	0.67	0.74
04A	0.79	0.81	0.79	0.76	0.72	0.78	0.77	0.80	0.77	0.75	0.71	0.77
05A	0.81	0.83	0.81	0.78	0.76	0.80	0.79	0.82	0.79	0.77	0.74	0.79
06A	0.83	0.85	0.83	0.79	0.80	0.83	0.82	0.84	0.82	0.79	0.79	0.82
07A	0.85	0.87	0.85	0.82	0.84	0.85	0.85	0.87	0.85	0.82	0.84	0.85
08A	0.88	0.89	0.88	0.85	0.88	0.89	0.88	0.89	0.88	0.85	0.88	0.89
09A	0.92	0.92	0.92	0.89	0.92	0.92	0.92	0.93	0.92	0.89	0.92	0.93
10A	0.95	0.96	0.95	0.94	0.96	0.96	0.95	0.96	0.95	0.94	0.96	0.96
11A	1.00	1.00	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.99	0.99
12A	1.05	1.04	1.05	1.08	1.04	1.04	1.05	1.04	1.05	1.08	1.04	1.04
13A	1.11	1.10	1.11	1.16	1.09	1.09	1.12	1.12	1.12	1.18	1.10	1.10
14A	1.17	1.16	1.17	1.27	1.13	1.14	1.19	1.18	1.19	1.28	1.15	1.16
15A	1.24	1.22	1.24	1.33	1.18	1.20	1.26	1.25	1.26	1.33	1.20	1.22
16A	1.31	1.29	1.31	1.36	1.22	1.26	1.34	1.33	1.34	1.36	1.26	1.29
17A	1.37	1.35	1.37	1.40	1.27	1.31	1.37	1.35	1.37	1.40	1.32	1.36
18A	1.41	1.38	1.41	1.45	1.31	1.38	1.41	1.38	1.41	1.45	1.36	1.39
19A	1.44	1.41	1.44	1.51	1.36	1.44	1.44	1.41	1.44	1.51	1.42	1.44
20A	1.46	1.42	1.46	1.54	1.41	1.46	1.46	1.42	1.46	1.54	1.44	1.46
21A	1.47	1.44	1.47	1.58	1.46	1.48	1.47	1.44	1.47	1.58	1.46	1.48
22A	1.48	1.45	1.48	1.63	1.49	1.51	1.48	1.45	1.48	1.63	1.49	1.51
23A	1.50	1.46	1.50	1.67	1.51	1.54	1.50	1.46	1.50	1.67	1.51	1.54
24A	1.52	1.47	1.52	1.72	1.54	1.57	1.52	1.47	1.52	1.72	1.54	1.57
25A	1.54	1.48	1.54	1.78	1.57	1.60	1.54	1.48	1.54	1.78	1.57	1.60
26A	1.55	1.50	1.55	1.82	1.59	1.64	1.55	1.50	1.55	1.82	1.59	1.64
27A	1.57	1.51	1.57	1.82	1.62	1.67	1.57	1.51	1.57	1.82	1.62	1.67
28A	1.59	1.52	1.59	1.82	1.65	1.71	1.59	1.52	1.59	1.82	1.65	1.71
29A	1.60	1.53	1.60	1.82	1.69	1.75	1.60	1.53	1.60	1.82	1.69	1.75

## Note:

"Liab" applies to BI, PD, and CSL coverages.

"PIP/UM" applies to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL coverages.

## Tier Factors (Inception Date 11/1/05 or After)

Tier	Auto & Home						Auto Only					
	BI	PD	CSL	PIP/UM	Comp	Coll	BI	PD	CSL	PIP/UM	Comp	Coll
01B	0.75	0.80	0.75	0.73	0.61	0.73	0.75	0.80	0.75	0.73	0.61	0.73
02B	0.76	0.80	0.76	0.74	0.64	0.75	0.76	0.80	0.76	0.74	0.64	0.75
03B	0.78	0.81	0.78	0.75	0.68	0.76	0.78	0.81	0.78	0.75	0.68	0.76
04B	0.79	0.81	0.79	0.76	0.72	0.78	0.79	0.81	0.79	0.76	0.72	0.78
05B	0.81	0.83	0.81	0.78	0.76	0.80	0.81	0.83	0.81	0.78	0.76	0.80
06B	0.83	0.85	0.83	0.79	0.80	0.83	0.83	0.85	0.83	0.79	0.80	0.83
07B	0.85	0.87	0.85	0.82	0.84	0.85	0.85	0.87	0.85	0.82	0.84	0.85
08B	0.88	0.89	0.88	0.85	0.88	0.89	0.88	0.89	0.88	0.85	0.88	0.89
09B	0.92	0.92	0.92	0.89	0.92	0.92	0.92	0.92	0.92	0.89	0.92	0.92
10B	0.95	0.96	0.95	0.94	0.96	0.96	0.95	0.96	0.95	0.94	0.96	0.96
11B	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12B	1.05	1.04	1.05	1.08	1.04	1.04	1.05	1.04	1.05	1.08	1.04	1.04
13B	1.11	1.10	1.11	1.16	1.09	1.09	1.11	1.10	1.11	1.16	1.09	1.09
14B	1.17	1.16	1.17	1.27	1.13	1.14	1.17	1.16	1.17	1.27	1.13	1.14
15B	1.24	1.22	1.24	1.38	1.18	1.20	1.24	1.22	1.24	1.38	1.18	1.20
16B	1.31	1.29	1.31	1.46	1.22	1.26	1.31	1.29	1.31	1.46	1.22	1.26
17B	1.39	1.37	1.39	1.53	1.27	1.31	1.39	1.37	1.39	1.53	1.27	1.31
18B	1.47	1.44	1.47	1.63	1.31	1.38	1.47	1.44	1.47	1.63	1.31	1.38
19B	1.55	1.52	1.55	1.73	1.36	1.45	1.55	1.52	1.55	1.73	1.36	1.45
20B	1.64	1.61	1.64	1.82	1.41	1.52	1.64	1.61	1.64	1.82	1.41	1.52
21B	1.73	1.70	1.73	1.92	1.46	1.60	1.73	1.70	1.73	1.92	1.46	1.60
22B	1.82	1.79	1.82	2.35	1.52	1.68	1.82	1.79	1.82	2.35	1.52	1.68
23B	1.93	1.89	1.93	2.39	1.57	1.76	1.93	1.89	1.93	2.39	1.57	1.76
24B	2.05	2.00	2.05	2.45	1.62	1.84	2.05	2.00	2.05	2.45	1.62	1.84
25B	2.17	2.12	2.17	2.50	1.68	1.94	2.17	2.12	2.17	2.50	1.68	1.94
26B	2.30	2.25	2.30	2.56	1.73	2.04	2.30	2.25	2.30	2.56	1.73	2.04
27B	2.44	2.38	2.44	2.63	1.79	2.13	2.44	2.38	2.44	2.63	1.79	2.13
28B	2.58	2.51	2.58	4.99	1.85	2.23	2.58	2.51	2.58	4.99	1.85	2.23
29B	2.74	2.67	2.74	5.47	1.91	2.34	2.74	2.67	2.74	5.47	1.91	2.34

## Note:

"Liab" applies to BI, PD, and CSL coverages.

"PIP/UM" applies to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL coverages.

**Car Driver Rating Factors**

***No Youthfuls Present***

Number of Vehicles	Number of Drivers			
	1	2	3	4+
1	1.00	1.10	1.15	1.20
2	0.94	0.95	1.07	1.12
3	0.89	0.90	1.02	1.07
4+	0.85	0.86	0.95	1.02

***Youthfuls Present (Age 21 & Under)***

Number of Vehicles	Number of Drivers			
	1	2	3	4+
1	1.02	1.10	1.16	1.20
2	1.00	1.07	1.12	1.16
3	1.00	1.02	1.02	1.07
4+	1.00	1.01	1.02	1.02

**Payment Plan Factors**

Plan A	0.92
Plan B	0.95
Pay Plan does not apply	1.00

**Youthful Driver Longevity Factors**

Policy Age	Discount Factor
0	1.00
1	1.00
2+	0.96

**Roadside and Rentals****Base Rates**

Limit per day/Limit per disablement	Company
Class 1 - \$20/900	13
Class 2 - 25/1,125	25
Class 3 - 30/1,350	36
Class 4 - 35/1,575	42
Class 5 - 40/1,800	49
Road Service Only	4

Road Service will not be sold without Comp coverage.

**COMP Class Factors**

Limit per day/Limit per disablement	Company
Class 1 - \$20/900	0.308
Class 2 - 25/1,125	0.360
Class 3 - 30/1,350	0.333
Class 4 - 35/1,575	0.310
Class 5 - 40/1,800	0.306

**COLL Class Factors**

Limit per day/Limit per disablement	Company
Class 1 - \$20/900	1.000
Class 2 - 25/1,125	0.800
Class 3 - 30/1,350	0.778
Class 4 - 35/1,575	0.786
Class 5 - 40/1,800	0.776

**Transportation Expense Only**

Limit per day/Limit per disablement	Company
Class 1 - \$20/900	0.692
Class 2 - 25/1,125	0.840
Class 3 - 30/1,350	0.889
Class 4 - 35/1,575	0.905
Class 5 - 40/1,800	0.918

**Transportation Expense – Comp Only**

Limit per day/Limit per disablement	Company
<b>Class 1 - \$20/900</b>	0.000
<b>Class 2 - 25/1,125</b>	0.200
<b>Class 3 - 30/1,350</b>	0.222
<b>Class 4 - 35/1,575</b>	0.214
<b>Class 5 - 40/1,800</b>	0.224

**Transportation Expense – Coll Only**

Limit per day/Limit per disablement	Company
<b>Class 1 - \$20/900</b>	0.692
<b>Class 2 - 25/1,125</b>	0.640
<b>Class 3 - 30/1,350</b>	0.667
<b>Class 4 - 35/1,575</b>	0.690
<b>Class 5 - 40/1,800</b>	0.694

**Type of Vehicle Surcharge**

Type of Vehicle	Company
<b>Motorhome</b>	\$1
<b>Other</b>	\$0

**Non-Owned Endorsement**

Step	Variable	NO-BI	NO-PD	NO-CSL	NO-PIP	NO-APIP	NO-OBEL	NO-Stat UMBI	NO-UMBI	NO-UM CSL	NO-Comp	NO-Coll
1	Base Rate*											
2	Vehicle Insured with Erie Factor											
3	Increased Limit Factor*											
4	PIP Coverage Option Factor*											
5	PIP Deductible Option Factor*											
6	Premium = (1) x (2) x (3) x (4) x (5)											

Notes:

1. "NO"- means non-owned.
2. The deductible will be \$500 for non-owned collision coverage for all policies.
3. The deductible will be \$250 for non-owned comprehensive coverage for all policies.
4. The non-owned physical damage deductible requirement does not restrict the deductible options available to other owned, regularly insured, vehicles on the policy.
5. \* See PPA rates and factors

Vehicle Insured with Erie Factor	NO-BI	NO-PD	NO-CSL	NO-PIP	NO-APIP	NO-OBEL	NO-Stat UMBI	NO-UMBI	NO-UM CSL	NO-Comp	NO-Coll
Yes	0.024	0.023	0.020	0.021	0.050	0.050	0.033	0.023	0.020	0.027	0.032
No	0.236	0.226	0.197	0.205	0.500	0.500	0.327	0.225	0.204	0.271	0.325

**Motor Vehicle Law Enforcement Fee**

Motor Vehicle Law Enforcement Fee	10.00
Motor Vehicle Law Enforcement Fee does not apply	0.00



MOTORCYCLE AND MOPED RATES – EIC

**ORDER OF CALCULATION – MOTORCYCLES**

Step	Variable Description	B I	P D	CS L	M P	Pe d P I P	OBE L	Sta t UM	UM BI	UMCS L	COM P	COL L
1	Base Rate											
2	Type of Vehicle Factor											
3	Usage Factor											
4	Symbol Factor											
5	Bike Age Factor											
6	Territory Factor											
7	Driving Record Rating Factor											
8	Claims/Violation Free Discount Factor *											
9	Tier Factor											
10	MAG Factor											
11	Account Factor											
12	Years with ERIE Factor											
13	Bike Class x Driver Age Factor											
14	Bike Class x Bike Age Factor											
15	Increased Limit Factor											
16	Deductible Factor											
17	APCD Factor											
18	Multi-policy Discount Factor *											
19	Pay Plan Discount Factor *											
20	Vehicle Premium											

Notes:

1. Shaded cells indicate coverages in which a factor does not apply
2. Step 20 = product of steps 1 through 19 (round to nearest dollar)
3. \* See PPA rates and factors
4. Add all optional endorsements and coverages to step 20.

**RATES AND FACTORS – MOTORCYCLE****Base Rates – Motorcycles**

<b>Coverage</b>	<b>Company</b>
BI	383
PD	323
CSL	418
MP	120
Ped PIP	3
OBEL	3
Stat UM	5
UMBI	10
UMCSL	11
COMP	249
COLL	444

**Type of Vehicle Factor – Motorcycles**

<b>Coverage</b>	<b>Motorcycle Factor</b>
BI	0.149
PD	0.149
CSL	0.149
MP	0.608
Ped PIP	0.608
OBEL	0.608
Stat UM	7.725
UMBI	7.725
UMCSL	7.725
COMP	0.458
COLL	0.549

**Symbol Factor – Motorcycles**Symbol Procedure

1. Look up Symbol factor by coverage from VIN file
2. If VIN not found, subtract one year from model year and look up Symbol factor by coverage from VIN file
3. If VIN not found, look up Symbol factor by coverage from year, make and model table
4. If year, make and model not found, subtract one year from model year and look up Symbol factor by coverage from year, make and model table
5. If still not found, look up Symbol factor by coverage from cost new table

<b>Cost New</b>	<b>Symbol</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
<b>\$2,000</b>	2	0.262	0.637	0.622	0.069
<b>\$3,000</b>	3	0.262	0.637	0.639	0.158
<b>\$4,000</b>	4	0.342	0.714	0.660	0.277
<b>\$5,000</b>	5	0.434	0.795	0.687	0.397
<b>\$6,000</b>	6	0.535	0.874	0.718	0.499
<b>\$7,000</b>	7	0.641	0.945	0.754	0.588
<b>\$8,000</b>	8	0.748	1.003	0.795	0.687
<b>\$9,000</b>	9	0.854	1.045	0.840	0.802
<b>\$10,000</b>	10	0.954	1.069	0.888	0.927
<b>\$11,000</b>	11	1.045	1.076	0.938	1.051
<b>\$12,000</b>	12	1.127	1.076	0.988	1.160
<b>\$13,000</b>	13	1.196	1.076	1.037	1.239
<b>\$14,000</b>	14	1.254	1.076	1.085	1.288
<b>\$15,000</b>	15	1.301	1.076	1.129	1.309
<b>\$16,000</b>	16	1.338	1.076	1.169	1.312
<b>\$17,000</b>	17	1.367	1.076	1.206	1.312
<b>\$18,000</b>	18	1.390	1.076	1.240	1.312
<b>\$19,000</b>	19	1.411	1.076	1.271	1.312
<b>\$20,000</b>	20	1.432	1.076	1.300	1.312
<b>\$21,000</b>	21	1.457	1.076	1.330	1.330
<b>\$22,000</b>	22	1.487	1.076	1.363	1.399
<b>\$23,000</b>	23	1.528	1.076	1.400	1.518
<b>\$24,000</b>	24	1.583	1.076	1.445	1.710
<b>\$25,000</b>	25	1.657	1.076	1.501	1.710
<b>\$26,000</b>	26	1.756	1.076	1.574	1.710
<b>Add'l \$1,000</b>	98	0.026	0.001	0.039	0.001

## Notes:

1. For each \$1,000 above \$26,000, add add'l \$1,000 factor to \$26,000 coverage factor
2. Always round intermediate values up
3. For example: Cost New = \$30,100; Liab = 1.756 + 5 x 0.026 = 1.886
4. Use symbol 98 for amounts greater than \$26,000
5. Default symbol for VIN or YMM hit is 99

**Bike Age Factor – Motorcycles**

<b>Bike Age</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000
20+	1.000	1.000	1.000	1.000

**Territory Factor – Motorcycles**

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
10001	1.327	1.188	1.906	1.861
10002	1.327	1.188	1.906	1.861
10003	1.327	1.188	1.906	1.861
10004	1.327	1.188	1.906	1.861
10005	1.327	1.188	1.906	1.861
10006	1.327	1.188	1.906	1.861
10007	1.327	1.188	1.906	1.861
10009	1.327	1.188	1.906	1.861
10010	1.327	1.188	1.906	1.861
10011	1.327	1.188	1.906	1.861
10012	1.327	1.188	1.906	1.861
10013	1.327	1.188	1.906	1.861
10014	1.327	1.188	1.906	1.861
10016	1.327	1.188	1.906	1.861
10017	1.327	1.188	1.906	1.861
10018	1.327	1.188	1.906	1.861
10019	1.327	1.188	1.906	1.861
10020	1.327	1.188	1.906	1.861
10021	1.327	1.188	1.906	1.861
10022	1.327	1.188	1.906	1.861
10023	1.327	1.188	1.906	1.861
10024	1.327	1.188	1.906	1.861

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
10025	1.327	1.188	1.906	1.861
10026	1.327	1.188	1.906	1.861
10027	1.327	1.188	1.906	1.861
10028	1.327	1.188	1.906	1.861
10029	1.327	1.188	1.906	1.861
10030	1.327	1.188	1.906	1.861
10031	1.327	1.188	1.906	1.861
10032	1.327	1.188	1.906	1.861
10033	1.327	1.188	1.906	1.861
10034	1.327	1.188	1.906	1.861
10035	1.327	1.188	1.906	1.861
10036	1.327	1.188	1.906	1.861
10037	1.327	1.188	1.906	1.861
10038	1.327	1.188	1.906	1.861
10039	1.327	1.188	1.906	1.861
10040	1.327	1.188	1.906	1.861
10041	1.327	1.188	1.906	1.861
10044	1.327	1.188	1.906	1.861
10045	1.327	1.188	1.906	1.861
10055	1.327	1.188	1.906	1.861
10060	1.327	1.188	1.906	1.861
10065	1.327	1.188	1.906	1.861
10069	1.327	1.188	1.906	1.861
10075	1.327	1.188	1.906	1.861
10090	1.327	1.188	1.906	1.861
10095	1.327	1.188	1.906	1.861
10103	1.327	1.188	1.906	1.861
10104	1.327	1.188	1.906	1.861
10105	1.327	1.188	1.906	1.861
10106	1.327	1.188	1.906	1.861
10107	1.327	1.188	1.906	1.861
10110	1.327	1.188	1.906	1.861
10111	1.327	1.188	1.906	1.861
10112	1.327	1.188	1.906	1.861
10115	1.327	1.188	1.906	1.861
10118	1.327	1.188	1.906	1.861
10119	1.327	1.188	1.906	1.861
10120	1.327	1.188	1.906	1.861
10121	1.327	1.188	1.906	1.861
10122	1.327	1.188	1.906	1.861
10123	1.327	1.188	1.906	1.861
10128	1.327	1.188	1.906	1.861
10151	1.327	1.188	1.906	1.861
10152	1.327	1.188	1.906	1.861
10153	1.327	1.188	1.906	1.861
10154	1.327	1.188	1.906	1.861
10155	1.327	1.188	1.906	1.861
10158	1.327	1.188	1.906	1.861
10161	1.327	1.188	1.906	1.861
10162	1.327	1.188	1.906	1.861

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
10165	1.327	1.188	1.906	1.861
10166	1.327	1.188	1.906	1.861
10167	1.327	1.188	1.906	1.861
10168	1.327	1.188	1.906	1.861
10169	1.327	1.188	1.906	1.861
10170	1.327	1.188	1.906	1.861
10171	1.327	1.188	1.906	1.861
10172	1.327	1.188	1.906	1.861
10173	1.327	1.188	1.906	1.861
10174	1.327	1.188	1.906	1.861
10175	1.327	1.188	1.906	1.861
10176	1.327	1.188	1.906	1.861
10177	1.327	1.188	1.906	1.861
10178	1.327	1.188	1.906	1.861
10199	1.327	1.188	1.906	1.861
10270	1.327	1.188	1.906	1.861
10271	1.327	1.188	1.906	1.861
10278	1.327	1.188	1.906	1.861
10279	1.327	1.188	1.906	1.861
10280	1.327	1.188	1.906	1.861
10281	1.327	1.188	1.906	1.861
10282	1.327	1.188	1.906	1.861
10301	1.056	1.060	1.045	1.097
10302	1.056	1.060	1.045	1.097
10303	1.056	1.060	1.045	1.097
10304	1.056	1.060	1.045	1.097
10305	1.056	1.060	1.045	1.097
10306	1.056	1.060	1.045	1.097
10307	1.056	1.060	1.045	1.097
10308	1.056	1.060	1.045	1.097
10309	1.056	1.060	1.045	1.097
10310	1.056	1.060	1.045	1.097
10311	1.056	1.060	1.045	1.097
10312	1.056	1.060	1.045	1.097
10314	1.056	1.060	1.045	1.097
10451	1.204	1.175	2.005	1.644
10452	1.204	1.175	2.005	1.644
10453	1.204	1.175	2.005	1.644
10454	1.204	1.175	2.005	1.644
10455	1.204	1.175	2.005	1.644
10456	1.204	1.175	2.005	1.644
10457	1.204	1.175	2.005	1.644
10458	1.204	1.175	2.005	1.644
10459	1.204	1.175	2.005	1.644
10460	1.204	1.175	2.005	1.644
10461	1.204	1.175	2.005	1.644
10462	1.204	1.175	2.005	1.644
10463	1.204	1.175	2.005	1.644
10464	1.204	1.175	2.005	1.644
10465	1.204	1.175	2.005	1.644

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
10466	1.204	1.175	2.005	1.644
10467	1.204	1.175	2.005	1.644
10468	1.204	1.175	2.005	1.644
10469	1.204	1.175	2.005	1.644
10470	1.204	1.175	2.005	1.644
10471	1.204	1.175	2.005	1.644
10472	1.204	1.175	2.005	1.644
10473	1.204	1.175	2.005	1.644
10474	1.204	1.175	2.005	1.644
10475	1.204	1.175	2.005	1.644
10501	1.158	1.036	0.908	1.072
10502	1.158	1.036	0.908	1.072
10504	1.158	1.036	0.908	1.072
10505	1.158	1.036	0.908	1.072
10506	1.158	1.036	0.908	1.072
10507	1.158	1.036	0.908	1.072
10509	1.001	0.953	0.713	0.930
10510	1.158	1.036	0.908	1.072
10511	1.158	1.036	0.908	1.072
10512	1.001	0.953	0.713	0.930
10514	1.158	1.036	0.908	1.072
10516	1.001	0.953	0.713	0.930
10518	1.158	1.036	0.908	1.072
10520	1.158	1.036	0.908	1.072
10522	1.158	1.036	0.908	1.072
10523	1.158	1.036	0.908	1.072
10524	1.001	0.953	0.713	0.930
10526	1.158	1.036	0.908	1.072
10527	1.158	1.036	0.908	1.072
10528	1.158	1.036	0.908	1.072
10530	1.158	1.036	0.908	1.072
10532	1.158	1.036	0.908	1.072
10533	1.158	1.036	0.908	1.072
10535	1.158	1.036	0.908	1.072
10536	1.158	1.036	0.908	1.072
10537	1.001	0.953	0.713	0.930
10538	1.302	1.175	1.545	1.545
10541	1.001	0.953	0.713	0.930
10543	1.302	1.175	1.545	1.545
10546	1.158	1.036	0.908	1.072
10547	1.158	1.036	0.908	1.072
10548	1.158	1.036	0.908	1.072
10549	1.158	1.036	0.908	1.072
10550	1.302	1.175	1.545	1.545
10552	1.302	1.175	1.545	1.545
10553	1.302	1.175	1.545	1.545
10560	1.158	1.036	0.908	1.072
10562	1.158	1.036	0.908	1.072
10566	1.158	1.036	0.908	1.072
10567	1.158	1.036	0.908	1.072

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
10570	1.158	1.036	0.908	1.072
10573	1.158	1.036	0.908	1.072
10576	1.158	1.036	0.908	1.072
10577	1.158	1.036	0.908	1.072
10578	1.158	1.036	0.908	1.072
10579	1.001	0.953	0.713	0.930
10580	1.158	1.036	0.908	1.072
10583	1.158	1.036	0.908	1.072
10588	1.158	1.036	0.908	1.072
10589	1.158	1.036	0.908	1.072
10590	1.158	1.036	0.908	1.072
10591	1.158	1.036	0.908	1.072
10594	1.158	1.036	0.908	1.072
10595	1.158	1.036	0.908	1.072
10597	1.158	1.036	0.908	1.072
10598	1.158	1.036	0.908	1.072
10601	1.158	1.036	0.908	1.072
10603	1.158	1.036	0.908	1.072
10604	1.158	1.036	0.908	1.072
10605	1.158	1.036	0.908	1.072
10606	1.158	1.036	0.908	1.072
10607	1.158	1.036	0.908	1.072
10701	1.302	1.175	1.545	1.545
10702	1.302	1.175	1.545	1.545
10703	1.302	1.175	1.545	1.545
10704	1.302	1.175	1.545	1.545
10705	1.302	1.175	1.545	1.545
10706	1.302	1.175	1.545	1.545
10707	1.302	1.175	1.545	1.545
10708	1.302	1.175	1.545	1.545
10709	1.302	1.175	1.545	1.545
10710	1.302	1.175	1.545	1.545
10801	1.302	1.175	1.545	1.545
10803	1.302	1.175	1.545	1.545
10804	1.302	1.175	1.545	1.545
10805	1.302	1.175	1.545	1.545
10901	1.155	1.054	0.683	1.065
10911	1.155	1.054	0.683	1.065
10913	1.155	1.054	0.683	1.065
10916	1.001	0.953	0.713	0.930
10917	1.001	0.953	0.713	0.930
10918	1.001	0.953	0.713	0.930
10919	1.047	0.963	0.727	0.973
10920	1.155	1.054	0.683	1.065
10921	1.047	0.963	0.727	0.973
10923	1.155	1.054	0.683	1.065
10924	1.047	0.963	0.727	0.973
10925	1.001	0.953	0.713	0.930
10926	1.001	0.953	0.713	0.930
10927	1.155	1.054	0.683	1.065



## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
10928	1.001	0.953	0.713	0.930
10930	1.001	0.953	0.713	0.930
10931	1.155	1.054	0.683	1.065
10940	1.047	0.963	0.727	0.973
10941	1.047	0.963	0.727	0.973
10950	1.001	0.953	0.713	0.930
10952	1.155	1.054	0.683	1.065
10954	1.155	1.054	0.683	1.065
10956	1.155	1.054	0.683	1.065
10958	1.047	0.963	0.727	0.973
10960	1.155	1.054	0.683	1.065
10962	1.155	1.054	0.683	1.065
10963	1.047	0.963	0.727	0.973
10964	1.155	1.054	0.683	1.065
10965	1.155	1.054	0.683	1.065
10968	1.155	1.054	0.683	1.065
10969	1.047	0.963	0.727	0.973
10970	1.155	1.054	0.683	1.065
10973	1.047	0.963	0.727	0.973
10974	1.155	1.054	0.683	1.065
10975	1.001	0.953	0.713	0.930
10976	1.155	1.054	0.683	1.065
10977	1.155	1.054	0.683	1.065
10980	1.155	1.054	0.683	1.065
10983	1.155	1.054	0.683	1.065
10984	1.155	1.054	0.683	1.065
10985	1.047	0.963	0.727	0.973
10986	1.155	1.054	0.683	1.065
10987	1.001	0.953	0.713	0.930
10989	1.155	1.054	0.683	1.065
10990	1.001	0.953	0.713	0.930
10992	1.001	0.953	0.713	0.930
10993	1.155	1.054	0.683	1.065
10994	1.155	1.054	0.683	1.065
10996	1.001	0.953	0.713	0.930
10998	1.047	0.963	0.727	0.973
11001	1.174	1.079	1.308	1.111
11003	1.174	1.079	1.308	1.111
11004	1.308	1.162	1.624	1.745
11005	1.308	1.162	1.624	1.745
11010	1.174	1.079	1.308	1.111
11020	1.138	1.034	1.039	1.044
11021	1.138	1.034	1.039	1.044
11023	1.138	1.034	1.039	1.044
11024	1.138	1.034	1.039	1.044
11030	1.138	1.034	1.039	1.044
11040	1.138	1.034	1.039	1.044
11042	1.138	1.034	1.039	1.044
11050	1.138	1.034	1.039	1.044
11096	1.174	1.079	1.308	1.111

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
11101	1.308	1.162	1.624	1.745
11102	1.308	1.162	1.624	1.745
11103	1.308	1.162	1.624	1.745
11104	1.308	1.162	1.624	1.745
11105	1.308	1.162	1.624	1.745
11106	1.308	1.162	1.624	1.745
11109	1.330	1.270	2.084	1.923
11201	1.330	1.240	2.282	2.009
11203	1.330	1.240	2.282	2.009
11204	1.330	1.237	2.071	1.881
11205	1.330	1.240	2.282	2.009
11206	1.330	1.270	2.084	1.923
11207	1.330	1.270	2.084	1.923
11208	1.330	1.270	2.084	1.923
11209	1.330	1.237	2.071	1.881
11210	1.330	1.237	2.071	1.881
11211	1.330	1.270	2.084	1.923
11212	1.330	1.240	2.282	2.009
11213	1.330	1.240	2.282	2.009
11214	1.330	1.237	2.071	1.881
11215	1.330	1.240	2.282	2.009
11216	1.330	1.240	2.282	2.009
11217	1.330	1.240	2.282	2.009
11218	1.330	1.237	2.071	1.881
11219	1.330	1.237	2.071	1.881
11220	1.330	1.237	2.071	1.881
11221	1.330	1.270	2.084	1.923
11222	1.330	1.270	2.084	1.923
11223	1.330	1.237	2.071	1.881
11224	1.330	1.237	2.071	1.881
11225	1.330	1.240	2.282	2.009
11226	1.330	1.237	2.071	1.881
11228	1.330	1.237	2.071	1.881
11229	1.330	1.237	2.071	1.881
11230	1.330	1.237	2.071	1.881
11231	1.330	1.240	2.282	2.009
11232	1.330	1.237	2.071	1.881
11233	1.330	1.240	2.282	2.009
11234	1.330	1.237	2.071	1.881
11235	1.330	1.237	2.071	1.881
11236	1.330	1.237	2.071	1.881
11237	1.330	1.270	2.084	1.923
11238	1.330	1.240	2.282	2.009
11239	1.330	1.240	2.282	2.009
11241	1.330	1.240	2.282	2.009
11242	1.330	1.240	2.282	2.009
11243	1.330	1.240	2.282	2.009
11249	1.330	1.240	2.282	2.009
11252	1.330	1.237	2.071	1.881
11256	1.330	1.270	2.084	1.923

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
11351	1.308	1.162	1.624	1.745
11354	1.308	1.162	1.624	1.745
11355	1.308	1.162	1.624	1.745
11356	1.308	1.162	1.624	1.745
11357	1.308	1.162	1.624	1.745
11358	1.308	1.162	1.624	1.745
11359	1.308	1.162	1.624	1.745
11360	1.308	1.162	1.624	1.745
11361	1.308	1.162	1.624	1.745
11362	1.308	1.162	1.624	1.745
11363	1.308	1.162	1.624	1.745
11364	1.308	1.162	1.624	1.745
11365	1.308	1.162	1.624	1.745
11366	1.308	1.162	1.624	1.745
11367	1.308	1.162	1.624	1.745
11368	1.308	1.162	1.624	1.745
11369	1.308	1.162	1.624	1.745
11370	1.308	1.162	1.624	1.745
11371	1.308	1.162	1.624	1.745
11372	1.308	1.162	1.624	1.745
11373	1.308	1.162	1.624	1.745
11374	1.308	1.162	1.624	1.745
11375	1.308	1.162	1.624	1.745
11377	1.308	1.162	1.624	1.745
11378	1.330	1.270	2.084	1.923
11379	1.308	1.162	1.624	1.745
11385	1.330	1.270	2.084	1.923
11411	1.308	1.162	1.624	1.745
11412	1.308	1.162	1.624	1.745
11413	1.308	1.162	1.624	1.745
11414	1.308	1.162	1.624	1.745
11415	1.308	1.162	1.624	1.745
11416	1.308	1.162	1.624	1.745
11417	1.308	1.162	1.624	1.745
11418	1.308	1.162	1.624	1.745
11419	1.308	1.162	1.624	1.745
11420	1.308	1.162	1.624	1.745
11421	1.308	1.162	1.624	1.745
11422	1.308	1.162	1.624	1.745
11423	1.308	1.162	1.624	1.745
11426	1.308	1.162	1.624	1.745
11427	1.308	1.162	1.624	1.745
11428	1.308	1.162	1.624	1.745
11429	1.308	1.162	1.624	1.745
11430	1.308	1.162	1.624	1.745
11432	1.308	1.162	1.624	1.745
11433	1.308	1.162	1.624	1.745
11434	1.308	1.162	1.624	1.745
11435	1.308	1.162	1.624	1.745
11436	1.308	1.162	1.624	1.745

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
11501	1.138	1.034	1.039	1.044
11507	1.138	1.034	1.039	1.044
11509	1.174	1.079	1.308	1.111
11510	1.244	1.119	0.911	1.214
11514	1.138	1.034	1.039	1.044
11516	1.174	1.079	1.308	1.111
11518	1.174	1.079	1.308	1.111
11520	1.244	1.119	0.911	1.214
11530	1.138	1.034	1.039	1.044
11542	1.138	1.034	1.039	1.044
11545	1.138	1.034	1.039	1.044
11548	1.138	1.034	1.039	1.044
11549	1.174	1.079	1.308	1.111
11550	1.174	1.079	1.308	1.111
11552	1.174	1.079	1.308	1.111
11553	1.174	1.079	1.308	1.111
11554	1.138	1.034	1.039	1.044
11556	1.138	1.034	1.039	1.044
11557	1.174	1.079	1.308	1.111
11558	1.174	1.079	1.308	1.111
11559	1.174	1.079	1.308	1.111
11560	1.138	1.034	1.039	1.044
11561	1.174	1.079	1.308	1.111
11563	1.174	1.079	1.308	1.111
11565	1.174	1.079	1.308	1.111
11566	1.244	1.119	0.911	1.214
11568	1.138	1.034	1.039	1.044
11570	1.174	1.079	1.308	1.111
11572	1.174	1.079	1.308	1.111
11575	1.174	1.079	1.308	1.111
11576	1.138	1.034	1.039	1.044
11577	1.138	1.034	1.039	1.044
11579	1.138	1.034	1.039	1.044
11580	1.174	1.079	1.308	1.111
11581	1.174	1.079	1.308	1.111
11590	1.138	1.034	1.039	1.044
11596	1.138	1.034	1.039	1.044
11598	1.174	1.079	1.308	1.111
11599	1.174	1.079	1.308	1.111
11691	1.308	1.162	1.624	1.745
11692	1.308	1.162	1.624	1.745
11693	1.308	1.162	1.624	1.745
11694	1.308	1.162	1.624	1.745
11697	1.308	1.162	1.624	1.745
11701	1.254	1.112	0.778	1.258
11702	1.254	1.112	0.778	1.258
11703	1.254	1.112	0.778	1.258
11704	1.254	1.112	0.778	1.258
11705	1.200	1.069	0.745	1.187
11706	1.254	1.112	0.778	1.258

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
11709	1.138	1.034	1.039	1.044
11710	1.244	1.119	0.911	1.214
11713	1.200	1.069	0.745	1.187
11714	1.244	1.119	0.911	1.214
11715	1.200	1.069	0.745	1.187
11716	1.200	1.069	0.745	1.187
11717	1.254	1.112	0.778	1.258
11718	1.254	1.112	0.778	1.258
11719	1.200	1.069	0.745	1.187
11720	1.200	1.069	0.745	1.187
11721	1.254	1.112	0.778	1.258
11722	1.254	1.112	0.778	1.258
11724	1.254	1.112	0.778	1.258
11725	1.254	1.112	0.778	1.258
11726	1.254	1.112	0.778	1.258
11727	1.200	1.069	0.745	1.187
11729	1.254	1.112	0.778	1.258
11730	1.254	1.112	0.778	1.258
11731	1.254	1.112	0.778	1.258
11732	1.138	1.034	1.039	1.044
11733	1.200	1.069	0.745	1.187
11735	1.244	1.119	0.911	1.214
11737	1.244	1.119	0.911	1.214
11738	1.200	1.069	0.745	1.187
11740	1.254	1.112	0.778	1.258
11741	1.200	1.069	0.745	1.187
11742	1.200	1.069	0.745	1.187
11743	1.254	1.112	0.778	1.258
11746	1.254	1.112	0.778	1.258
11747	1.254	1.112	0.778	1.258
11749	1.254	1.112	0.778	1.258
11751	1.254	1.112	0.778	1.258
11752	1.254	1.112	0.778	1.258
11753	1.138	1.034	1.039	1.044
11754	1.254	1.112	0.778	1.258
11755	1.200	1.069	0.745	1.187
11756	1.244	1.119	0.911	1.214
11757	1.254	1.112	0.778	1.258
11758	1.244	1.119	0.911	1.214
11762	1.244	1.119	0.911	1.214
11763	1.200	1.069	0.745	1.187
11764	1.200	1.069	0.745	1.187
11765	1.138	1.034	1.039	1.044
11766	1.200	1.069	0.745	1.187
11767	1.200	1.069	0.745	1.187
11768	1.254	1.112	0.778	1.258
11769	1.200	1.069	0.745	1.187
11771	1.138	1.034	1.039	1.044
11772	1.200	1.069	0.745	1.187
11776	1.200	1.069	0.745	1.187

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
11777	1.200	1.069	0.745	1.187
11778	1.200	1.069	0.745	1.187
11779	1.200	1.069	0.745	1.187
11780	1.200	1.069	0.745	1.187
11782	1.200	1.069	0.745	1.187
11783	1.244	1.119	0.911	1.214
11784	1.200	1.069	0.745	1.187
11786	1.200	1.069	0.745	1.187
11787	1.254	1.112	0.778	1.258
11788	1.254	1.112	0.778	1.258
11789	1.200	1.069	0.745	1.187
11790	1.200	1.069	0.745	1.187
11791	1.244	1.119	0.911	1.214
11792	1.200	1.069	0.745	1.187
11793	1.244	1.119	0.911	1.214
11795	1.254	1.112	0.778	1.258
11796	1.200	1.069	0.745	1.187
11797	1.244	1.119	0.911	1.214
11798	1.254	1.112	0.778	1.258
11801	1.244	1.119	0.911	1.214
11803	1.244	1.119	0.911	1.214
11804	1.244	1.119	0.911	1.214
11901	1.200	1.069	0.745	1.187
11933	1.200	1.069	0.745	1.187
11934	1.200	1.069	0.745	1.187
11935	1.200	1.069	0.745	1.187
11937	1.200	1.069	0.745	1.187
11939	1.200	1.069	0.745	1.187
11940	1.200	1.069	0.745	1.187
11941	1.200	1.069	0.745	1.187
11942	1.200	1.069	0.745	1.187
11944	1.200	1.069	0.745	1.187
11946	1.200	1.069	0.745	1.187
11948	1.200	1.069	0.745	1.187
11949	1.200	1.069	0.745	1.187
11950	1.200	1.069	0.745	1.187
11951	1.200	1.069	0.745	1.187
11952	1.200	1.069	0.745	1.187
11953	1.200	1.069	0.745	1.187
11954	1.200	1.069	0.745	1.187
11955	1.200	1.069	0.745	1.187
11957	1.200	1.069	0.745	1.187
11958	1.200	1.069	0.745	1.187
11961	1.200	1.069	0.745	1.187
11963	1.200	1.069	0.745	1.187
11967	1.200	1.069	0.745	1.187
11968	1.200	1.069	0.745	1.187
11971	1.200	1.069	0.745	1.187
11976	1.200	1.069	0.745	1.187
11977	1.200	1.069	0.745	1.187

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
11978	1.200	1.069	0.745	1.187
11980	1.200	1.069	0.745	1.187
12007	0.851	0.884	0.612	0.813
12008	0.851	0.884	0.612	0.813
12009	0.851	0.884	0.612	0.813
12010	0.780	0.874	0.732	0.724
12015	0.879	0.859	0.750	0.793
12017	0.820	0.854	0.661	0.773
12018	0.769	0.853	0.684	0.740
12019	0.831	0.865	0.553	0.779
12020	0.831	0.865	0.553	0.779
12022	0.769	0.853	0.684	0.740
12023	0.851	0.884	0.612	0.813
12024	0.769	0.853	0.684	0.740
12025	0.753	0.798	0.609	0.681
12027	0.831	0.865	0.553	0.779
12028	0.793	0.944	0.545	0.769
12029	0.820	0.854	0.661	0.773
12031	0.742	0.810	0.729	0.724
12032	0.753	0.798	0.609	0.681
12033	0.769	0.853	0.684	0.740
12035	0.742	0.810	0.729	0.724
12036	0.742	0.810	0.729	0.724
12037	0.820	0.854	0.661	0.773
12041	0.851	0.884	0.612	0.813
12042	0.879	0.859	0.750	0.793
12043	0.742	0.810	0.729	0.724
12046	0.851	0.884	0.612	0.813
12047	0.851	0.884	0.612	0.813
12051	0.879	0.859	0.750	0.793
12052	0.769	0.853	0.684	0.740
12053	0.851	0.884	0.612	0.813
12054	0.851	0.884	0.612	0.813
12055	0.851	0.884	0.612	0.813
12056	0.851	0.884	0.612	0.813
12057	0.769	0.853	0.684	0.740
12058	0.879	0.859	0.750	0.793
12059	0.851	0.884	0.612	0.813
12060	0.820	0.854	0.661	0.773
12061	0.769	0.853	0.684	0.740
12062	0.769	0.853	0.684	0.740
12063	0.769	0.853	0.684	0.740
12064	0.804	0.845	0.838	0.760
12065	0.831	0.865	0.553	0.779
12066	0.780	0.874	0.732	0.724
12067	0.851	0.884	0.612	0.813
12068	0.780	0.874	0.732	0.724
12070	0.780	0.874	0.732	0.724
12071	0.742	0.810	0.729	0.724
12072	0.780	0.874	0.732	0.724

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12074	0.831	0.865	0.553	0.779
12075	0.820	0.854	0.661	0.773
12076	0.742	0.810	0.729	0.724
12077	0.851	0.884	0.612	0.813
12078	0.753	0.798	0.609	0.681
12083	0.879	0.859	0.750	0.793
12084	0.851	0.884	0.612	0.813
12085	0.851	0.884	0.612	0.813
12086	0.780	0.874	0.732	0.724
12087	0.879	0.859	0.750	0.793
12090	0.769	0.853	0.684	0.740
12092	0.742	0.810	0.729	0.724
12093	0.742	0.810	0.729	0.724
12094	0.769	0.853	0.684	0.740
12095	0.753	0.798	0.609	0.681
12106	0.820	0.854	0.661	0.773
12108	0.736	0.810	0.764	0.715
12110	0.851	0.884	0.612	0.813
12115	0.820	0.854	0.661	0.773
12116	0.804	0.845	0.838	0.760
12117	0.753	0.798	0.609	0.681
12118	0.831	0.865	0.553	0.779
12120	0.851	0.884	0.612	0.813
12121	0.769	0.853	0.684	0.740
12122	0.742	0.810	0.729	0.724
12123	0.769	0.853	0.684	0.740
12125	0.820	0.854	0.661	0.773
12130	0.820	0.854	0.661	0.773
12131	0.742	0.810	0.729	0.724
12134	0.753	0.798	0.609	0.681
12136	0.820	0.854	0.661	0.773
12137	0.851	0.884	0.612	0.813
12138	0.769	0.853	0.684	0.740
12139	0.736	0.810	0.764	0.715
12140	0.769	0.853	0.684	0.740
12143	0.851	0.884	0.612	0.813
12144	0.769	0.853	0.684	0.740
12147	0.851	0.884	0.612	0.813
12148	0.831	0.865	0.553	0.779
12149	0.742	0.810	0.729	0.724
12150	0.851	0.884	0.612	0.813
12151	0.831	0.865	0.553	0.779
12153	0.769	0.853	0.684	0.740
12154	0.769	0.853	0.684	0.740
12155	0.804	0.845	0.838	0.760
12156	0.769	0.853	0.684	0.740
12157	0.742	0.810	0.729	0.724
12158	0.851	0.884	0.612	0.813
12159	0.851	0.884	0.612	0.813
12160	0.742	0.810	0.729	0.724



## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12164	0.736	0.810	0.764	0.715
12165	0.820	0.854	0.661	0.773
12166	0.780	0.874	0.732	0.724
12167	0.887	0.888	0.937	0.808
12168	0.769	0.853	0.684	0.740
12169	0.769	0.853	0.684	0.740
12170	0.831	0.865	0.553	0.779
12173	0.820	0.854	0.661	0.773
12175	0.742	0.810	0.729	0.724
12176	0.879	0.859	0.750	0.793
12180	0.769	0.853	0.684	0.740
12182	0.769	0.853	0.684	0.740
12183	0.851	0.884	0.612	0.813
12184	0.820	0.854	0.661	0.773
12185	0.769	0.853	0.684	0.740
12186	0.851	0.884	0.612	0.813
12187	0.742	0.810	0.729	0.724
12188	0.831	0.865	0.553	0.779
12189	0.851	0.884	0.612	0.813
12190	0.736	0.810	0.764	0.715
12192	0.879	0.859	0.750	0.793
12193	0.851	0.884	0.612	0.813
12194	0.742	0.810	0.729	0.724
12196	0.769	0.853	0.684	0.740
12197	0.804	0.845	0.838	0.760
12198	0.769	0.853	0.684	0.740
12202	1.109	1.125	1.014	1.052
12203	1.109	1.125	1.014	1.052
12204	1.109	1.125	1.014	1.052
12205	0.851	0.884	0.612	0.813
12206	1.109	1.125	1.014	1.052
12207	1.109	1.125	1.014	1.052
12208	1.109	1.125	1.014	1.052
12209	1.109	1.125	1.014	1.052
12210	1.109	1.125	1.014	1.052
12211	0.851	0.884	0.612	0.813
12223	1.109	1.125	1.014	1.052
12226	0.851	0.884	0.612	0.813
12260	1.109	1.125	1.014	1.052
12302	0.851	0.884	0.612	0.813
12303	0.851	0.884	0.612	0.813
12304	1.109	1.125	1.014	1.052
12305	1.109	1.125	1.014	1.052
12306	0.851	0.884	0.612	0.813
12307	1.109	1.125	1.014	1.052
12308	1.109	1.125	1.014	1.052
12309	0.851	0.884	0.612	0.813
12401	0.936	0.897	0.672	0.836
12404	0.936	0.897	0.672	0.836
12405	0.879	0.859	0.750	0.793

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12406	0.887	0.888	0.937	0.808
12407	0.879	0.859	0.750	0.793
12409	0.936	0.897	0.672	0.836
12410	0.936	0.897	0.672	0.836
12411	0.936	0.897	0.672	0.836
12412	0.936	0.897	0.672	0.836
12413	0.879	0.859	0.750	0.793
12414	0.879	0.859	0.750	0.793
12416	0.936	0.897	0.672	0.836
12418	0.879	0.859	0.750	0.793
12419	0.936	0.897	0.672	0.836
12421	0.887	0.888	0.937	0.808
12422	0.879	0.859	0.750	0.793
12423	0.879	0.859	0.750	0.793
12424	0.879	0.859	0.750	0.793
12427	0.879	0.859	0.750	0.793
12428	0.936	0.897	0.672	0.836
12430	0.887	0.888	0.937	0.808
12431	0.879	0.859	0.750	0.793
12433	0.936	0.897	0.672	0.836
12434	0.887	0.888	0.937	0.808
12435	0.936	0.897	0.672	0.836
12439	0.879	0.859	0.750	0.793
12440	0.936	0.897	0.672	0.836
12442	0.879	0.859	0.750	0.793
12443	0.936	0.897	0.672	0.836
12444	0.879	0.859	0.750	0.793
12446	0.936	0.897	0.672	0.836
12448	0.936	0.897	0.672	0.836
12449	0.936	0.897	0.672	0.836
12450	0.879	0.859	0.750	0.793
12451	0.879	0.859	0.750	0.793
12454	0.879	0.859	0.750	0.793
12455	0.887	0.888	0.937	0.808
12456	0.936	0.897	0.672	0.836
12457	0.936	0.897	0.672	0.836
12458	0.936	0.897	0.672	0.836
12460	0.879	0.859	0.750	0.793
12461	0.936	0.897	0.672	0.836
12463	0.879	0.859	0.750	0.793
12464	0.936	0.897	0.672	0.836
12465	0.936	0.897	0.672	0.836
12466	0.936	0.897	0.672	0.836
12468	0.879	0.859	0.750	0.793
12469	0.851	0.884	0.612	0.813
12470	0.879	0.859	0.750	0.793
12472	0.936	0.897	0.672	0.836
12473	0.879	0.859	0.750	0.793
12474	0.887	0.888	0.937	0.808
12477	0.936	0.897	0.672	0.836

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12480	0.936	0.897	0.672	0.836
12481	0.936	0.897	0.672	0.836
12482	0.879	0.859	0.750	0.793
12484	0.936	0.897	0.672	0.836
12485	0.879	0.859	0.750	0.793
12486	0.936	0.897	0.672	0.836
12487	0.936	0.897	0.672	0.836
12491	0.936	0.897	0.672	0.836
12492	0.879	0.859	0.750	0.793
12494	0.936	0.897	0.672	0.836
12495	0.936	0.897	0.672	0.836
12496	0.879	0.859	0.750	0.793
12498	0.936	0.897	0.672	0.836
12501	0.949	0.945	0.617	0.874
12502	0.820	0.854	0.661	0.773
12503	0.820	0.854	0.661	0.773
12507	0.949	0.945	0.617	0.874
12508	0.949	0.945	0.617	0.874
12513	0.820	0.854	0.661	0.773
12514	0.949	0.945	0.617	0.874
12515	0.936	0.897	0.672	0.836
12516	0.820	0.854	0.661	0.773
12517	0.820	0.854	0.661	0.773
12518	1.001	0.953	0.713	0.930
12520	1.001	0.953	0.713	0.930
12521	0.820	0.854	0.661	0.773
12522	0.949	0.945	0.617	0.874
12523	0.820	0.854	0.661	0.773
12524	0.949	0.945	0.617	0.874
12525	0.936	0.897	0.672	0.836
12526	0.820	0.854	0.661	0.773
12528	0.936	0.897	0.672	0.836
12529	0.820	0.854	0.661	0.773
12531	0.949	0.945	0.617	0.874
12533	0.949	0.945	0.617	0.874
12534	0.820	0.854	0.661	0.773
12538	0.949	0.945	0.617	0.874
12540	0.949	0.945	0.617	0.874
12542	0.936	0.897	0.672	0.836
12543	1.001	0.953	0.713	0.930
12545	0.949	0.945	0.617	0.874
12546	0.949	0.945	0.617	0.874
12547	0.936	0.897	0.672	0.836
12548	0.936	0.897	0.672	0.836
12549	1.001	0.953	0.713	0.930
12550	1.001	0.953	0.713	0.930
12553	1.001	0.953	0.713	0.930
12561	0.936	0.897	0.672	0.836
12563	1.001	0.953	0.713	0.930
12564	0.949	0.945	0.617	0.874

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12565	0.820	0.854	0.661	0.773
12566	1.047	0.963	0.727	0.973
12567	0.949	0.945	0.617	0.874
12569	0.949	0.945	0.617	0.874
12570	0.949	0.945	0.617	0.874
12571	0.949	0.945	0.617	0.874
12572	0.949	0.945	0.617	0.874
12575	1.001	0.953	0.713	0.930
12577	1.001	0.953	0.713	0.930
12578	0.949	0.945	0.617	0.874
12580	0.949	0.945	0.617	0.874
12581	0.949	0.945	0.617	0.874
12582	0.949	0.945	0.617	0.874
12583	0.949	0.945	0.617	0.874
12585	0.949	0.945	0.617	0.874
12586	1.001	0.953	0.713	0.930
12589	0.936	0.897	0.672	0.836
12590	0.949	0.945	0.617	0.874
12592	0.949	0.945	0.617	0.874
12594	0.949	0.945	0.617	0.874
12601	0.949	0.945	0.617	0.874
12603	0.949	0.945	0.617	0.874
12701	0.881	0.905	0.804	0.824
12719	0.881	0.905	0.804	0.824
12720	0.881	0.905	0.804	0.824
12721	0.881	0.905	0.804	0.824
12723	0.881	0.905	0.804	0.824
12725	0.881	0.905	0.804	0.824
12726	0.881	0.905	0.804	0.824
12729	1.047	0.963	0.727	0.973
12732	0.881	0.905	0.804	0.824
12733	0.881	0.905	0.804	0.824
12734	0.881	0.905	0.804	0.824
12736	0.881	0.905	0.804	0.824
12737	0.881	0.905	0.804	0.824
12738	0.881	0.905	0.804	0.824
12740	0.881	0.905	0.804	0.824
12741	0.881	0.905	0.804	0.824
12742	0.881	0.905	0.804	0.824
12743	0.881	0.905	0.804	0.824
12745	0.881	0.905	0.804	0.824
12746	1.047	0.963	0.727	0.973
12747	0.881	0.905	0.804	0.824
12748	0.881	0.905	0.804	0.824
12750	0.881	0.905	0.804	0.824
12751	0.881	0.905	0.804	0.824
12752	0.881	0.905	0.804	0.824
12754	0.881	0.905	0.804	0.824
12758	0.881	0.905	0.804	0.824
12759	0.881	0.905	0.804	0.824

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
12760	0.881	0.905	0.804	0.824
12762	0.881	0.905	0.804	0.824
12763	0.881	0.905	0.804	0.824
12764	0.881	0.905	0.804	0.824
12765	0.881	0.905	0.804	0.824
12766	0.881	0.905	0.804	0.824
12768	0.881	0.905	0.804	0.824
12770	0.881	0.905	0.804	0.824
12771	1.047	0.963	0.727	0.973
12775	0.881	0.905	0.804	0.824
12776	0.881	0.905	0.804	0.824
12777	0.881	0.905	0.804	0.824
12779	0.881	0.905	0.804	0.824
12780	1.047	0.963	0.727	0.973
12783	0.881	0.905	0.804	0.824
12786	0.881	0.905	0.804	0.824
12787	0.881	0.905	0.804	0.824
12788	0.881	0.905	0.804	0.824
12789	0.881	0.905	0.804	0.824
12790	0.881	0.905	0.804	0.824
12791	0.881	0.905	0.804	0.824
12792	0.881	0.905	0.804	0.824
12801	0.848	0.891	0.513	0.797
12803	0.831	0.865	0.553	0.779
12804	0.848	0.891	0.513	0.797
12808	0.848	0.891	0.513	0.797
12809	0.793	0.944	0.545	0.769
12810	0.848	0.891	0.513	0.797
12812	0.736	0.810	0.764	0.715
12814	0.848	0.891	0.513	0.797
12815	0.848	0.891	0.513	0.797
12816	0.793	0.944	0.545	0.769
12817	0.848	0.891	0.513	0.797
12819	0.793	0.944	0.545	0.769
12821	0.793	0.944	0.545	0.769
12822	0.831	0.865	0.553	0.779
12823	0.793	0.944	0.545	0.769
12824	0.848	0.891	0.513	0.797
12827	0.793	0.944	0.545	0.769
12828	0.793	0.944	0.545	0.769
12831	0.831	0.865	0.553	0.779
12832	0.793	0.944	0.545	0.769
12833	0.831	0.865	0.553	0.779
12834	0.793	0.944	0.545	0.769
12835	0.831	0.865	0.553	0.779
12836	0.848	0.891	0.513	0.797
12837	0.793	0.944	0.545	0.769
12838	0.793	0.944	0.545	0.769
12839	0.793	0.944	0.545	0.769
12842	0.736	0.810	0.764	0.715

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
12843	0.848	0.891	0.513	0.797
12844	0.848	0.891	0.513	0.797
12845	0.848	0.891	0.513	0.797
12846	0.848	0.891	0.513	0.797
12847	0.736	0.810	0.764	0.715
12849	0.793	0.944	0.545	0.769
12850	0.831	0.865	0.553	0.779
12851	0.763	0.861	1.316	0.745
12852	0.763	0.861	1.316	0.745
12853	0.848	0.891	0.513	0.797
12854	0.793	0.944	0.545	0.769
12855	0.763	0.861	1.316	0.745
12857	0.763	0.861	1.316	0.745
12858	0.763	0.861	1.316	0.745
12859	0.831	0.865	0.553	0.779
12860	0.848	0.891	0.513	0.797
12861	0.793	0.944	0.545	0.769
12863	0.831	0.865	0.553	0.779
12865	0.793	0.944	0.545	0.769
12866	0.831	0.865	0.553	0.779
12870	0.763	0.861	1.316	0.745
12871	0.831	0.865	0.553	0.779
12873	0.793	0.944	0.545	0.769
12874	0.848	0.891	0.513	0.797
12878	0.848	0.891	0.513	0.797
12879	0.763	0.861	1.316	0.745
12883	0.763	0.861	1.316	0.745
12885	0.848	0.891	0.513	0.797
12886	0.848	0.891	0.513	0.797
12887	0.793	0.944	0.545	0.769
12901	0.763	0.861	1.316	0.745
12903	0.763	0.861	1.316	0.745
12910	0.763	0.861	1.316	0.745
12911	0.763	0.861	1.316	0.745
12912	0.763	0.861	1.316	0.745
12913	0.763	0.861	1.316	0.745
12914	0.743	0.856	1.465	0.701
12916	0.743	0.856	1.465	0.701
12917	0.743	0.856	1.465	0.701
12918	0.763	0.861	1.316	0.745
12919	0.763	0.861	1.316	0.745
12920	0.743	0.856	1.465	0.701
12921	0.763	0.861	1.316	0.745
12922	0.911	0.924	0.768	0.818
12923	0.763	0.861	1.316	0.745
12924	0.763	0.861	1.316	0.745
12926	0.743	0.856	1.465	0.701
12928	0.763	0.861	1.316	0.745
12930	0.743	0.856	1.465	0.701
12932	0.763	0.861	1.316	0.745

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
12934	0.763	0.861	1.316	0.745
12935	0.763	0.861	1.316	0.745
12936	0.763	0.861	1.316	0.745
12937	0.743	0.856	1.465	0.701
12941	0.763	0.861	1.316	0.745
12942	0.763	0.861	1.316	0.745
12943	0.763	0.861	1.316	0.745
12944	0.763	0.861	1.316	0.745
12945	0.743	0.856	1.465	0.701
12946	0.763	0.861	1.316	0.745
12949	0.911	0.924	0.768	0.818
12950	0.763	0.861	1.316	0.745
12952	0.763	0.861	1.316	0.745
12953	0.743	0.856	1.465	0.701
12955	0.763	0.861	1.316	0.745
12956	0.763	0.861	1.316	0.745
12957	0.743	0.856	1.465	0.701
12958	0.763	0.861	1.316	0.745
12959	0.763	0.861	1.316	0.745
12960	0.763	0.861	1.316	0.745
12961	0.763	0.861	1.316	0.745
12962	0.763	0.861	1.316	0.745
12964	0.763	0.861	1.316	0.745
12965	0.911	0.924	0.768	0.818
12966	0.743	0.856	1.465	0.701
12967	0.911	0.924	0.768	0.818
12969	0.743	0.856	1.465	0.701
12970	0.743	0.856	1.465	0.701
12972	0.763	0.861	1.316	0.745
12974	0.763	0.861	1.316	0.745
12978	0.763	0.861	1.316	0.745
12979	0.763	0.861	1.316	0.745
12980	0.743	0.856	1.465	0.701
12981	0.763	0.861	1.316	0.745
12983	0.743	0.856	1.465	0.701
12985	0.763	0.861	1.316	0.745
12986	0.743	0.856	1.465	0.701
12987	0.763	0.861	1.316	0.745
12989	0.743	0.856	1.465	0.701
12992	0.763	0.861	1.316	0.745
12993	0.763	0.861	1.316	0.745
12996	0.763	0.861	1.316	0.745
12997	0.763	0.861	1.316	0.745
12998	0.763	0.861	1.316	0.745
13021	0.759	0.817	0.630	0.720
13026	0.759	0.817	0.630	0.720
13027	0.807	0.866	0.529	0.775
13028	0.760	0.825	0.617	0.713
13029	0.807	0.866	0.529	0.775
13030	0.807	0.866	0.529	0.775

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
13031	0.807	0.866	0.529	0.775
13032	0.768	0.849	0.541	0.746
13033	0.759	0.817	0.630	0.720
13034	0.759	0.817	0.630	0.720
13035	0.768	0.849	0.541	0.746
13036	0.760	0.825	0.617	0.713
13037	0.768	0.849	0.541	0.746
13039	0.807	0.866	0.529	0.775
13040	0.807	0.866	0.529	0.775
13041	0.807	0.866	0.529	0.775
13042	0.760	0.825	0.617	0.713
13044	0.760	0.825	0.617	0.713
13045	0.807	0.866	0.529	0.775
13052	0.768	0.849	0.541	0.746
13053	0.779	0.791	0.740	0.734
13054	0.818	0.874	0.607	0.763
13057	0.807	0.866	0.529	0.775
13060	0.807	0.866	0.529	0.775
13061	0.768	0.849	0.541	0.746
13063	0.807	0.866	0.529	0.775
13066	0.807	0.866	0.529	0.775
13068	0.779	0.791	0.740	0.734
13069	0.760	0.825	0.617	0.713
13071	0.759	0.817	0.630	0.720
13072	0.768	0.849	0.541	0.746
13073	0.779	0.791	0.740	0.734
13074	0.760	0.825	0.617	0.713
13076	0.760	0.825	0.617	0.713
13077	0.807	0.866	0.529	0.775
13078	0.807	0.866	0.529	0.775
13080	0.807	0.866	0.529	0.775
13081	0.759	0.817	0.630	0.720
13082	0.807	0.866	0.529	0.775
13083	0.760	0.825	0.617	0.713
13084	0.807	0.866	0.529	0.775
13088	0.807	0.866	0.529	0.775
13090	0.807	0.866	0.529	0.775
13092	0.759	0.817	0.630	0.720
13101	0.807	0.866	0.529	0.775
13103	0.760	0.825	0.617	0.713
13104	0.807	0.866	0.529	0.775
13108	0.807	0.866	0.529	0.775
13110	0.807	0.866	0.529	0.775
13111	0.759	0.817	0.630	0.720
13112	0.807	0.866	0.529	0.775
13114	0.760	0.825	0.617	0.713
13116	0.807	0.866	0.529	0.775
13118	0.759	0.817	0.630	0.720
13120	0.807	0.866	0.529	0.775
13122	0.768	0.849	0.541	0.746



## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
13124	0.824	0.886	0.877	0.778
13126	0.760	0.825	0.617	0.713
13131	0.760	0.825	0.617	0.713
13132	0.760	0.825	0.617	0.713
13135	0.760	0.825	0.617	0.713
13136	0.824	0.886	0.877	0.778
13140	0.759	0.817	0.630	0.720
13141	0.807	0.866	0.529	0.775
13142	0.760	0.825	0.617	0.713
13143	0.763	0.818	0.644	0.678
13144	0.760	0.825	0.617	0.713
13145	0.760	0.825	0.617	0.713
13146	0.763	0.818	0.644	0.678
13147	0.759	0.817	0.630	0.720
13148	0.757	0.831	0.793	0.677
13152	0.807	0.866	0.529	0.775
13155	0.824	0.886	0.877	0.778
13156	0.759	0.817	0.630	0.720
13158	0.807	0.866	0.529	0.775
13159	0.807	0.866	0.529	0.775
13160	0.759	0.817	0.630	0.720
13164	0.807	0.866	0.529	0.775
13165	0.757	0.831	0.793	0.677
13166	0.759	0.817	0.630	0.720
13167	0.760	0.825	0.617	0.713
13202	0.897	1.072	1.102	0.950
13203	0.897	1.072	1.102	0.950
13204	0.897	1.072	1.102	0.950
13205	0.897	1.072	1.102	0.950
13206	0.897	1.072	1.102	0.950
13207	0.897	1.072	1.102	0.950
13208	0.897	1.072	1.102	0.950
13209	0.807	0.866	0.529	0.775
13210	0.897	1.072	1.102	0.950
13211	0.807	0.866	0.529	0.775
13212	0.807	0.866	0.529	0.775
13214	0.807	0.866	0.529	0.775
13215	0.807	0.866	0.529	0.775
13218	0.807	0.866	0.529	0.775
13219	0.807	0.866	0.529	0.775
13224	0.897	1.072	1.102	0.950
13290	0.807	0.866	0.529	0.775
13301	0.818	0.874	0.607	0.763
13302	0.760	0.825	0.617	0.713
13303	0.818	0.874	0.607	0.763
13304	0.818	0.874	0.607	0.763
13308	0.818	0.874	0.607	0.763
13309	0.818	0.874	0.607	0.763
13310	0.768	0.849	0.541	0.746
13314	0.768	0.849	0.541	0.746

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
13315	0.804	0.845	0.838	0.760
13316	0.818	0.874	0.607	0.763
13317	0.780	0.874	0.732	0.724
13318	0.818	0.874	0.607	0.763
13319	0.818	0.874	0.607	0.763
13320	0.804	0.845	0.838	0.760
13322	0.818	0.874	0.607	0.763
13323	0.818	0.874	0.607	0.763
13324	0.759	0.845	0.695	0.719
13325	0.752	0.878	0.888	0.714
13326	0.804	0.845	0.838	0.760
13327	0.752	0.878	0.888	0.714
13328	0.818	0.874	0.607	0.763
13329	0.759	0.845	0.695	0.719
13331	0.759	0.845	0.695	0.719
13332	0.824	0.886	0.877	0.778
13333	0.804	0.845	0.838	0.760
13334	0.768	0.849	0.541	0.746
13335	0.804	0.845	0.838	0.760
13337	0.804	0.845	0.838	0.760
13338	0.818	0.874	0.607	0.763
13339	0.780	0.874	0.732	0.724
13340	0.759	0.845	0.695	0.719
13342	0.804	0.845	0.838	0.760
13343	0.752	0.878	0.888	0.714
13345	0.752	0.878	0.888	0.714
13346	0.768	0.849	0.541	0.746
13348	0.804	0.845	0.838	0.760
13350	0.759	0.845	0.695	0.719
13354	0.818	0.874	0.607	0.763
13355	0.768	0.849	0.541	0.746
13357	0.759	0.845	0.695	0.719
13360	0.736	0.810	0.764	0.715
13361	0.759	0.845	0.695	0.719
13363	0.818	0.874	0.607	0.763
13365	0.759	0.845	0.695	0.719
13367	0.752	0.878	0.888	0.714
13368	0.752	0.878	0.888	0.714
13402	0.768	0.849	0.541	0.746
13403	0.818	0.874	0.607	0.763
13406	0.759	0.845	0.695	0.719
13407	0.759	0.845	0.695	0.719
13408	0.768	0.849	0.541	0.746
13409	0.768	0.849	0.541	0.746
13411	0.824	0.886	0.877	0.778
13413	0.818	0.874	0.607	0.763
13415	0.804	0.845	0.838	0.760
13416	0.759	0.845	0.695	0.719
13417	0.818	0.874	0.607	0.763
13418	0.768	0.849	0.541	0.746

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
13420	0.759	0.845	0.695	0.719
13421	0.768	0.849	0.541	0.746
13424	0.818	0.874	0.607	0.763
13425	0.818	0.874	0.607	0.763
13428	0.780	0.874	0.732	0.724
13431	0.759	0.845	0.695	0.719
13433	0.752	0.878	0.888	0.714
13436	0.736	0.810	0.764	0.715
13437	0.760	0.825	0.617	0.713
13438	0.818	0.874	0.607	0.763
13439	0.804	0.845	0.838	0.760
13440	0.818	0.874	0.607	0.763
13441	0.818	0.874	0.607	0.763
13450	0.804	0.845	0.838	0.760
13452	0.780	0.874	0.732	0.724
13454	0.759	0.845	0.695	0.719
13456	0.818	0.874	0.607	0.763
13459	0.742	0.810	0.729	0.724
13460	0.824	0.886	0.877	0.778
13461	0.818	0.874	0.607	0.763
13464	0.824	0.886	0.877	0.778
13465	0.768	0.849	0.541	0.746
13468	0.804	0.845	0.838	0.760
13469	0.818	0.874	0.607	0.763
13470	0.753	0.798	0.609	0.681
13471	0.818	0.874	0.607	0.763
13473	0.752	0.878	0.888	0.714
13475	0.759	0.845	0.695	0.719
13476	0.818	0.874	0.607	0.763
13477	0.818	0.874	0.607	0.763
13478	0.818	0.874	0.607	0.763
13480	0.818	0.874	0.607	0.763
13482	0.804	0.845	0.838	0.760
13483	0.818	0.874	0.607	0.763
13485	0.768	0.849	0.541	0.746
13486	0.818	0.874	0.607	0.763
13488	0.804	0.845	0.838	0.760
13489	0.752	0.878	0.888	0.714
13490	0.818	0.874	0.607	0.763
13491	0.759	0.845	0.695	0.719
13492	0.818	0.874	0.607	0.763
13493	0.760	0.825	0.617	0.713
13494	0.818	0.874	0.607	0.763
13495	0.818	0.874	0.607	0.763
13501	0.818	0.874	0.607	0.763
13502	0.818	0.874	0.607	0.763
13601	0.987	0.954	0.717	0.885
13602	0.987	0.954	0.717	0.885
13603	0.987	0.954	0.717	0.885
13605	0.987	0.954	0.717	0.885

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
13606	0.987	0.954	0.717	0.885
13607	0.987	0.954	0.717	0.885
13608	0.987	0.954	0.717	0.885
13612	0.987	0.954	0.717	0.885
13613	0.911	0.924	0.768	0.818
13614	0.911	0.924	0.768	0.818
13616	0.987	0.954	0.717	0.885
13617	0.911	0.924	0.768	0.818
13618	0.987	0.954	0.717	0.885
13619	0.987	0.954	0.717	0.885
13620	0.752	0.878	0.888	0.714
13621	0.911	0.924	0.768	0.818
13622	0.987	0.954	0.717	0.885
13624	0.987	0.954	0.717	0.885
13625	0.911	0.924	0.768	0.818
13626	0.752	0.878	0.888	0.714
13630	0.911	0.924	0.768	0.818
13633	0.911	0.924	0.768	0.818
13634	0.987	0.954	0.717	0.885
13635	0.911	0.924	0.768	0.818
13636	0.987	0.954	0.717	0.885
13637	0.987	0.954	0.717	0.885
13638	0.987	0.954	0.717	0.885
13639	0.911	0.924	0.768	0.818
13640	0.987	0.954	0.717	0.885
13642	0.911	0.924	0.768	0.818
13646	0.911	0.924	0.768	0.818
13648	0.752	0.878	0.888	0.714
13650	0.987	0.954	0.717	0.885
13652	0.911	0.924	0.768	0.818
13654	0.911	0.924	0.768	0.818
13655	0.743	0.856	1.465	0.701
13656	0.987	0.954	0.717	0.885
13658	0.911	0.924	0.768	0.818
13659	0.987	0.954	0.717	0.885
13660	0.911	0.924	0.768	0.818
13661	0.987	0.954	0.717	0.885
13662	0.911	0.924	0.768	0.818
13664	0.911	0.924	0.768	0.818
13665	0.987	0.954	0.717	0.885
13667	0.911	0.924	0.768	0.818
13668	0.911	0.924	0.768	0.818
13669	0.911	0.924	0.768	0.818
13670	0.911	0.924	0.768	0.818
13672	0.911	0.924	0.768	0.818
13673	0.987	0.954	0.717	0.885
13675	0.987	0.954	0.717	0.885
13676	0.911	0.924	0.768	0.818
13679	0.987	0.954	0.717	0.885
13680	0.911	0.924	0.768	0.818

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
13681	0.911	0.924	0.768	0.818
13682	0.987	0.954	0.717	0.885
13684	0.911	0.924	0.768	0.818
13685	0.987	0.954	0.717	0.885
13687	0.911	0.924	0.768	0.818
13690	0.911	0.924	0.768	0.818
13691	0.987	0.954	0.717	0.885
13693	0.987	0.954	0.717	0.885
13694	0.911	0.924	0.768	0.818
13696	0.911	0.924	0.768	0.818
13697	0.911	0.924	0.768	0.818
13730	0.824	0.886	0.877	0.778
13731	0.887	0.888	0.937	0.808
13732	0.895	0.918	0.884	0.826
13733	0.824	0.886	0.877	0.778
13734	0.895	0.918	0.884	0.826
13736	0.895	0.918	0.884	0.826
13739	0.887	0.888	0.937	0.808
13740	0.887	0.888	0.937	0.808
13743	0.895	0.918	0.884	0.826
13744	0.948	0.959	0.846	0.868
13746	0.948	0.959	0.846	0.868
13748	0.948	0.959	0.846	0.868
13750	0.887	0.888	0.937	0.808
13751	0.887	0.888	0.937	0.808
13752	0.887	0.888	0.937	0.808
13753	0.887	0.888	0.937	0.808
13754	0.948	0.959	0.846	0.868
13755	0.887	0.888	0.937	0.808
13756	0.887	0.888	0.937	0.808
13757	0.887	0.888	0.937	0.808
13760	0.948	0.959	0.846	0.868
13775	0.887	0.888	0.937	0.808
13776	0.804	0.845	0.838	0.760
13777	0.948	0.959	0.846	0.868
13778	0.824	0.886	0.877	0.778
13780	0.824	0.886	0.877	0.778
13782	0.887	0.888	0.937	0.808
13783	0.887	0.888	0.937	0.808
13786	0.887	0.888	0.937	0.808
13787	0.948	0.959	0.846	0.868
13788	0.887	0.888	0.937	0.808
13790	0.948	0.959	0.846	0.868
13795	0.948	0.959	0.846	0.868
13796	0.804	0.845	0.838	0.760
13797	0.948	0.959	0.846	0.868
13801	0.824	0.886	0.877	0.778
13802	0.948	0.959	0.846	0.868
13803	0.807	0.866	0.529	0.775
13804	0.887	0.888	0.937	0.808

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
13806	0.887	0.888	0.937	0.808
13807	0.804	0.845	0.838	0.760
13808	0.804	0.845	0.838	0.760
13809	0.824	0.886	0.877	0.778
13810	0.804	0.845	0.838	0.760
13811	0.895	0.918	0.884	0.826
13812	0.895	0.918	0.884	0.826
13813	0.948	0.959	0.846	0.868
13815	0.824	0.886	0.877	0.778
13820	0.804	0.845	0.838	0.760
13825	0.804	0.845	0.838	0.760
13826	0.948	0.959	0.846	0.868
13827	0.895	0.918	0.884	0.826
13830	0.824	0.886	0.877	0.778
13832	0.824	0.886	0.877	0.778
13833	0.948	0.959	0.846	0.868
13834	0.804	0.845	0.838	0.760
13835	0.895	0.918	0.884	0.826
13838	0.887	0.888	0.937	0.808
13839	0.887	0.888	0.937	0.808
13841	0.824	0.886	0.877	0.778
13842	0.887	0.888	0.937	0.808
13843	0.824	0.886	0.877	0.778
13844	0.824	0.886	0.877	0.778
13846	0.887	0.888	0.937	0.808
13849	0.804	0.845	0.838	0.760
13850	0.948	0.959	0.846	0.868
13856	0.887	0.888	0.937	0.808
13859	0.804	0.845	0.838	0.760
13861	0.804	0.845	0.838	0.760
13862	0.948	0.959	0.846	0.868
13863	0.807	0.866	0.529	0.775
13864	0.895	0.918	0.884	0.826
13865	0.948	0.959	0.846	0.868
13901	0.948	0.959	0.846	0.868
13903	0.948	0.959	0.846	0.868
13904	0.948	0.959	0.846	0.868
13905	0.948	0.959	0.846	0.868
14001	0.803	0.847	0.469	0.677
14004	0.803	0.847	0.469	0.677
14005	0.750	0.832	0.463	0.630
14006	0.803	0.847	0.469	0.677
14008	0.814	0.855	0.737	0.731
14009	0.725	0.814	0.626	0.649
14011	0.725	0.814	0.626	0.649
14012	0.814	0.855	0.737	0.731
14013	0.750	0.832	0.463	0.630
14020	0.750	0.832	0.463	0.630
14024	0.725	0.814	0.626	0.649
14025	0.803	0.847	0.469	0.677

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14026	0.803	0.847	0.469	0.677
14028	0.814	0.855	0.737	0.731
14030	0.803	0.847	0.469	0.677
14031	0.803	0.847	0.469	0.677
14032	0.803	0.847	0.469	0.677
14033	0.803	0.847	0.469	0.677
14034	0.803	0.847	0.469	0.677
14036	0.750	0.832	0.463	0.630
14037	0.725	0.814	0.626	0.649
14039	0.725	0.814	0.626	0.649
14040	0.750	0.832	0.463	0.630
14041	0.747	0.890	0.810	0.690
14042	0.747	0.890	0.810	0.690
14043	0.803	0.847	0.469	0.677
14047	0.803	0.847	0.469	0.677
14048	0.804	0.880	0.681	0.737
14051	0.803	0.847	0.469	0.677
14052	0.803	0.847	0.469	0.677
14054	0.750	0.832	0.463	0.630
14055	0.803	0.847	0.469	0.677
14057	0.803	0.847	0.469	0.677
14058	0.750	0.832	0.463	0.630
14059	0.803	0.847	0.469	0.677
14060	0.747	0.890	0.810	0.690
14062	0.804	0.880	0.681	0.737
14063	0.804	0.880	0.681	0.737
14065	0.747	0.890	0.810	0.690
14066	0.725	0.814	0.626	0.649
14067	0.814	0.855	0.737	0.731
14068	0.803	0.847	0.469	0.677
14069	0.803	0.847	0.469	0.677
14070	0.747	0.890	0.810	0.690
14072	0.803	0.847	0.469	0.677
14075	0.803	0.847	0.469	0.677
14080	0.803	0.847	0.469	0.677
14081	0.804	0.880	0.681	0.737
14082	0.725	0.814	0.626	0.649
14083	0.725	0.814	0.626	0.649
14085	0.803	0.847	0.469	0.677
14086	0.803	0.847	0.469	0.677
14091	0.803	0.847	0.469	0.677
14092	0.814	0.855	0.737	0.731
14094	0.814	0.855	0.737	0.731
14098	0.741	0.821	0.710	0.680
14101	0.747	0.890	0.810	0.690
14102	0.803	0.847	0.469	0.677
14103	0.741	0.821	0.710	0.680
14105	0.814	0.855	0.737	0.731
14108	0.814	0.855	0.737	0.731
14111	0.803	0.847	0.469	0.677

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14113	0.725	0.814	0.626	0.649
14120	0.814	0.855	0.737	0.731
14125	0.750	0.832	0.463	0.630
14127	0.803	0.847	0.469	0.677
14129	0.747	0.890	0.810	0.690
14131	0.814	0.855	0.737	0.731
14132	0.814	0.855	0.737	0.731
14134	0.803	0.847	0.469	0.677
14136	0.804	0.880	0.681	0.737
14138	0.747	0.890	0.810	0.690
14139	0.803	0.847	0.469	0.677
14141	0.803	0.847	0.469	0.677
14143	0.750	0.832	0.463	0.630
14145	0.725	0.814	0.626	0.649
14150	0.803	0.847	0.469	0.677
14167	0.725	0.814	0.626	0.649
14170	0.803	0.847	0.469	0.677
14171	0.747	0.890	0.810	0.690
14172	0.814	0.855	0.737	0.731
14174	0.814	0.855	0.737	0.731
14201	1.127	1.079	1.184	1.038
14202	1.127	1.079	1.184	1.038
14203	1.127	1.079	1.184	1.038
14204	1.127	1.079	1.184	1.038
14206	1.127	1.079	1.184	1.038
14207	1.127	1.079	1.184	1.038
14208	1.127	1.079	1.184	1.038
14209	1.127	1.079	1.184	1.038
14210	1.127	1.079	1.184	1.038
14211	1.127	1.079	1.184	1.038
14212	1.127	1.079	1.184	1.038
14213	1.127	1.079	1.184	1.038
14214	1.127	1.079	1.184	1.038
14215	1.127	1.079	1.184	1.038
14216	1.127	1.079	1.184	1.038
14217	1.127	1.079	1.184	1.038
14218	1.127	1.079	1.184	1.038
14219	1.127	1.079	1.184	1.038
14220	1.127	1.079	1.184	1.038
14221	1.127	1.079	1.184	1.038
14222	1.127	1.079	1.184	1.038
14223	1.127	1.079	1.184	1.038
14224	0.803	0.847	0.469	0.677
14225	1.127	1.079	1.184	1.038
14226	1.127	1.079	1.184	1.038
14227	1.127	1.079	1.184	1.038
14228	0.803	0.847	0.469	0.677
14301	0.814	0.855	0.737	0.731
14303	0.814	0.855	0.737	0.731
14304	0.814	0.855	0.737	0.731



## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14305	0.814	0.855	0.737	0.731
14411	0.741	0.821	0.710	0.680
14414	0.753	0.817	0.755	0.715
14415	0.754	0.818	0.733	0.700
14416	0.829	0.869	0.750	0.758
14418	0.754	0.818	0.733	0.700
14420	0.829	0.869	0.750	0.758
14422	0.750	0.832	0.463	0.630
14423	0.753	0.817	0.755	0.715
14424	0.754	0.787	0.647	0.664
14425	0.754	0.787	0.647	0.664
14427	0.725	0.814	0.626	0.649
14428	0.829	0.869	0.750	0.758
14432	0.754	0.787	0.647	0.664
14433	0.763	0.818	0.644	0.678
14435	0.753	0.817	0.755	0.715
14437	0.753	0.817	0.755	0.715
14441	0.754	0.818	0.733	0.700
14445	0.829	0.869	0.750	0.758
14450	0.829	0.869	0.750	0.758
14454	0.753	0.817	0.755	0.715
14456	0.754	0.787	0.647	0.664
14462	0.753	0.817	0.755	0.715
14464	0.829	0.869	0.750	0.758
14466	0.753	0.817	0.755	0.715
14467	0.829	0.869	0.750	0.758
14468	0.829	0.869	0.750	0.758
14469	0.754	0.787	0.647	0.664
14470	0.741	0.821	0.710	0.680
14471	0.754	0.787	0.647	0.664
14472	0.829	0.869	0.750	0.758
14475	0.754	0.787	0.647	0.664
14476	0.741	0.821	0.710	0.680
14477	0.741	0.821	0.710	0.680
14478	0.754	0.818	0.733	0.700
14479	0.741	0.821	0.710	0.680
14480	0.753	0.817	0.755	0.715
14481	0.753	0.817	0.755	0.715
14482	0.829	0.869	0.750	0.758
14485	0.753	0.817	0.755	0.715
14486	0.829	0.869	0.750	0.758
14487	0.753	0.817	0.755	0.715
14489	0.763	0.818	0.644	0.678
14502	0.763	0.818	0.644	0.678
14504	0.754	0.787	0.647	0.664
14505	0.763	0.818	0.644	0.678
14506	0.829	0.869	0.750	0.758
14507	0.754	0.818	0.733	0.700
14510	0.753	0.817	0.755	0.715
14512	0.754	0.787	0.647	0.664

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14513	0.763	0.818	0.644	0.678
14514	0.829	0.869	0.750	0.758
14516	0.763	0.818	0.644	0.678
14517	0.753	0.817	0.755	0.715
14519	0.763	0.818	0.644	0.678
14521	0.757	0.831	0.793	0.677
14522	0.763	0.818	0.644	0.678
14525	0.750	0.832	0.463	0.630
14526	0.829	0.869	0.750	0.758
14527	0.754	0.818	0.733	0.700
14530	0.725	0.814	0.626	0.649
14532	0.754	0.787	0.647	0.664
14533	0.753	0.817	0.755	0.715
14534	0.829	0.869	0.750	0.758
14536	0.725	0.814	0.626	0.649
14541	0.757	0.831	0.793	0.677
14543	0.829	0.869	0.750	0.758
14544	0.754	0.818	0.733	0.700
14545	0.753	0.817	0.755	0.715
14546	0.829	0.869	0.750	0.758
14548	0.754	0.787	0.647	0.664
14550	0.725	0.814	0.626	0.649
14551	0.763	0.818	0.644	0.678
14555	0.763	0.818	0.644	0.678
14559	0.829	0.869	0.750	0.758
14560	0.753	0.817	0.755	0.715
14561	0.754	0.787	0.647	0.664
14564	0.754	0.787	0.647	0.664
14568	0.763	0.818	0.644	0.678
14569	0.725	0.814	0.626	0.649
14571	0.741	0.821	0.710	0.680
14572	0.733	0.824	0.748	0.715
14580	0.829	0.869	0.750	0.758
14585	0.754	0.787	0.647	0.664
14586	0.829	0.869	0.750	0.758
14589	0.763	0.818	0.644	0.678
14590	0.763	0.818	0.644	0.678
14591	0.725	0.814	0.626	0.649
14603	1.114	1.102	1.603	1.048
14604	1.114	1.102	1.603	1.048
14605	1.114	1.102	1.603	1.048
14606	1.114	1.102	1.603	1.048
14607	1.114	1.102	1.603	1.048
14608	1.114	1.102	1.603	1.048
14609	1.114	1.102	1.603	1.048
14610	1.114	1.102	1.603	1.048
14611	1.114	1.102	1.603	1.048
14612	0.829	0.869	0.750	0.758
14613	1.114	1.102	1.603	1.048
14614	1.114	1.102	1.603	1.048

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14615	1.114	1.102	1.603	1.048
14616	1.114	1.102	1.603	1.048
14617	1.114	1.102	1.603	1.048
14618	0.829	0.869	0.750	0.758
14619	1.114	1.102	1.603	1.048
14620	1.114	1.102	1.603	1.048
14621	1.114	1.102	1.603	1.048
14622	0.829	0.869	0.750	0.758
14623	1.114	1.102	1.603	1.048
14624	0.829	0.869	0.750	0.758
14625	1.114	1.102	1.603	1.048
14626	1.114	1.102	1.603	1.048
14701	0.804	0.880	0.681	0.737
14706	0.747	0.890	0.810	0.690
14708	0.741	0.908	0.898	0.729
14709	0.741	0.908	0.898	0.729
14710	0.804	0.880	0.681	0.737
14711	0.741	0.908	0.898	0.729
14712	0.804	0.880	0.681	0.737
14714	0.741	0.908	0.898	0.729
14715	0.741	0.908	0.898	0.729
14716	0.804	0.880	0.681	0.737
14717	0.741	0.908	0.898	0.729
14718	0.804	0.880	0.681	0.737
14719	0.747	0.890	0.810	0.690
14721	0.741	0.908	0.898	0.729
14723	0.804	0.880	0.681	0.737
14724	0.804	0.880	0.681	0.737
14726	0.747	0.890	0.810	0.690
14727	0.741	0.908	0.898	0.729
14728	0.804	0.880	0.681	0.737
14729	0.747	0.890	0.810	0.690
14731	0.747	0.890	0.810	0.690
14733	0.804	0.880	0.681	0.737
14735	0.741	0.908	0.898	0.729
14736	0.804	0.880	0.681	0.737
14737	0.747	0.890	0.810	0.690
14738	0.804	0.880	0.681	0.737
14739	0.741	0.908	0.898	0.729
14740	0.804	0.880	0.681	0.737
14741	0.747	0.890	0.810	0.690
14743	0.747	0.890	0.810	0.690
14744	0.741	0.908	0.898	0.729
14747	0.804	0.880	0.681	0.737
14748	0.747	0.890	0.810	0.690
14750	0.804	0.880	0.681	0.737
14753	0.747	0.890	0.810	0.690
14754	0.741	0.908	0.898	0.729
14755	0.747	0.890	0.810	0.690
14757	0.804	0.880	0.681	0.737

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
14760	0.747	0.890	0.810	0.690
14767	0.804	0.880	0.681	0.737
14769	0.804	0.880	0.681	0.737
14770	0.747	0.890	0.810	0.690
14772	0.747	0.890	0.810	0.690
14775	0.804	0.880	0.681	0.737
14777	0.741	0.908	0.898	0.729
14779	0.747	0.890	0.810	0.690
14781	0.804	0.880	0.681	0.737
14782	0.804	0.880	0.681	0.737
14784	0.804	0.880	0.681	0.737
14787	0.804	0.880	0.681	0.737
14801	0.733	0.824	0.748	0.715
14802	0.741	0.908	0.898	0.729
14803	0.741	0.908	0.898	0.729
14804	0.741	0.908	0.898	0.729
14805	0.732	0.825	0.778	0.721
14806	0.741	0.908	0.898	0.729
14807	0.733	0.824	0.748	0.715
14808	0.733	0.824	0.748	0.715
14809	0.733	0.824	0.748	0.715
14810	0.733	0.824	0.748	0.715
14812	0.732	0.825	0.778	0.721
14813	0.741	0.908	0.898	0.729
14814	0.849	0.939	0.793	0.795
14815	0.732	0.825	0.778	0.721
14816	0.849	0.939	0.793	0.795
14817	0.779	0.791	0.740	0.734
14818	0.732	0.825	0.778	0.721
14819	0.733	0.824	0.748	0.715
14820	0.733	0.824	0.748	0.715
14821	0.733	0.824	0.748	0.715
14822	0.741	0.908	0.898	0.729
14823	0.733	0.824	0.748	0.715
14824	0.732	0.825	0.778	0.721
14825	0.849	0.939	0.793	0.795
14826	0.733	0.824	0.748	0.715
14830	0.733	0.824	0.748	0.715
14836	0.753	0.817	0.755	0.715
14837	0.754	0.818	0.733	0.700
14838	0.849	0.939	0.793	0.795
14839	0.733	0.824	0.748	0.715
14840	0.733	0.824	0.748	0.715
14841	0.732	0.825	0.778	0.721
14842	0.754	0.818	0.733	0.700
14843	0.733	0.824	0.748	0.715
14845	0.849	0.939	0.793	0.795
14846	0.753	0.817	0.755	0.715
14847	0.757	0.831	0.793	0.677
14850	0.779	0.791	0.740	0.734

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14853	0.779	0.791	0.740	0.734
14855	0.733	0.824	0.748	0.715
14858	0.733	0.824	0.748	0.715
14859	0.895	0.918	0.884	0.826
14860	0.757	0.831	0.793	0.677
14861	0.849	0.939	0.793	0.795
14864	0.849	0.939	0.793	0.795
14865	0.732	0.825	0.778	0.721
14867	0.779	0.791	0.740	0.734
14869	0.732	0.825	0.778	0.721
14870	0.733	0.824	0.748	0.715
14871	0.849	0.939	0.793	0.795
14872	0.849	0.939	0.793	0.795
14873	0.733	0.824	0.748	0.715
14874	0.733	0.824	0.748	0.715
14877	0.733	0.824	0.748	0.715
14878	0.732	0.825	0.778	0.721
14879	0.733	0.824	0.748	0.715
14880	0.741	0.908	0.898	0.729
14881	0.779	0.791	0.740	0.734
14882	0.779	0.791	0.740	0.734
14883	0.895	0.918	0.884	0.826
14884	0.741	0.908	0.898	0.729
14885	0.733	0.824	0.748	0.715
14886	0.779	0.791	0.740	0.734
14889	0.849	0.939	0.793	0.795
14891	0.732	0.825	0.778	0.721
14892	0.895	0.918	0.884	0.826
14894	0.849	0.939	0.793	0.795
14895	0.741	0.908	0.898	0.729
14897	0.741	0.908	0.898	0.729
14898	0.733	0.824	0.748	0.715
14901	0.849	0.939	0.793	0.795
14903	0.849	0.939	0.793	0.795
14904	0.849	0.939	0.793	0.795
14905	0.849	0.939	0.793	0.795
14925	0.849	0.939	0.793	0.795

**Default Territory Factors – Motorcycles**

Note: If the 5-digit territory is not in the territory table, the 3-digit territory will be assigned.

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
100XX	1.330	1.185	1.929	1.873
101XX	1.312	1.224	1.485	1.736
102XX	1.150	1.044	1.145	1.516
103XX	1.055	1.063	1.038	1.091
104XX	1.204	1.173	1.990	1.629
105XX	1.150	1.031	0.931	1.084
106XX	1.205	1.073	0.947	1.223
107XX	1.287	1.157	1.680	1.537
108XX	1.330	1.227	1.368	1.539
109XX	1.102	1.004	0.700	1.013
110XX	1.169	1.073	1.056	1.102
111XX	1.330	1.171	1.641	1.748
112XX	1.330	1.247	2.160	1.949
113XX	1.330	1.156	1.692	1.803
114XX	1.267	1.186	1.548	1.703
115XX	1.139	1.051	1.282	1.070
116XX	1.249	1.149	1.529	1.612
117XX	1.258	1.113	0.758	1.247
118XX	1.076	1.044	0.923	0.995
119XX	1.139	1.023	0.771	1.136
120XX	0.769	0.823	0.614	0.720
121XX	0.796	0.865	0.667	0.772
122XX	1.068	1.037	0.839	1.035
123XX	0.917	0.961	0.653	0.849
124XX	0.954	0.901	0.719	0.840
125XX	0.913	0.918	0.630	0.849
126XX	1.037	1.053	0.756	1.005
127XX	0.907	0.899	0.797	0.830
128XX	0.845	0.914	0.535	0.788
129XX	0.747	0.843	1.421	0.724
130XX	0.801	0.857	0.490	0.776
131XX	0.751	0.802	0.716	0.689
132XX	0.824	0.942	0.801	0.831
133XX	0.742	0.815	0.767	0.717
134XX	0.819	0.885	0.548	0.762
135XX	0.903	1.003	0.740	0.829
136XX	0.954	0.943	0.735	0.857
137XX	0.971	0.939	0.876	0.881
138XX	0.808	0.891	0.881	0.763
139XX	0.977	1.009	0.835	0.887
140XX	0.763	0.814	0.401	0.628
141XX	0.769	0.825	0.518	0.671
142XX	1.097	1.056	1.126	1.021
143XX	1.049	1.051	1.992	1.058
144XX	0.765	0.806	0.700	0.691
145XX	0.761	0.818	0.606	0.690

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
146XX	1.075	1.074	1.443	1.010
147XX	0.796	0.907	0.856	0.759
148XX	0.751	0.824	0.760	0.725
149XX	0.950	1.031	0.884	0.877

**Marital Status / Age / Gender Factor – Motorcycles**

<b>Married</b>	<b>Age</b>	<b>Gender</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
Y	16	M	0.855	0.933	0.917	0.950
Y	17	M	0.855	0.933	0.917	0.950
Y	18	M	0.855	0.933	0.917	0.950
Y	19	M	0.855	0.933	0.917	0.950
Y	20	M	0.855	0.933	0.917	0.950
Y	21	M	0.855	0.933	0.917	0.950
Y	22	M	0.855	0.933	0.917	0.950
Y	23	M	0.855	0.933	0.917	0.950
Y	24	M	0.855	0.933	0.917	0.950
Y	25	M	0.855	0.933	0.917	0.950
Y	26	M	0.855	0.933	0.917	0.950
Y	27	M	0.855	0.933	0.917	0.950
Y	28	M	0.855	0.933	0.917	0.950
Y	29	M	0.855	0.933	0.917	0.950
Y	30	M	0.855	0.933	0.917	0.950
Y	31	M	0.855	0.933	0.917	0.950
Y	32	M	0.855	0.933	0.917	0.950
Y	33	M	0.855	0.933	0.917	0.950
Y	34	M	0.855	0.933	0.917	0.950
Y	35	M	0.855	0.933	0.917	0.950
Y	36	M	0.855	0.933	0.917	0.950
Y	37	M	0.855	0.933	0.917	0.950
Y	38	M	0.855	0.933	0.917	0.950
Y	39	M	0.855	0.933	0.917	0.950
Y	40	M	0.855	0.933	0.917	0.950
Y	41	M	0.855	0.933	0.917	0.950
Y	42	M	0.855	0.933	0.917	0.950
Y	43	M	0.855	0.933	0.917	0.950
Y	44	M	0.855	0.933	0.917	0.950
Y	45	M	0.855	0.933	0.917	0.950
Y	46	M	0.855	0.933	0.917	0.950
Y	47	M	0.855	0.933	0.917	0.950
Y	48	M	0.855	0.933	0.917	0.950
Y	49	M	0.855	0.933	0.917	0.950
Y	50	M	0.855	0.933	0.917	0.950
Y	51	M	0.855	0.933	0.917	0.950
Y	52	M	0.855	0.933	0.917	0.950
Y	53	M	0.855	0.933	0.917	0.950
Y	54	M	0.855	0.933	0.917	0.950
Y	55	M	0.855	0.933	0.917	0.950
Y	56	M	0.855	0.933	0.917	0.950
Y	57	M	0.855	0.933	0.917	0.950
Y	58	M	0.855	0.933	0.917	0.950
Y	59	M	0.855	0.933	0.917	0.950
Y	60	M	0.855	0.933	0.917	0.950
Y	61	M	0.855	0.933	0.917	0.950
Y	62	M	0.855	0.933	0.917	0.950
Y	63	M	0.855	0.933	0.917	0.950



PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
Y	64	M	0.855	0.933	0.917	0.950
Y	65	M	0.855	0.933	0.917	0.950
Y	66	M	0.855	0.933	0.917	0.950
Y	67	M	0.855	0.933	0.917	0.950
Y	68	M	0.855	0.933	0.917	0.950
Y	69	M	0.855	0.933	0.917	0.950
Y	70	M	0.855	0.933	0.917	0.950
Y	71	M	0.855	0.933	0.917	0.950
Y	72	M	0.855	0.933	0.917	0.950
Y	73	M	0.855	0.933	0.917	0.950
Y	74	M	0.855	0.933	0.917	0.950
Y	75	M	0.855	0.933	0.917	0.950
Y	76	M	0.855	0.933	0.917	0.950
Y	77	M	0.855	0.933	0.917	0.950
Y	78	M	0.855	0.933	0.917	0.950
Y	79	M	0.855	0.933	0.917	0.950
Y	80	M	0.855	0.933	0.917	0.950
Y	81	M	0.855	0.933	0.917	0.950
Y	82	M	0.855	0.933	0.917	0.950
Y	83	M	0.855	0.933	0.917	0.950
Y	84	M	0.855	0.933	0.917	0.950
Y	85	M	0.855	0.933	0.917	0.950
N	16	M	1.367	1.159	1.231	1.178
N	17	M	1.367	1.159	1.231	1.178
N	18	M	1.367	1.159	1.231	1.178
N	19	M	1.367	1.159	1.231	1.178
N	20	M	1.367	1.159	1.231	1.178
N	21	M	1.367	1.159	1.231	1.178
N	22	M	1.367	1.159	1.231	1.178
N	23	M	1.367	1.159	1.231	1.178
N	24	M	1.367	1.159	1.231	1.178
N	25	M	1.367	1.159	1.231	1.178
N	26	M	1.367	1.159	1.231	1.178
N	27	M	1.367	1.159	1.231	1.178
N	28	M	1.367	1.159	1.231	1.178
N	29	M	1.367	1.159	1.231	1.178
N	30	M	1.367	1.159	1.231	1.178
N	31	M	1.367	1.159	1.231	1.178
N	32	M	1.367	1.159	1.231	1.178
N	33	M	1.367	1.159	1.231	1.178
N	34	M	1.367	1.159	1.231	1.178
N	35	M	1.367	1.159	1.231	1.178
N	36	M	1.367	1.159	1.231	1.178
N	37	M	1.367	1.159	1.231	1.178
N	38	M	1.367	1.159	1.231	1.178
N	39	M	1.367	1.159	1.231	1.178
N	40	M	1.367	1.159	1.231	1.178
N	41	M	1.367	1.159	1.231	1.178
N	42	M	1.367	1.159	1.231	1.178
N	43	M	1.367	1.159	1.231	1.178

PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
N	44	M	1.367	1.159	1.231	1.178
N	45	M	1.367	1.159	1.231	1.178
N	46	M	1.367	1.159	1.231	1.178
N	47	M	1.367	1.159	1.231	1.178
N	48	M	1.367	1.159	1.231	1.178
N	49	M	1.367	1.159	1.231	1.178
N	50	M	1.367	1.159	1.231	1.178
N	51	M	1.367	1.159	1.231	1.178
N	52	M	1.367	1.159	1.231	1.178
N	53	M	1.367	1.159	1.231	1.178
N	54	M	1.367	1.159	1.231	1.178
N	55	M	1.367	1.159	1.231	1.178
N	56	M	1.367	1.159	1.231	1.178
N	57	M	1.367	1.159	1.231	1.178
N	58	M	1.367	1.159	1.231	1.178
N	59	M	1.367	1.159	1.231	1.178
N	60	M	1.367	1.159	1.231	1.178
N	61	M	1.367	1.159	1.231	1.178
N	62	M	1.367	1.159	1.231	1.178
N	63	M	1.367	1.159	1.231	1.178
N	64	M	1.367	1.159	1.231	1.178
N	65	M	1.367	1.159	1.231	1.178
N	66	M	1.367	1.159	1.231	1.178
N	67	M	1.367	1.159	1.231	1.178
N	68	M	1.367	1.159	1.231	1.178
N	69	M	1.367	1.159	1.231	1.178
N	70	M	1.367	1.159	1.231	1.178
N	71	M	1.367	1.159	1.231	1.178
N	72	M	1.367	1.159	1.231	1.178
N	73	M	1.367	1.159	1.231	1.178
N	74	M	1.367	1.159	1.231	1.178
N	75	M	1.367	1.159	1.231	1.178
N	76	M	1.367	1.159	1.231	1.178
N	77	M	1.367	1.159	1.231	1.178
N	78	M	1.367	1.159	1.231	1.178
N	79	M	1.367	1.159	1.231	1.178
N	80	M	1.367	1.159	1.231	1.178
N	81	M	1.367	1.159	1.231	1.178
N	82	M	1.367	1.159	1.231	1.178
N	83	M	1.367	1.159	1.231	1.178
N	84	M	1.367	1.159	1.231	1.178
N	85	M	1.367	1.159	1.231	1.178
Y	16	F	0.711	0.949	0.821	0.821
Y	17	F	0.711	0.949	0.821	0.821
Y	18	F	0.711	0.949	0.821	0.821
Y	19	F	0.711	0.949	0.821	0.821
Y	20	F	0.711	0.949	0.821	0.821
Y	21	F	0.711	0.949	0.821	0.821
Y	22	F	0.711	0.949	0.821	0.821
Y	23	F	0.711	0.949	0.821	0.821

PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
Y	24	F	0.711	0.949	0.821	0.821
Y	25	F	0.711	0.949	0.821	0.821
Y	26	F	0.711	0.949	0.821	0.821
Y	27	F	0.711	0.949	0.821	0.821
Y	28	F	0.711	0.949	0.821	0.821
Y	29	F	0.711	0.949	0.821	0.821
Y	30	F	0.711	0.949	0.821	0.821
Y	31	F	0.711	0.949	0.821	0.821
Y	32	F	0.711	0.949	0.821	0.821
Y	33	F	0.711	0.949	0.821	0.821
Y	34	F	0.711	0.949	0.821	0.821
Y	35	F	0.711	0.949	0.821	0.821
Y	36	F	0.711	0.949	0.821	0.821
Y	37	F	0.711	0.949	0.821	0.821
Y	38	F	0.711	0.949	0.821	0.821
Y	39	F	0.711	0.949	0.821	0.821
Y	40	F	0.711	0.949	0.821	0.821
Y	41	F	0.711	0.949	0.821	0.821
Y	42	F	0.711	0.949	0.821	0.821
Y	43	F	0.711	0.949	0.821	0.821
Y	44	F	0.711	0.949	0.821	0.821
Y	45	F	0.711	0.949	0.821	0.821
Y	46	F	0.711	0.949	0.821	0.821
Y	47	F	0.711	0.949	0.821	0.821
Y	48	F	0.711	0.949	0.821	0.821
Y	49	F	0.711	0.949	0.821	0.821
Y	50	F	0.711	0.949	0.821	0.821
Y	51	F	0.711	0.949	0.821	0.821
Y	52	F	0.711	0.949	0.821	0.821
Y	53	F	0.711	0.949	0.821	0.821
Y	54	F	0.711	0.949	0.821	0.821
Y	55	F	0.711	0.949	0.821	0.821
Y	56	F	0.711	0.949	0.821	0.821
Y	57	F	0.711	0.949	0.821	0.821
Y	58	F	0.711	0.949	0.821	0.821
Y	59	F	0.711	0.949	0.821	0.821
Y	60	F	0.711	0.949	0.821	0.821
Y	61	F	0.711	0.949	0.821	0.821
Y	62	F	0.711	0.949	0.821	0.821
Y	63	F	0.711	0.949	0.821	0.821
Y	64	F	0.711	0.949	0.821	0.821
Y	65	F	0.711	0.949	0.821	0.821
Y	66	F	0.711	0.949	0.821	0.821
Y	67	F	0.711	0.949	0.821	0.821
Y	68	F	0.711	0.949	0.821	0.821
Y	69	F	0.711	0.949	0.821	0.821
Y	70	F	0.711	0.949	0.821	0.821
Y	71	F	0.711	0.949	0.821	0.821
Y	72	F	0.711	0.949	0.821	0.821
Y	73	F	0.711	0.949	0.821	0.821

PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
Y	74	F	0.711	0.949	0.821	0.821
Y	75	F	0.711	0.949	0.821	0.821
Y	76	F	0.711	0.949	0.821	0.821
Y	77	F	0.711	0.949	0.821	0.821
Y	78	F	0.711	0.949	0.821	0.821
Y	79	F	0.711	0.949	0.821	0.821
Y	80	F	0.711	0.949	0.821	0.821
Y	81	F	0.711	0.949	0.821	0.821
Y	82	F	0.711	0.949	0.821	0.821
Y	83	F	0.711	0.949	0.821	0.821
Y	84	F	0.711	0.949	0.821	0.821
Y	85	F	0.711	0.949	0.821	0.821
N	16	F	1.136	1.178	1.103	1.018
N	17	F	1.136	1.178	1.103	1.018
N	18	F	1.136	1.178	1.103	1.018
N	19	F	1.136	1.178	1.103	1.018
N	20	F	1.136	1.178	1.103	1.018
N	21	F	1.136	1.178	1.103	1.018
N	22	F	1.136	1.178	1.103	1.018
N	23	F	1.136	1.178	1.103	1.018
N	24	F	1.136	1.178	1.103	1.018
N	25	F	1.136	1.178	1.103	1.018
N	26	F	1.136	1.178	1.103	1.018
N	27	F	1.136	1.178	1.103	1.018
N	28	F	1.136	1.178	1.103	1.018
N	29	F	1.136	1.178	1.103	1.018
N	30	F	1.136	1.178	1.103	1.018
N	31	F	1.136	1.178	1.103	1.018
N	32	F	1.136	1.178	1.103	1.018
N	33	F	1.136	1.178	1.103	1.018
N	34	F	1.136	1.178	1.103	1.018
N	35	F	1.136	1.178	1.103	1.018
N	36	F	1.136	1.178	1.103	1.018
N	37	F	1.136	1.178	1.103	1.018
N	38	F	1.136	1.178	1.103	1.018
N	39	F	1.136	1.178	1.103	1.018
N	40	F	1.136	1.178	1.103	1.018
N	41	F	1.136	1.178	1.103	1.018
N	42	F	1.136	1.178	1.103	1.018
N	43	F	1.136	1.178	1.103	1.018
N	44	F	1.136	1.178	1.103	1.018
N	45	F	1.136	1.178	1.103	1.018
N	46	F	1.136	1.178	1.103	1.018
N	47	F	1.136	1.178	1.103	1.018
N	48	F	1.136	1.178	1.103	1.018
N	49	F	1.136	1.178	1.103	1.018
N	50	F	1.136	1.178	1.103	1.018
N	51	F	1.136	1.178	1.103	1.018
N	52	F	1.136	1.178	1.103	1.018
N	53	F	1.136	1.178	1.103	1.018

PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
N	54	F	1.136	1.178	1.103	1.018
N	55	F	1.136	1.178	1.103	1.018
N	56	F	1.136	1.178	1.103	1.018
N	57	F	1.136	1.178	1.103	1.018
N	58	F	1.136	1.178	1.103	1.018
N	59	F	1.136	1.178	1.103	1.018
N	60	F	1.136	1.178	1.103	1.018
N	61	F	1.136	1.178	1.103	1.018
N	62	F	1.136	1.178	1.103	1.018
N	63	F	1.136	1.178	1.103	1.018
N	64	F	1.136	1.178	1.103	1.018
N	65	F	1.136	1.178	1.103	1.018
N	66	F	1.136	1.178	1.103	1.018
N	67	F	1.136	1.178	1.103	1.018
N	68	F	1.136	1.178	1.103	1.018
N	69	F	1.136	1.178	1.103	1.018
N	70	F	1.136	1.178	1.103	1.018
N	71	F	1.136	1.178	1.103	1.018
N	72	F	1.136	1.178	1.103	1.018
N	73	F	1.136	1.178	1.103	1.018
N	74	F	1.136	1.178	1.103	1.018
N	75	F	1.136	1.178	1.103	1.018
N	76	F	1.136	1.178	1.103	1.018
N	77	F	1.136	1.178	1.103	1.018
N	78	F	1.136	1.178	1.103	1.018
N	79	F	1.136	1.178	1.103	1.018
N	80	F	1.136	1.178	1.103	1.018
N	81	F	1.136	1.178	1.103	1.018
N	82	F	1.136	1.178	1.103	1.018
N	83	F	1.136	1.178	1.103	1.018
N	84	F	1.136	1.178	1.103	1.018
N	85	F	1.136	1.178	1.103	1.018

**Years with ERIE – Motorcycles**

<b>Years with ERIE</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
<b>0</b>	1.000	1.000	1.000	1.000
<b>1</b>	1.000	1.000	1.000	1.000
<b>2</b>	0.953	0.946	0.987	0.956
<b>3</b>	0.953	0.946	0.987	0.956
<b>4</b>	0.953	0.946	0.987	0.956
<b>5</b>	0.953	0.946	0.987	0.956
<b>6</b>	0.953	0.946	0.987	0.956
<b>7</b>	0.953	0.946	0.987	0.956
<b>8</b>	0.953	0.946	0.987	0.956
<b>9</b>	0.953	0.946	0.987	0.956
<b>10</b>	0.953	0.946	0.987	0.956
<b>11</b>	0.953	0.946	0.987	0.956
<b>12</b>	0.953	0.946	0.987	0.956
<b>13</b>	0.953	0.946	0.987	0.956
<b>14</b>	0.953	0.946	0.987	0.956
<b>15</b>	0.953	0.946	0.987	0.956
<b>16</b>	0.953	0.946	0.987	0.956
<b>17</b>	0.953	0.946	0.987	0.956
<b>18</b>	0.953	0.946	0.987	0.956
<b>19</b>	0.953	0.946	0.987	0.956
<b>20</b>	0.953	0.946	0.987	0.956
<b>21</b>	0.953	0.946	0.987	0.956
<b>22</b>	0.953	0.946	0.987	0.956
<b>23</b>	0.953	0.946	0.987	0.956
<b>24</b>	0.953	0.946	0.987	0.956
<b>25+</b>	0.953	0.946	0.987	0.956

**Bike Class x Driver Age Factor – Liability**

Driver Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
16	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
17	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
18	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
19	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
20	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
21	1.822	1.272	1.594	1.822	1.822	2.472	1.822	1.822	2.472	1.822	1.822	2.472	1.822
22	1.510	1.162	1.401	1.510	1.510	2.145	1.510	1.510	2.145	1.510	1.510	2.145	1.510
23	1.303	1.072	1.245	1.303	1.303	1.874	1.303	1.303	1.874	1.303	1.303	1.874	1.303
24	1.167	1.002	1.119	1.167	1.167	1.652	1.167	1.167	1.652	1.167	1.167	1.652	1.167
25	1.079	0.949	1.024	1.079	1.079	1.472	1.079	1.079	1.472	1.079	1.079	1.472	1.079
26	1.021	0.911	0.951	1.021	1.021	1.330	1.021	1.021	1.330	1.021	1.021	1.330	1.021
27	0.988	0.885	0.899	0.988	0.988	1.218	0.988	0.988	1.218	0.988	0.988	1.218	0.988
28	0.969	0.870	0.863	0.969	0.969	1.133	0.969	0.969	1.133	0.969	0.969	1.133	0.969
29	0.961	0.863	0.841	0.961	0.961	1.071	0.961	0.961	1.071	0.961	0.961	1.071	0.961
30	0.957	0.864	0.829	0.957	0.957	1.026	0.957	0.957	1.026	0.957	0.957	1.026	0.957
31	0.953	0.869	0.828	0.953	0.953	0.998	0.953	0.953	0.998	0.953	0.953	0.998	0.953
32	0.951	0.880	0.832	0.951	0.951	0.979	0.951	0.951	0.979	0.951	0.951	0.979	0.951
33	0.947	0.893	0.841	0.947	0.947	0.970	0.947	0.947	0.970	0.947	0.947	0.970	0.947
34	0.942	0.908	0.854	0.942	0.942	0.961	0.942	0.942	0.961	0.942	0.942	0.961	0.942
35	0.939	0.923	0.869	0.939	0.939	0.951	0.939	0.939	0.951	0.939	0.939	0.951	0.939
36	0.935	0.940	0.884	0.935	0.935	0.941	0.935	0.935	0.941	0.935	0.935	0.941	0.935
37	0.931	0.955	0.900	0.931	0.931	0.932	0.931	0.931	0.932	0.931	0.931	0.932	0.931
38	0.928	0.970	0.914	0.928	0.928	0.922	0.928	0.928	0.922	0.928	0.928	0.922	0.928
39	0.925	0.983	0.927	0.925	0.925	0.922	0.925	0.925	0.922	0.925	0.925	0.922	0.925
40	0.921	0.994	0.939	0.921	0.921	0.922	0.921	0.921	0.922	0.921	0.921	0.922	0.921
41	0.919	1.009	0.949	0.919	0.919	0.922	0.919	0.919	0.922	0.919	0.919	0.922	0.919
42	0.916	1.009	0.957	0.916	0.916	0.922	0.916	0.916	0.922	0.916	0.916	0.922	0.916
43	0.915	1.009	0.963	0.915	0.915	0.922	0.915	0.915	0.922	0.915	0.915	0.922	0.915
44	0.915	1.009	0.968	0.915	0.915	0.922	0.915	0.915	0.922	0.915	0.915	0.922	0.915
45	0.914	1.009	0.970	0.914	0.914	0.922	0.914	0.914	0.922	0.914	0.914	0.922	0.914
46	0.915	1.009	0.973	0.915	0.915	0.922	0.915	0.915	0.922	0.915	0.915	0.922	0.915
47	0.916	1.009	0.974	0.916	0.916	0.922	0.916	0.916	0.922	0.916	0.916	0.922	0.916
48	0.919	1.009	0.975	0.919	0.919	0.922	0.919	0.919	0.922	0.919	0.919	0.922	0.919
49	0.923	1.009	0.975	0.923	0.923	0.922	0.923	0.923	0.922	0.923	0.923	0.922	0.923
50	0.928	1.009	0.976	0.928	0.928	0.922	0.928	0.928	0.922	0.928	0.928	0.922	0.928
51	0.934	1.009	0.979	0.934	0.934	0.922	0.934	0.934	0.922	0.934	0.934	0.922	0.934
52	0.941	1.009	0.982	0.941	0.941	0.922	0.941	0.941	0.922	0.941	0.941	0.922	0.941
53	0.950	1.009	0.988	0.950	0.950	0.922	0.950	0.950	0.922	0.950	0.950	0.922	0.950
54	0.961	1.009	0.995	0.961	0.961	0.922	0.961	0.961	0.922	0.961	0.961	0.922	0.961
55	0.972	1.009	1.005	0.972	0.972	0.922	0.972	0.972	0.922	0.972	0.972	0.922	0.972
56	0.986	1.009	1.018	0.986	0.986	0.922	0.986	0.986	0.922	0.986	0.986	0.922	0.986
57	1.002	1.009	1.032	1.002	1.002	0.922	1.002	1.002	0.922	1.002	1.002	0.922	1.002
58	1.020	1.009	1.050	1.020	1.020	0.922	1.020	1.020	0.922	1.020	1.020	0.922	1.020
59	1.041	1.009	1.070	1.041	1.041	0.922	1.041	1.041	0.922	1.041	1.041	0.922	1.041
60	1.064	1.009	1.092	1.064	1.064	0.922	1.064	1.064	0.922	1.064	1.064	0.922	1.064
61	1.090	1.009	1.117	1.090	1.090	0.922	1.090	1.090	0.922	1.090	1.090	0.922	1.090
62	1.119	1.015	1.141	1.119	1.119	0.922	1.119	1.119	0.922	1.119	1.119	0.922	1.119
63	1.151	1.046	1.167	1.151	1.151	0.922	1.151	1.151	0.922	1.151	1.151	0.922	1.151
64	1.188	1.086	1.191	1.188	1.188	0.922	1.188	1.188	0.922	1.188	1.188	0.922	1.188
65+	1.229	1.134	1.214	1.229	1.229	0.922	1.229	1.229	0.922	1.229	1.229	0.922	1.229

**Bike Class x Driver Age Factor – Other**

Driver Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
16	2.582	2.330	2.582	2.582	2.582	3.353	2.582	2.582	3.353	2.582	2.582	3.353	2.582
17	2.582	2.330	2.582	2.582	2.582	3.353	2.582	2.582	3.353	2.582	2.582	3.353	2.582
18	2.582	2.330	2.582	2.582	2.582	3.353	2.582	2.582	3.353	2.582	2.582	3.353	2.582
19	2.100	1.912	2.100	2.100	2.100	2.761	2.100	2.100	2.761	2.100	2.100	2.761	2.100
20	1.759	1.625	1.759	1.759	1.759	2.344	1.759	1.759	2.344	1.759	1.759	2.344	1.759
21	1.516	1.404	1.516	1.516	1.516	2.013	1.516	1.516	2.013	1.516	1.516	2.013	1.516
22	1.339	1.236	1.339	1.339	1.339	1.752	1.339	1.339	1.752	1.339	1.339	1.752	1.339
23	1.210	1.110	1.210	1.210	1.210	1.550	1.210	1.210	1.550	1.210	1.210	1.550	1.210
24	1.116	1.020	1.116	1.116	1.116	1.394	1.116	1.116	1.394	1.116	1.116	1.394	1.116
25	1.047	0.957	1.047	1.047	1.047	1.276	1.047	1.047	1.276	1.047	1.047	1.276	1.047
26	0.997	0.915	0.997	0.997	0.997	1.188	0.997	0.997	1.188	0.997	0.997	1.188	0.997
27	0.960	0.890	0.960	0.960	0.960	1.122	0.960	0.960	1.122	0.960	0.960	1.122	0.960
28	0.935	0.874	0.935	0.935	0.935	1.074	0.935	0.935	1.074	0.935	0.935	1.074	0.935
29	0.917	0.867	0.917	0.917	0.917	1.039	0.917	0.917	1.039	0.917	0.917	1.039	0.917
30	0.905	0.866	0.905	0.905	0.905	1.013	0.905	0.905	1.013	0.905	0.905	1.013	0.905
31	0.894	0.868	0.894	0.894	0.894	0.995	0.894	0.894	0.995	0.894	0.894	0.995	0.894
32	0.886	0.873	0.886	0.886	0.886	0.981	0.886	0.886	0.981	0.886	0.886	0.981	0.886
33	0.880	0.877	0.880	0.880	0.880	0.969	0.880	0.880	0.969	0.880	0.880	0.969	0.880
34	0.875	0.883	0.875	0.875	0.875	0.960	0.875	0.875	0.960	0.875	0.875	0.960	0.875
35	0.873	0.888	0.873	0.873	0.873	0.952	0.873	0.873	0.952	0.873	0.873	0.952	0.873
36	0.872	0.893	0.872	0.872	0.872	0.944	0.872	0.872	0.944	0.872	0.872	0.944	0.872
37	0.873	0.897	0.873	0.873	0.873	0.939	0.873	0.873	0.939	0.873	0.873	0.939	0.873
38	0.875	0.903	0.875	0.875	0.875	0.933	0.875	0.875	0.933	0.875	0.875	0.933	0.875
39	0.879	0.908	0.879	0.879	0.879	0.929	0.879	0.879	0.929	0.879	0.879	0.929	0.879
40	0.883	0.913	0.883	0.883	0.883	0.925	0.883	0.883	0.925	0.883	0.883	0.925	0.883
41	0.889	0.920	0.889	0.889	0.889	0.922	0.889	0.889	0.922	0.889	0.889	0.922	0.889
42	0.896	0.928	0.896	0.896	0.896	0.922	0.896	0.896	0.922	0.896	0.896	0.922	0.896
43	0.904	0.936	0.904	0.904	0.904	0.922	0.904	0.904	0.922	0.904	0.904	0.922	0.904
44	0.911	0.946	0.911	0.911	0.911	0.925	0.911	0.911	0.925	0.911	0.911	0.925	0.911
45	0.922	0.956	0.922	0.922	0.922	0.929	0.922	0.922	0.929	0.922	0.922	0.929	0.922
46	0.932	0.968	0.932	0.932	0.932	0.933	0.932	0.932	0.933	0.932	0.932	0.933	0.932
47	0.943	0.980	0.943	0.943	0.943	0.939	0.943	0.943	0.939	0.943	0.943	0.939	0.943
48	0.955	0.993	0.955	0.955	0.955	0.946	0.955	0.955	0.946	0.955	0.955	0.946	0.955
49	0.967	1.006	0.967	0.967	0.967	0.952	0.967	0.967	0.952	0.967	0.967	0.952	0.967
50	0.980	1.018	0.980	0.980	0.980	0.958	0.980	0.980	0.958	0.980	0.980	0.958	0.980
51	0.992	1.029	0.992	0.992	0.992	0.964	0.992	0.992	0.964	0.992	0.992	0.964	0.992
52	1.006	1.038	1.006	1.006	1.006	0.968	1.006	1.006	0.968	1.006	1.006	0.968	1.006
53	1.018	1.046	1.018	1.018	1.018	0.970	1.018	1.018	0.970	1.018	1.018	0.970	1.018
54	1.032	1.052	1.032	1.032	1.032	0.973	1.032	1.032	0.973	1.032	1.032	0.973	1.032
55	1.044	1.054	1.044	1.044	1.044	0.973	1.044	1.044	0.973	1.044	1.044	0.973	1.044
56	1.058	1.055	1.058	1.058	1.058	0.973	1.058	1.058	0.973	1.058	1.058	0.973	1.058
57	1.069	1.060	1.069	1.069	1.069	0.973	1.069	1.069	0.973	1.069	1.069	0.973	1.069
58	1.082	1.063	1.082	1.082	1.082	0.973	1.082	1.082	0.973	1.082	1.082	0.973	1.082
59	1.092	1.065	1.092	1.092	1.092	0.973	1.092	1.092	0.973	1.092	1.092	0.973	1.092
60	1.102	1.069	1.102	1.102	1.102	0.973	1.102	1.102	0.973	1.102	1.102	0.973	1.102
61	1.111	1.071	1.111	1.111	1.111	0.973	1.111	1.111	0.973	1.111	1.111	0.973	1.111
62	1.119	1.074	1.119	1.119	1.119	0.973	1.119	1.119	0.973	1.119	1.119	0.973	1.119
63	1.126	1.077	1.126	1.126	1.126	0.973	1.126	1.126	0.973	1.126	1.126	0.973	1.126
64	1.132	1.080	1.132	1.132	1.132	0.973	1.132	1.132	0.973	1.132	1.132	0.973	1.132
65+	1.135	1.082	1.135	1.135	1.135	0.973	1.135	1.135	0.973	1.135	1.135	0.973	1.135







**Bike Class x Bike Age Factor – Liability**

Bike Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
0	1.707	1.707	1.707	1.707	1.707	2.095	1.707	1.707	2.095	1.516	1.516	2.095	1.707
1	1.294	1.294	1.294	1.294	1.294	1.443	1.294	1.294	1.443	1.269	1.269	1.443	1.294
2	1.083	1.083	1.083	1.083	1.083	1.127	1.083	1.083	1.127	1.097	1.097	1.127	1.083
3	0.974	0.974	0.974	0.974	0.974	0.946	0.974	0.974	0.946	0.989	0.989	0.946	0.974
4	0.913	0.913	0.913	0.913	0.913	0.826	0.913	0.913	0.826	0.913	0.913	0.826	0.913
5	0.868	0.868	0.868	0.868	0.868	0.739	0.868	0.868	0.739	0.856	0.856	0.739	0.868
6	0.812	0.812	0.812	0.812	0.812	0.673	0.812	0.812	0.673	0.809	0.809	0.673	0.812
7	0.727	0.727	0.727	0.727	0.727	0.620	0.727	0.727	0.620	0.772	0.772	0.620	0.727
8	0.606	0.606	0.606	0.606	0.606	0.577	0.606	0.606	0.577	0.740	0.740	0.577	0.606
9	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
10	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
11	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
12	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
13	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
14	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
15	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
16	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
17	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
18	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
19	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
20+	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455

**Bike Class x Bike Age Factor – Other**

Bike Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
0	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.403	1.810	1.810	1.810
1	1.363	1.363	1.363	1.363	1.363	1.363	1.363	1.363	1.363	1.207	1.363	1.363	1.363
2	1.109	1.109	1.109	1.109	1.109	1.109	1.109	1.109	1.109	1.089	1.109	1.109	1.109
3	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	1.000	0.962	0.962	0.962
4	0.877	0.877	0.877	0.877	0.877	0.877	0.877	0.877	0.877	0.938	0.877	0.877	0.877
5	0.829	0.829	0.829	0.829	0.829	0.829	0.829	0.829	0.829	0.896	0.829	0.829	0.829
6	0.801	0.801	0.801	0.801	0.801	0.801	0.801	0.801	0.801	0.870	0.801	0.801	0.801
7	0.779	0.779	0.779	0.779	0.779	0.779	0.779	0.779	0.779	0.856	0.779	0.779	0.779
8	0.753	0.753	0.753	0.753	0.753	0.753	0.753	0.753	0.753	0.849	0.753	0.753	0.753
9	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.846	0.713	0.713	0.713
10	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
11	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
12	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
13	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
14	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
15	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
16	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
17	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
18	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
19	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
20+	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652

**Bike Class x Bike Age Factor – Comprehensive**

Bike Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
0	1.984	1.543	1.543	1.984	1.984	2.401	1.984	1.984	2.401	1.543	1.543	1.984	1.984
1	1.544	1.347	1.347	1.544	1.544	1.788	1.544	1.544	1.788	1.347	1.347	1.544	1.544
2	1.234	1.177	1.177	1.234	1.234	1.321	1.234	1.234	1.321	1.177	1.177	1.234	1.234
3	1.012	1.035	1.035	1.012	1.012	1.026	1.012	1.012	1.026	1.035	1.035	1.012	1.012
4	0.854	0.920	0.920	0.854	0.854	0.788	0.854	0.854	0.788	0.920	0.920	0.854	0.854
5	0.741	0.831	0.831	0.741	0.741	0.639	0.741	0.741	0.639	0.831	0.831	0.741	0.741
6	0.661	0.769	0.769	0.661	0.661	0.514	0.661	0.661	0.514	0.769	0.769	0.661	0.661
7	0.608	0.733	0.733	0.608	0.608	0.467	0.608	0.608	0.467	0.733	0.733	0.608	0.608
8	0.577	0.726	0.726	0.577	0.577	0.386	0.577	0.577	0.386	0.726	0.726	0.577	0.577
9	0.570	0.726	0.726	0.570	0.570	0.347	0.570	0.570	0.347	0.726	0.726	0.570	0.570
10	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
11	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
12	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
13	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
14	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
15	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
16	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
17	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
18	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
19	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
20+	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570

**Bike Class x Bike Age Factor – Collision**

Bike Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
0	2.426	2.145	2.587	2.426	2.426	3.107	2.426	2.426	3.107	1.726	1.726	3.107	2.426
1	1.588	1.453	1.590	1.588	1.588	1.758	1.588	1.588	1.758	1.348	1.348	1.758	1.588
2	1.151	1.104	1.176	1.151	1.151	1.133	1.151	1.151	1.133	1.175	1.175	1.133	1.151
3	0.911	0.949	0.894	0.911	0.911	0.864	0.911	0.911	0.864	1.001	1.001	0.864	0.911
4	0.770	0.823	0.742	0.770	0.770	0.669	0.770	0.770	0.669	0.889	0.889	0.669	0.770
5	0.685	0.770	0.667	0.685	0.685	0.576	0.685	0.685	0.576	0.816	0.816	0.576	0.685
6	0.617	0.673	0.595	0.617	0.617	0.518	0.617	0.617	0.518	0.717	0.717	0.518	0.617
7	0.573	0.659	0.556	0.573	0.573	0.439	0.573	0.573	0.439	0.710	0.710	0.439	0.573
8	0.529	0.629	0.474	0.529	0.529	0.388	0.529	0.529	0.388	0.634	0.634	0.388	0.529
9	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
10	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
11	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
12	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
13	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
14	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
15	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
16	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
17	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
18	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
19	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
20+	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445

**Increased Limit Factor – Motorcycles**

**Increased Limit Factors - BI, PD, CSL, & PIP – Motorcycles**

Limit	BI	Limit	PD	Limit	CSL	Limit	MP
<b>\$25/50</b>	1.000	<b>\$10</b>	0.914	<b>\$60</b>	1.276	<b>\$1</b>	0.246
<b>\$50/100</b>	1.290	<b>\$25</b>	1.000	<b>\$100</b>	1.490	<b>\$2</b>	0.440
<b>\$100/100</b>	1.490	<b>\$50</b>	1.070	<b>\$300</b>	1.850	<b>\$5</b>	1.000
<b>\$100/300</b>	1.640	<b>\$100</b>	1.145	<b>\$500</b>	2.170	<b>\$10</b>	1.870
<b>\$300/300</b>	1.850	<b>\$200</b>	1.226	<b>\$750</b>	2.317	<b>\$25</b>	4.005
<b>\$250/500</b>	1.850	<b>\$250</b>	1.253	<b>\$1,000</b>	2.435		
<b>\$300/500</b>	1.998	<b>\$300</b>	1.276				
<b>\$500/500</b>	2.170	<b>\$500</b>	1.341				
<b>\$500/1,000</b>	2.235	<b>\$1,000</b>	1.436				
<b>\$1,000/1,000</b>	2.435						

Note: All limits are in thousands.

**Increased Limit Factors - UM – Motorcycles**

Limit	UM BI	Limit	UM CSL
<b>\$25/50</b>	0.690	<b>\$50</b>	0.896
<b>\$50/100</b>	1.000	<b>\$60</b>	0.987
<b>\$100/100</b>	1.300	<b>\$100</b>	1.300
<b>\$100/300</b>	1.590	<b>\$300</b>	2.330
<b>\$300/300</b>	2.330	<b>\$500</b>	3.050
<b>\$250/500</b>	2.360	<b>\$750</b>	3.792
<b>\$300/500</b>	2.511	<b>\$1,000</b>	4.420
<b>\$500/500</b>	3.050		
<b>\$500/1,000</b>	3.411		
<b>\$1,000/1,000</b>	4.420		

**Deductible Factor – Motorcycles**

Deductible	Comp	Deductible	Coll
<b>\$50</b>	1.270	<b>\$100</b>	1.540
<b>\$100</b>	1.150	<b>\$200</b>	1.310
<b>\$200</b>	1.040	<b>\$250</b>	1.240
<b>\$250</b>	1.000	<b>\$500</b>	1.000
<b>\$500</b>	0.890	<b>\$1,000</b>	0.750
<b>\$1,000</b>	0.770	<b>\$1,500</b>	0.600
<b>\$1,500</b>	0.700	<b>\$2,000</b>	0.480
<b>\$2,000</b>	0.660	<b>\$2,500</b>	0.380
<b>\$2,500</b>	0.620	<b>\$5,000</b>	0.330
<b>\$5,000</b>	0.506	<b>\$10,000</b>	0.280
<b>\$10,000</b>	0.392		

**Accident Prevention Course Discount Factor – Motorcycles**

<b>Accident Prevention Course</b>	<b>Factor</b>
Accident Prevention Course Discount does not apply	1.000
Accident Prevention Course Discount	0.900

**Motorcycle Customized Equipment, Accessories and Safety Riding Apparel**

Optional coverage added to final premium based on coverage amount selected.

<b>Accessory Coverage</b>	<b>Comp</b>	<b>Coll</b>
<b>\$3,000</b>	0	0
<b>\$4,000</b>	7	7
<b>\$5,000</b>	13	13
<b>\$6,000</b>	20	20
<b>\$7,000</b>	26	26
<b>\$8,000</b>	36	36
<b>\$9,000</b>	43	43
<b>\$10,000</b>	50	50
<b>\$11,000</b>	57	57
<b>\$12,000</b>	64	64
<b>\$13,000</b>	72	72
<b>\$14,000</b>	79	79
<b>\$15,000</b>	86	86
<b>\$16,000</b>	98	98
<b>\$17,000</b>	110	110
<b>\$18,000</b>	118	118
<b>\$19,000</b>	126	126
<b>\$20,000</b>	134	134
<b>\$21,000</b>	141	141
<b>\$22,000</b>	145	145
<b>\$23,000</b>	149	149
<b>\$24,000</b>	153	153
<b>\$25,000</b>	157	157
<b>\$26,000</b>	161	161
<b>\$27,000</b>	165	165
<b>\$28,000</b>	169	169
<b>\$29,000</b>	173	173
<b>\$30,000</b>	176	176
<b>\$35,000</b>	195	195
<b>\$40,000</b>	215	215
<b>\$45,000</b>	237	237
<b>\$50,000</b>	262	262

## Tier Factors - Motorcycle (Inception Date Prior to 11/1/05)

Tier	Auto & Home				Auto Only			
	Liab	PIP/UM	Comp	Coll	Liab	PIP/UM	Comp	Coll
01A	0.85	0.83	0.60	0.79	0.83	0.81	0.59	0.77
02A	0.85	0.83	0.64	0.80	0.83	0.81	0.62	0.78
03A	0.85	0.83	0.68	0.80	0.83	0.81	0.66	0.78
04A	0.85	0.83	0.72	0.82	0.83	0.81	0.70	0.80
05A	0.86	0.83	0.76	0.83	0.84	0.81	0.74	0.81
06A	0.87	0.83	0.80	0.85	0.86	0.82	0.79	0.84
07A	0.88	0.84	0.84	0.87	0.88	0.84	0.84	0.87
08A	0.90	0.86	0.88	0.90	0.90	0.86	0.88	0.90
09A	0.93	0.89	0.92	0.93	0.94	0.90	0.93	0.94
10A	0.96	0.94	0.96	0.96	0.96	0.94	0.96	0.96
11A	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99
12A	1.04	1.08	1.04	1.04	1.04	1.08	1.04	1.04
13A	1.10	1.17	1.08	1.08	1.12	1.19	1.10	1.10
14A	1.15	1.29	1.12	1.13	1.18	1.30	1.15	1.16
15A	1.22	1.33	1.16	1.18	1.26	1.33	1.20	1.22
16A	1.29	1.34	1.20	1.24	1.34	1.34	1.25	1.29
17A	1.35	1.35	1.24	1.29	1.35	1.35	1.31	1.35
18A	1.37	1.37	1.28	1.35	1.37	1.37	1.35	1.37
19A	1.40	1.40	1.32	1.40	1.40	1.40	1.40	1.40
20A	1.40	1.40	1.36	1.40	1.40	1.40	1.40	1.40
21A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
22A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
23A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
24A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
25A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
26A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
27A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
28A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
29A	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40

## Note:

"Liab" applies to BI, PD, and CSL coverages.

"PIP/UM" applies to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL coverages.

## Tier Factors – Motorcycle (Inception Date 11/1/05 or After)

Tier	Auto & Home				Auto Only			
	Liab	PIP/UM	Comp	Coll	Liab	PIP/UM	Comp	Coll
01B	0.85	0.83	0.60	0.79	0.83	0.81	0.59	0.77
02B	0.85	0.83	0.64	0.80	0.83	0.81	0.62	0.78
03B	0.85	0.83	0.68	0.80	0.83	0.81	0.66	0.78
04B	0.85	0.83	0.72	0.82	0.83	0.81	0.70	0.80
05B	0.86	0.83	0.76	0.83	0.84	0.81	0.74	0.81
06B	0.87	0.83	0.80	0.85	0.86	0.82	0.79	0.84
07B	0.88	0.84	0.84	0.87	0.88	0.84	0.84	0.87
08B	0.90	0.86	0.88	0.90	0.90	0.86	0.88	0.90
09B	0.93	0.89	0.92	0.93	0.94	0.90	0.93	0.94
10B	0.96	0.94	0.96	0.96	0.96	0.94	0.96	0.96
11B	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99
12B	1.04	1.08	1.04	1.04	1.04	1.08	1.04	1.04
13B	1.10	1.17	1.08	1.08	1.12	1.19	1.10	1.10
14B	1.15	1.29	1.12	1.13	1.18	1.32	1.15	1.16
15B	1.22	1.41	1.16	1.18	1.26	1.45	1.20	1.22
16B	1.29	1.47	1.20	1.24	1.34	1.52	1.25	1.29
17B	1.37	1.54	1.24	1.29	1.44	1.63	1.31	1.36
18B	1.46	1.62	1.28	1.35	1.55	1.72	1.35	1.43
19B	1.55	1.72	1.32	1.42	1.66	1.84	1.41	1.52
20B	1.66	1.80	1.36	1.49	1.78	1.93	1.46	1.60
21B	1.77	1.88	1.40	1.56	1.89	2.01	1.50	1.67
22B	1.89	2.43	1.44	1.63	2.04	2.63	1.55	1.76
23B	2.02	2.43	1.48	1.71	2.18	2.63	1.60	1.85
24B	2.16	2.43	1.52	1.79	2.35	2.65	1.66	1.95
25B	2.31	2.43	1.56	1.88	2.51	2.64	1.69	2.04
26B	2.47	2.43	1.60	1.97	2.70	2.65	1.75	2.15
27B	2.64	2.44	1.64	2.06	2.89	2.67	1.79	2.25
28B	2.82	5.72	1.68	2.15	3.12	6.32	1.86	2.38
29B	3.02	6.30	1.72	2.25	3.32	6.93	1.89	2.48

## Note:

"Liab" applies to BI, PD, and CSL coverages.

"PIP/UM" applies to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL coverages.



**ANTIQUE & CLASSIC VEHICLE RATES****ORDER OF CALCULATION – ANTIQUE & CLASSIC VEHICLES**

Use only those steps which are applicable. Round after each step.

**Regular Use**

Reference *PRIVATE PASSENGER AUTOS* section for appropriate factors and order of calculation.

**Liability (BI, PD, CSL) & Other (PIP, UM/UIM) Calculation – Antique & Classic**

1. Multiply the Base Rate by the Antique & Classic Usage Factor.
2. Apply all remaining PPA order of calculation including discounts and surcharges.
  - a. **Antique:** Liability and PIP/UM/UIM Symbol Factors of 1.00 apply.
  - b. **Classic:** Liability and PIP/UM/UIM Symbol Factors of 1.00 apply for Classic Autos built prior to 1990. For model years 1990 and newer, the factors will be assigned based on symbols from the VIN table.

**Physical Damage (COMP, COLL) Calculation – Antique & Classic**

1. Determine Model Year and Physical Damage Symbol based on Agreed Value.
2. Multiply the Base Rate by the Antique & Classic Usage Factor.
3. Apply all remaining PPA order of calculation including discounts and surcharges.

**Restricted Use**

Reference *PRIVATE PASSENGER AUTOS* section for appropriate factors and order of calculation.

**Liability (BI, PD, CSL) & Other (PIP, UM/UIM) Calculation – Antique & Classic**

1. Multiply the Base Rate by the Antique & Classic Usage Factor.
2. Apply remaining PPA order of calculation with the following restrictions:
  - a. Liability and PIP/UM/UIM Symbol Factors of 1.00 apply.
  - b. PPA Tier Factor apply.
  - c. PPA Discounts or Surcharges do not apply, except for
    - i. Multi-Policy Discount (for BI, PD, CSL, PIP).
    - ii. Pay Plan Discount.

**Physical Damage (COMP, COLL) Calculation – Antique & Classic**

1. Multiply the Base Rate by the Antique & Classic Usage Factor.
2. Multiply by the appropriate Model Year factor. For **Antique** vehicles, the appropriate model year factor will always be the oldest factor displayed on the rate pages.
3. Determine the Physical Damage Symbol based on Agreed Value. Multiply by this Physical Damage Symbol Factor.
4. Multiply by the Deductible Factor.
5. Multiply by Multi-Policy Discount Factor.
6. Multiply by PPA Tier Factor.
7. Multiply by Pay Plan Factor.

**RATES AND FACTORS – ANTIQUE & CLASSIC VEHICLES****Antique & Classic Usage Factor**

<b>Coverage</b>	<b>Vehicle Type</b>	<b>Regular Use Factor</b>	<b>Restricted Use Factor</b>
Liability	Antique	1.00	0.25
Liability	Classic	1.00	0.25
PIP/APIP/OBEL	Antique	1.00	0.25
PIP/APIP/OBEL	Classic	1.00	0.25
UM/SUM	Antique	1.00	1.00
UM/SUM	Classic	1.00	1.00
Comprehensive	Antique	1.00	0.80
Comprehensive	Classic	1.00	0.80
Collision	Antique	1.00	0.30
Collision	Classic	1.00	0.50

**OFF-ROAD VEHICLE RATES - EIC****ORDER OF CALCULATION - OFF-ROAD VEHICLES**

Use only those steps which are applicable. **Round after each step.**

**BI, PD & CSL Calculation - Off-Road**

1. Base Rate for Snowmobiles or Other Off-Road Vehicles.
2. Multiply by PPA Increased Limit Factor.
3. Multiply by PPA Multi-Policy Discount Factor.
4. Multiply by Liability Tier Factor (see PPA Tier Factors).
5. Multiply by PPA Payment Plan Discount Factor.

**PIP (for ATVs Only)**

1. Charge \$3 for Statutory ATV PIP. (Endorsement ABYN07 applies.)
2. Multiply by PIP/UM Tier Factor (see PPA Tier Factors).
3. Multiply by PPA Payment Plan Discount Factor.

**UM/SUM Calculation - Off-Road**

1. Base Rate for Snowmobiles or Other Off-Road Vehicles by Limit by Territory.
2. Multiply by PIP/UM Tier Factor (see PPA Tier Factors).
3. Multiply by .PPA Payment Plan Discount Factor.

**Comp Calculation - Off-Road**

1. Base Rate for Snowmobiles or Other Off-Road Vehicles by Phy Dam Symbol and Age Group.
2. Multiply by PPA Deductible Factor.
3. Multiply by .PPA Multi-Policy Discount Factor.
4. Multiply by Comp Tier Factor (see PPA Tier Factors).
5. Multiply by .PPA Payment Plan Discount Factor.

**Coll Calculation - Off-Road**

1. Base Rate for Snowmobiles or Other Off-Road Vehicles by Phy Dam Symbol and Age Group.
2. Multiply by PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount.
4. Multiply by Coll Tier Factor (see PPA Tier Factors).
5. Multiply by PPA Payment Plan Discount Factor.

**RATES AND FACTORS - OFF-ROAD VEHICLES - EIC**

**Base Rates - Liability - Off-Road**

Coverage	Rate	
	Snowmobiles	Other Off-Road
<b>\$25/50 BI</b>	15	15
<b>\$25M PD</b>	5	6
<b>\$60M CSL</b>	20	22

**Statutory UM BI Rates - Off-Road**

<b>\$25/50 Statutory UM BI (for accidents which occur inside NY)</b>		
	Snowmobiles	Other Off-Road
<b>Rate</b>	5	7

**SUM Rates - Off-Road**

The following rates are for Supplementary Uninsured Motorists Coverage (SUM) and **include** Statutory UM BI.

All Vehicles (Including Non-Owned) Per Vehicle or Set of Tags

**SUM BI Rates – Snowmobiles**

<b>SUM BI</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$25/50</b>	11	14
<b>50/100</b>	21	27
<b>100/100</b>	24	30
<b>100/300</b>	32	41
<b>300/300</b>	34	43
<b>250/500</b>	37	47
<b>300/500</b>	38	48
<b>500/500</b>	43	54
<b>500/1,000</b>	46	59
<b>1,000/1,000</b>	50	64

**SUM BI Rates - Other Off-Road**

<b>SUM BI</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$25/50</b>	15	20
<b>50/100</b>	29	38
<b>100/100</b>	32	43
<b>100/300</b>	44	59
<b>300/300</b>	47	62
<b>250/500</b>	50	67
<b>300/500</b>	52	69
<b>500/500</b>	58	78
<b>500/1,000</b>	63	84
<b>1,000/1,000</b>	69	91

**SUM CSL Rates – Snowmobiles**

<b>SUM CSL</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$50,000</b>	12	15
<b>60,000</b>	14	18
<b>100,000</b>	24	30
<b>300,000</b>	34	43
<b>500,000</b>	43	54
<b>750,000</b>	47	59
<b>1,000,000</b>	50	64

**SUM CSL Rates - Other Off-Road**

<b>SUM CSL</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$50,000</b>	16	21
<b>60,000</b>	19	25
<b>100,000</b>	32	43
<b>300,000</b>	47	62
<b>500,000</b>	58	78
<b>750,000</b>	63	85
<b>1,000,000</b>	69	91

**Base Rates - Phy Dam - Snowmobiles**

Price New	Symbol*	AGE 1-2-3		AGE 4+	
		\$100 Ded Comp	\$250 Ded Coll	\$100 Ded Comp	\$250 Ded Coll
\$0-2,000	1(A)	13	20	10	14
2,001-3,000	2(B)	18	28	13	19
3,001-4,000	3(C)	26	40	18	28
4,001-5,000	4(D)	35	53	24	36
5,001-6,000	5(E)	43	65	30	45
6,001-7,000	6(F)	52	78	36	54
7,001-8,000	7(G)	60	90	42	63
8,001-9,000	8(H)	68	103	48	71
9,001-10,000	9(I)	77	115	54	80
10,001-11,000	10(J)	85	128	60	89
Over \$11,000	11(K)	94	135	66	95

\* The letter in parentheses following the number symbol is for Home Office use only.

**Base Rates - Phy Dam - Other Off-Road**

Price New	Symbol*	AGE 1-2-3		AGE 4+	
		\$100 Ded Comp	\$250 Ded Coll	\$100 Ded Comp	\$250 Ded Coll
\$0-2,000	1(A)	19	24	14	17
2,001-3,000	2(B)	26	33	19	23
3,001-4,000	3(C)	34	42	24	29
4,001-5,000	4(D)	41	51	29	36
5,001-6,000	5(E)	48	59	34	41
6,001-7,000	6(F)	50	63	35	44
7,001-8,000	7(G)	66	70	46	49
8,001-9,000	8(H)	83	77	58	54
9,001-10,000	9(I)	99	84	69	59
10,001-11,000	10(J)	115	91	80	64
Over \$11,000	11(K)	131	98	93	69

\* The letter in parentheses following the number symbol is for Home Office use only.

**How to Determine Original Price New - Off-Road**

If Off-Road Vehicle price new is unknown, use:

1. The list price new shown in any trade-in guidebook; or
2. The price paid by the Named Insured times the appropriate factor shown on the following chart:

Age Group When Purchased Used	SNOWMOBILE	GOLF- MOBILE	ALL OTHER By Engine Size	
			Under 361cc	361cc or over
1	1.00	1.00	1.00	1.00
2	1.15	1.10	1.45	1.40
3	1.25	1.30	1.70	1.60
4	1.40	1.55	1.80	1.70
5	1.55	1.80	1.95	1.80
6	1.95	2.50	2.10	1.90



**MISCELLANEOUS VEHICLE RATES - EIC****ORDER OF CALCULATION - BOAT TRAILERS, SNOWMOBILE TRAILERS, RCV TRAILERS, TRAVEL TRAILERS, CAMPER BODIES & UTILITY TRAILERS**

Use only those steps which are applicable. **Round after each step.**

**Comp Calculation - Boat, Snowmobile, RCV, Travel, Travel, Utility Trailers & Camper Bodies**

1. Base rate for Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies.
2. Multiply by PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount Factors.
4. Multiply by Comp Tier Factor (see PPA Tier Factors).
5. Multiply by PPA Payment Plan Discount Factor.

**Coll Calculation - Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies**

1. Base rate for Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies.
2. Multiply by PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount Factors.
4. Multiply by Coll Tier Factor (see PPA Tier Factors).
5. Multiply by PPA Payment Plan Discount Factor.

**Base Rates - Boat Trailers, Snowmobile Trailers, and Utility Trailers**

Use the following Physical Damage Rate Tables. The letter in the parentheses following the number symbol is for Home Office use only.

Symbol	Original Price New	Age Groups											
		1		2		3		4		5		6	
		Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250
1(A)	\$0-2,999	\$13	\$11	\$12	\$10	\$11	\$9	\$10	\$8	\$9	\$7	\$8	\$6
2(B)	3,000-6,999	32	26	30	23	28	21	24	19	22	16	19	14
3(C)	7,000-10,999	51	38	46	35	41	32	37	28	32	25	28	22
4(D)	11,000-14,999	67	50	61	46	54	41	47	36	41	32	37	28
5(E)	15,000-19,999	84	62	76	56	68	50	59	44	54	39	47	35
6(F)	20,000-24,999	100	72	98	66	78	60	70	54	65	44	58	40
7(G)	25,000-29,999	116	82	119	76	89	70	81	64	75	49	69	45
8(H)	30,000-34,999	132	92	141	86	100	80	91	74	86	54	80	50
9(I)	35,000-39,999	148	102	162	96	111	90	102	84	97	59	90	55
10(J)	40,000-44,999	164	112	184	106	121	100	113	94	108	64	101	60
11(K)	45,000-49,999	181	122	205	116	132	110	124	104	118	69	112	65
12(L)	50,000-54,999	197	132	227	126	143	120	134	114	129	74	123	70
13(M)	55,000-59,999	213	142	248	136	154	130	145	124	140	79	133	75
14(N)	60,000-64,999	229	152	270	146	164	140	156	134	151	84	144	80
15(O)	65,000-69,999	245	162	291	156	175	150	167	144	161	89	155	85
16(P)	70,000-74,999	261	172	313	166	186	160	177	154	172	94	166	90
17(Q)	75,000-79,999	277	182	334	176	197	170	188	164	183	99	176	95
18(R)	80,000-84,999	293	192	356	186	207	180	199	174	194	104	187	100
19(S)	85,000-89,999	310	202	377	196	218	190	210	184	204	109	198	105
20(T)	90,000-94,999	326	212	399	206	229	200	220	194	215	114	209	110
21(U)	95,000-99,998	342	222	420	216	240	210	231	204	226	119	219	115
99(Z)*	add'l 1M or fraction of 1M	3	2	4	2	2	2	2	2	2	1	2	1

\*Vehicles with Symbol 99(Z) are manually rated.

**Base Rates - RCV Trailers, Travel Trailers, and Camper Bodies**

Use the following Physical Damage Rate Tables. The letter in the parentheses following the number symbol is for Home Office use only.

Symbol	Original Price New	Age Groups											
		1		2		3		4		5		6	
		Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250
1(A)	\$0-2,999	\$17	\$12	\$15	\$11	\$14	\$10	\$12	\$9	\$12	\$8	\$11	\$6
2(B)	3,000-6,999	37	28	33	25	31	23	27	20	25	17	22	15
3(C)	7,000-10,999	51	41	46	38	42	34	37	30	35	27	32	24
4(D)	11,000-14,999	68	54	62	49	57	44	52	39	47	34	42	30
5(E)	15,000-19,999	102	67	92	60	84	54	77	47	69	42	62	38
6(F)	20,000-24,999	139	77	129	71	122	65	108	58	100	47	87	43
7(G)	25,000-29,999	176	88	166	82	159	75	139	69	131	53	112	48
8(H)	30,000-34,999	213	99	203	92	196	86	170	80	162	58	136	54
9(I)	35,000-39,999	250	110	241	103	233	97	201	90	193	63	161	59
10(J)	40,000-44,999	288	120	278	114	270	108	232	101	224	69	186	65
11(K)	45,000-49,999	325	131	315	125	308	118	263	112	255	74	211	70
12(L)	50,000-54,999	362	142	352	135	345	129	294	123	286	80	236	75
13(M)	55,000-59,999	399	153	389	146	382	140	325	133	317	85	260	81
14(N)	60,000-64,999	436	163	427	157	419	151	356	144	348	90	285	86
15(O)	65,000-69,999	474	174	464	168	456	161	387	155	379	96	310	91
16(P)	70,000-74,999	511	185	501	178	494	172	418	166	410	101	335	97
17(Q)	75,000-79,999	548	196	538	189	531	183	449	176	441	106	360	102
18(R)	80,000-84,999	585	206	575	200	568	194	480	187	472	112	384	108
19(S)	85,000-89,999	622	217	613	211	605	204	511	198	503	117	409	113
20(T)	90,000-94,999	660	228	650	221	642	215	542	209	534	123	434	118
21(U)	95,000-99,998	697	239	687	232	680	226	573	219	565	128	459	124
99(Z)*	add'l 1M or fraction of 1M	7	2	7	2	7	2	6	2	6	1	5	1

\*Vehicles with Symbol 99(Z) are manually rated.

**Original Price New Factors - Miscellaneous**

**Original Price New** means the suggested retail price of the RCV new, including sales tax, plus the retail price **new** of **attached** awnings, steps, water pumps, TV & radio antennas, built-in air conditioners, attachments or extensions, hitching equipment, spare parts, gas and oil tanks. If the owner did not purchase the RCV **new** and the actual Original Price New is unknown, determine the **estimated** Original Price New by:

- A. using the suggested retail price shown in a Mobile Home or RCV Market Report such as Blue Book or NADA, or
- B. multiplying the Purchase Price Used by the following appropriate factor.
- C. **Factors To Determine Original Price New**

Age of Vehicle	Travel Trailers	5th Wheel Trailers	Camping Trailers	Camper Bodies	Motor Homes
<b>1</b>	1.00	1.00	1.00	1.00	1.00
<b>2</b>	1.15	1.15	1.15	1.20	1.15
<b>3</b>	1.30	1.30	1.30	1.40	1.35
<b>4</b>	1.40	1.40	1.55	1.70	1.50
<b>5</b>	1.55	1.55	1.80	2.00	1.65
<b>6</b>	1.70	1.70	2.05	2.30	1.85
<b>7</b>	1.80	1.80	2.30	2.60	2.00
<b>8</b>	1.95	1.95	2.55	2.90	2.15
<b>9</b>	2.10	2.10	2.80	3.20	2.30
<b>10</b>	2.20	2.25	3.05	3.50	2.50
<b>11</b>	2.35	2.35	3.30	3.80	2.65
<b>12</b>	2.50	2.50	3.55	4.10	2.80

- D. **Age Groups** - Age group 1 includes all RCV's of the **current** model year. Each subsequent age group includes all RCV's of the **next preceding** model year. The "current model year" changes effective September 1 of each calendar year regardless of actual introductory dates of the several makes and models.

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**RULE 1 ABBREVIATIONS**

Actual Cash Value	ACV
All Terrain Vehicle	TV
Application	App
Bodily Injury	BI
Collision	Coll
Combined Single Limit	CSL
Comprehensive	Comp
Declarations	Dec
Deductible	Ded
Defensive Driver Plan	DDP
Endorsement	End't.
Medical Expense	Med Exp
New York	NY
New York Auto Policy	AP-NY
Optional Basic Economic Loss	OBEL
Personal Injury Protection	PIP
Physical Damage	Phy Dam
Private Passenger Auto	PPA
Property Damage	PD
Recreational Camping Vehicle	RCV
Supplementary Uninsured/Underinsured Motorists	SUM
Uninsured Motorists	UM
Vehicle Identification Number	VIN

**RULE 2 LIMITS OF PROTECTION****Liability**

Most premiums shown in this manual are for basic limits. If premiums are for other than basic limits, the limits will be stated. *See Rates Section for other limits.*

When more than one vehicle is insured under a single ERIE policy, the same limits of liability apply to all vehicles.

**Physical Damage****ACV**

The actual cash value of the loss to the insured vehicle, less any Ded.

**Stated Amount (Antiques and Classics only)**

The actual cash value of the loss to the insured vehicle, less any Ded, subject to a maximum of the amount stated on the Dec or App.

*Stated Amount will not be available on Antiques and Classics added to a policy on and after 10/1/20. All Antiques and Classics added on and after 10/1/20 will be written on an Agreed Value basis.*

**Agreed Value (Antiques and Classics only)**

The Agreed Value stated on the Dec or App, less any deductible.

**RULE 3 MINIMUM PREMIUM**

The minimum annual policy premium is \$60. Any policy which generates an annual premium of less than \$60 will be charged \$60.

Minimum premiums are also established for certain coverages. Any coverage which generates an annual premium which is less than the established minimum premium for that coverage will be charged the minimum premium.



## **RULE 4 POLICY PERIOD**

Policies are written for a 12 month period subject to:

### **Changes**

Use rules and premiums in effect at the inception of the current policy. All changes will be pro-rated.

### **Cancellation of Entire Policy or Coverage(s)**

Cancellation by the Named Insured or The ERIE will be pro-rated.

ERIE's form filings and rule filings do not include procedures for suspension of liability coverage. Phy Dam coverage must be suspended if a Photo Inspection of a PPA has not been received by The ERIE as required by NY law. Coverage will be restored effective as of the time of inspection.

If coverage must be "suspended" due to short term storage of a vehicle, coverage must be deleted from the policy by Change Request. When coverage is to resume, it must be added to the policy by Change Request.

If all coverage is to be deleted under a policy, even for a short period, the policy must be cancelled. To continue with The ERIE, a new App must be submitted. (An alternative to cancelling a policy is converting it to a Named Non-Owner Policy - see ["RULE 21 NEW YORK AUTO POLICY"](#))

Agents are reminded to explain to their Insureds the effects of compulsory insurance, compulsory financial responsibility and lienholder's interests in the cancellation of coverages.

## **RULES 5 THRU 7 RESERVED FOR FUTURE USE**

### **RULE 8 WHOLE DOLLAR PREMIUM**

The premium for each coverage on a policy will be rounded to the nearest whole dollar. Fifty cents or more is always rounded to the next highest whole dollar.

This also applies to the return premium for policy cancellations.

## **RULES 9 THROUGH 19 RESERVED FOR FUTURE USE.**

### **RULE 20 DEFINITIONS**

#### **AGE GROUP**

The designation given to the model year of a PPA being rated for Phy Dam.

#### **BUSINESS USE**

The PPA is customarily used in an occupation, profession or business and:

1. has no employee exposure;
2. has no permanently attached equipment which is listed in the definition of COMMERCIAL AUTO;
3. does not tow a trailer for business or commercial purposes; or
4. the vehicle is not used for wholesale or retail delivery or as a rolling store and has no truckmen exposure.

Driving to or from work is not considered BUSINESS USE.

#### **COMMERCIAL AUTO**

1. A Truck, Tractor or Trailer used in an occupation, profession or business;
2. A COMMERCIAL PASSENGER AUTO; or
3. A PUBLIC AUTO.

It does not include vehicles defined as BUSINESS USE. It includes:

1. an employee driving exposure,
2. vehicles with permanently attached equipment such as air compressors, pumps and generators, including spraying, welding, building cleaning, physical exploration, lighting and well servicing equipment, cherry pickers and similar devices used to raise or lower workers, or
3. vehicles that tow a trailer for business or commercial purposes.

### **COMMERCIAL PASSENGER AUTO**

A private passenger vehicle owned by a corporation, partnership or association or an individually-owned private passenger vehicle insured on a Commercial or Garage Auto policy.

### **CONVICTION**

A determination of guilt by any court (including a magistrate or juvenile authority) involving a motor vehicle violation. A plea of "nolo contendere" resulting in license suspension/revocation, payment of a fine, imposition of points on driving records, or a jail sentence is also included.

### **DRIVEN TO WORK**

The auto is used to travel to a place of paid employment or to school. This includes carpooling or driving to a transportation hub, such as a bus stop, depot, etc. No more than one drive-to-work rate class per driver is permissible. (For example, if a driver rotates driving two different autos to work, a drive-to-work rate class should be applied to the auto most frequently driven to work. The other auto must be rated for pleasure use.)

### **FARM USE**

A PPA used exclusively in connection with the operation of a farm or ranch owned or rented by the Named Insured who resides on the farm. The auto is not used regularly in connection with any other business or occupation.

### **HEAD OF HOUSEHOLD (Under age 24 - rate as married)**

A widowed, divorced, legally separated or single person under age 24 who has established a separate household and is head of that household, has custody of a minor child and has paid over half the costs of keeping up the home.

### **HIGH PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a wheelbase less than 106.0 inches, a curb weight less than 3,600 pounds, and a Curb Weight-to-Net Horsepower Ratio of 14.0-to-1 or less.

### **HOT CAR**

1989 and Older Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio less than 14.7-to-1.

### **INTERMEDIATE PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio greater than 14.0-to-1 but less than or equal to 16.0-to-1.

### **LIABILITY SYMBOL**

A letter or digit assigned to a motor vehicle based on the physical characteristics, specifications, and loss experience of the vehicle. Used to determine premiums for Bodily Injury Liability, Property Damage Liability, and a Combined Single Limit of Liability Coverage.

### **MARRIED**

A person living with his or her spouse and includes a widowed person. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstances shall be considered as living together.

### **OCCASIONAL OPERATOR**

Any driver not qualifying as the PRINCIPAL OPERATOR of a particular auto.

**ORIGIN DATE**

Determined from the date the policyholder first insured with ERIE on an Erie Insurance Group voluntary Auto Policy. A coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date. Spin-off and rewrite policyholders will be credited for their time insured as a driver (Named Insured or resident relative operator of a private passenger type auto insured) under a previous Erie Insurance Group voluntary Auto Policy.

**PERSONAL INJURY PROTECTION/UM/UIM SYMBOL**

A letter or digit assigned to a motor vehicle based on the physical characteristics, specifications, and loss experience of the vehicle. Used to determine premium for Personal Injury Protection and Supplementary Uninsured/Underinsured Motorists Coverage.

**PHYSICAL DAMAGE SYMBOLS (2011 & SUBSEQUENT MODEL YEARS)**

The two digit numeric designations applied to an auto to rate Comp and Coll Coverage. Two symbols apply to every 2011 model year auto and beyond: a Comprehensive Symbol and a Collision Symbol. These symbols represent the physical characteristics, specifications, and loss experience of the vehicle.

**PHYSICAL DAMAGE SYMBOLS (2010 & PRIOR MODEL YEARS)**

The letter or digit designation applied to an auto to rate Comp and Coll Coverage. It represents the value of the auto as well as other characteristics. (See Physical Damage Symbol Section.)

**PLEASURE USE**

The auto is not used for business and not used to drive to a place of paid employment or to school, including carpooling or driving to a transportation hub such as a bus stop, depot, etc.

**PREMIUM PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.00-to-1 or less, but with a wheelbase of 106.0 inches or longer, or a curb weight of 3,600 pounds or greater.

**PRINCIPAL OPERATOR**

Driver with the highest percentage of use of a particular auto. If two or more drivers have an equal percentage of use, the principal operator is determined on the basis of the use class which develops the highest premium.

**PRIVATE PASSENGER AUTO**

A four wheel land motor vehicle designed mainly to transport people on public roads. It includes station wagons, vans, motor homes and pickup trucks (even those with dual rear wheels) or any other motor vehicle that has been assigned a private passenger Phy Dam rating Symbol(s) in the Physical Damage Symbol Section of this manual. It must be owned by an individual.

PPAs may include vehicles:

1. used for farming or ranching,
2. used by federal government workers,
3. driven to and from work,
4. used principally in business, but not COMMERCIAL AUTO, or
5. that are light trucks which have a Phy Dam symbol assigned to them in the Physical Damage Symbol Section of this manual and DO NOT:
  - a. have an employee exposure,
  - b. have permanently attached equipment as listed in the definition of COMMERCIAL AUTO, or
  - c. tow a trailer for business or commercial purposes.

PPAs do not include:

1. vehicles defined as COMMERCIAL AUTO;
2. vehicles used to carry people or goods for a fee, nor rented to others for a fee. "Fee" does not include payment received in a car pool, or for trips for non-profit, social, educational, or charitable agencies.

### **PUBLIC AUTO**

A vehicle of any type used as a public or livery conveyance to carry:

1. children, students and their parents or guardians, faculty and staff, church and organization members (including officials and their employees) or board members and their guests for school, church, or organization activities and incidental operations (such as Boy Scouts, Girl Scouts, Head Start Programs and Day Care Programs).
2. employees to and from work in their employer's owned vehicle.
3. guests and residents of motels, hotels or apartment complexes to and from airports and other points of transportation.

### **RELATIVE**

A resident of the Named Insured's home who is a person related to the Named Insured by blood, marriage or adoption. Also included is a ward or any person under age 21 in the care of the Named Insured.

### **RESIDENT**

A person who physically lives with the Named Insured in the Named Insured's household. Unmarried, unemancipated children under age 24 attending school full-time, and living away from home, are considered residents of the Named Insured's household.

### **SPORTS CAR**

1989 and Older Model Years - A two-door domestic or imported auto designed to carry two passengers with a Curb Weight-to-Net Horsepower Ratio of 30.0-to-1 or less.

1990 and Newer Model Years - A domestic or imported auto designed to carry two passengers or which provides minimal rear seating for two people (commonly referred to as '2 + 2' vehicles) with a Curb Weight-to-Net Horsepower Ratio less than or equal to 25.0-to-1.

### **SYMBOL**

See *LIABILITY SYMBOL* and *PHYSICAL DAMAGE SYMBOL* in this section.

### **TOTAL LOSS**

A loss in which the cost to repair the vehicle to its pre-loss condition plus salvage value equals or exceeds the Actual Cash Value or, if applicable, the Agreed Value. If the insurer determines that the cost to repair a damaged vehicle exceeds seventy-five percent of the vehicle's actual cash value and if the insurer does not take possession of the vehicle for disposition as salvage, the insurer shall require the vehicle owner to provide the title to the insurer. This applies to vehicles that are eight model years or newer on the date of the loss.

### **WARM CAR**

1989 and Older Model Years only - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.7-to-1 thru (and including) 18.6-to-1.

## **RULE 21 NEW YORK AUTO POLICY**

ERIE's AP-NY covers PPA's, RCV's and special type miscellaneous vehicles. Autos leased for one year or more are considered owned, if written on a specified auto basis.

## RULE 22 PRIVATE PASSENGER AUTO CLASSES

### Driver Assignment

Permitted drivers will not be added to the policy until they have obtained a driver's license. Young driver classes will be assigned based on their age as of the effective date of the policy period or renewal, regardless of when they are added to the policy. The same youthful operator cannot be assigned to more than one auto.

Assign driver in the following order:

#### 1. Single Car Policy

- a. Assign the principal youthful operator.
- b. If there is no principal youthful operator, assign the occasional youthful operator with the highest class factor to the auto.
- c. If there is no youthful operator, assign the adult who most frequently uses the auto.

#### 2. Multi-Car Policy - Principal, Youthful Operator

- a. Assign each principal youthful operator to the auto he or she owns or principally operates.
- b. When a youthful operator is the owner or principal operator of two or more autos, assign the youthful operator to the auto at the highest level of priority listed below:
  - 1) Newest Model Year auto;
  - 2) Auto with the highest Symbol;
  - 3) Auto with the highest annual mileage; then
  - 4) Assign an Adult/Pleasure Class to any remaining autos.

#### 3. Multi-Car Policy - Occasional, Youthful Operator

- a. Assign each occasional, youthful operator to the auto he or she most frequently operates, every occasional youthful operator must be assigned to an auto if there are enough autos on the policy.
- b. If the auto most frequently operated by the youthful driver has already been assigned, the youthful operator should be assigned to the remaining auto he or she is most likely to drive.
- c. In cases where there are more youthful operators than autos, more than one youthful operator may be entered as the driver of an auto. The youthful operator with the highest class factor will determine the premium for that auto.

#### 4. Adult Operators

- a. Assign an adult operator to any remaining autos.

**NOTE:** The same youthful operator cannot be assigned to more than one auto.

### Adult Classes

Class	Annual Mileage	Definition
<b>A1AS/A1AL</b>	S-Up to 8,500 L-8,501 +	Pleasure Use Only
<b>A1BS/A1BL</b>	S-Up to 8,500 L-8,501 +	Driven to work less than 6 miles one way
<b>A2AS/A2AL</b>	S-Up to 8,500 L-8,501 +	Driven to work 6-10 miles one way
<b>A2BS/A2BL</b>	S-Up to 8,500 L-8,501 +	Driven to work 11-14 miles one way
<b>A3AS/A3AL</b>	S-Up to 12,500, L-12,501+	Driven to work 15-20 miles one way
<b>A3BS/A3BL</b>	S-Up to 15,500, L-15,501+	Driven to work 21-30 miles one way
<b>A3C</b>	Not Applicable	Driven to work 31+ miles one way
<b>A4S/A4L</b>	S-Up to 12,500 L-12,501 +	Business Use
<b>A1AF</b>	Not Applicable	Farm Use

**Exceptions to A Classes**

- A. **Carpool.** When driving is shared equally by two or more drivers, divide the number of miles driven one way by the number of drivers. The result will be used to determine the class.
- B. **Part-time Workers.** When an Insured works part-time, divide the Insured's total weekly miles driven one way by the number of days in the work week. The result will be used to determine the class.
- C. **Government Workers.** The Federal Government will respond to the Liability losses of an employee who is operating his own vehicle on government business. Therefore, the vehicle should be rated according to its otherwise regular use, instead of "Business Use."
- D. **Clergy.** An auto principally used by a member of the clergy will not be considered "Business Use."

**Secondary Rating Classes**

*Apply only to drivers age 24 and older. See Secondary Rating Class Charts in the Rates Section.*

**Young Driver Classes**

*Young Driver Classes will be assigned based on their age as of the effective date of the policy period or renewal, regardless of when they are added to the policy.*

Definition	1st and 2nd Positions	3rd Position (Age of Owner or Operator) Number in box is 3rd Position of Class. Blank box is not a valid position.									
		15*	16	17	18	19	20	21	22	23	
<b>Unmarried Male-Occasional Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	
without Driver Training	B1	5	6	7	8	9	0				
with Driver Training	B2	5	6	7	8	9	0				
with or without Driver Training	B1							1	2	3	
<b>Married Male-Owner or Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	
without Driver Training	B3	5	6	7	8	9	0				
with Driver Training	B4	5	6	7	8	9	0				
with or without Driver Training	B3							1	2	3	
<b>Unmarried Male-Owner or Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	
without Driver Training	C1	5	6	7	8	9	0				
with Driver Training	C2	5	6	7	8	9	0				
with or without Driver Training	C1							1	2	3	
<b>Unmarried Female-Occasional Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	
without Driver Training	D1	5	6	7	8	9	0				
with Driver Training	D2	5	6	7	8	9	0				
with or without Driver Training	D1							1	2	3	
<b>Married Female-Owner or Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	
without Driver Training	D3	5	6	7	8	9	0				
with Driver Training	D4	5	6	7	8	9	0				
with or without Driver Training	D3							1	2	3	
<b>Unmarried Female-Owner or Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	
without Driver Training	E1	5	6	7	8	9	0				
with Driver Training	E2	5	6	7	8	9	0				
with or without Driver Training	E1							1	2	3	

**Exceptions to B, C, D & E Classes**

The ERIE will not prorate a young driver turning 24 during the policy period. The class determined at the time of App or renewal will hold throughout the policy period. This also applies to 16 thru 23 year olds.

**Farm Use**

When the appropriate young driver class has been determined, and the young driver also qualifies under the definition of "Farm Use," add "F" as the fourth digit of the Class code. Calculate the premium for the young driver as indicated by the Farm class factors in the Rates Section. "Farm Use," add "F" as the fourth digit of the Class code. Calculate the premium for the young driver as indicated by the Farm class factors in the Rates Section.

**RULE 23 PREMIUM DETERMINATION**

*The Order of Calculation for all coverages is shown in the Rates Section.*

Proper PPA class and territory assignment must be determined prior to calculating premiums. For a description of PPA classes, see Rule 22. Assignment of rating territories is explained in the Territories Section.

**Liability**

Minimum BI limits of \$50/100 apply in the event of death of two or more people.

**Personal Injury Protection**

1. **Basic Economic Loss Coverages** (which includes Med Exp, Work Loss, Daily Essential Services--up to \$50,000--and a Death Benefit of \$2,000) must be purchased. (End't. [ABYN05](#) applies.) Work Loss is limited to \$2000 a month; Essential Services to \$25 a day. Also, excess coverage for pedestrians and out-of- state guest passengers is provided without an additional premium. Pedestrian PIP must be bought on motorcycles and similar two or three wheel motor vehicles licensed for road use. (End't. [ABYN04](#) applies.) PIP will never be sold on unlicensed, off-road recreational vehicles, except ATVs.
2. **Optional Basic Economic Loss Coverage**--an Additional \$25,000--**must be offered** along with Basic Economic Loss. (End't [ABYN06](#) applies.)
3. **Additional PIP Benefits**--The following additional limits are available:

Limit	Monthly Work Loss	Daily Essential Services	Death Benefit
\$ 25M	-	-	-
\$ 50M	\$1M	\$25	\$3M
\$100M	\$2M	\$25	\$3M

(End't. [ABYN01](#) applies.)

4. **Coordinating Option:**
  - Secondary on Work Loss Benefits
5. **Deductible Options:**
  - No Ded
  - \$200 Family Ded (Named Insured and Relatives)

**Medical Payments ([ABYN05](#))**

This coverage is provided at no additional cost and is included in the Mandatory Personal Injury Protection End't.

**Uninsured Motorists and SUM - UMBI is MANDATORY**

1. **STATUTORY Uninsured Motorists** - All Policyholders must buy at least \$25/50 Statutory UMBI for coverage inside the boundaries of NY.  
(End't. [ABYU02](#) applies.) Minimum limits of \$50/100 apply in the event of death.
2. **SUM (Supplementary Uninsured/Underinsured Motorists)**- All Policyholders **must be offered** the option to buy SUM equal to BI limit(s). Higher than Liability is not available. SUM applies inside and outside the boundaries of NY. Minimum limits of \$50/100 apply in the event of death.  
UM/SUM PD is not available.  
(End't . [ABYU01](#) applies.)

**Motorcycle Medical Payments ([AFYM02](#))**

Motorcycle Medical Payments coverage is optional.

See *Rates Section*.

**Physical Damage**

1. **Comp and Coll** - obtain the proper symbol(s) and model year from the Symbol Section of this manual for each auto being rated.
2. **Full Window Glass** - available under either Comp or Coll - waives the deductible for damage to window glass.

**Car/Driver Rating Factor**

All private passenger autos will be given a car/driver rating factor that is based on the number of vehicles, the number of drivers and the presence of a youthful operator age 21 or under. The factor is applied to BI, PD, CSL, PIP, UM/SUM, Comp and Coll Coverages. The factor is not applied to nonowned coverages, or motor homes, motorcycles, mopeds, off-road vehicles, miscellaneous vehicles or private passenger autos that do not have liability coverages.

Refer to the *Rates Section* to determine the car/driver rating factor.

**Discounts**

(See *Rates Section* for percentage discounts, and see *Order of Calculation in the Rates Section* for the applicability of each discount on specific vehicle types.)

**100% Farm Use Discount**

PPAs used exclusively in connection with the operation of a farm owned or rented by the Named Insured who **resides on the farm** (including use incidental to living on a farm) are eligible for a discount. The auto may not be used regularly in connection with any other business or occupation.

**Multi-Car Discount**

If two or more PPAs (including "regular use" antiques and classics) are voluntarily insured by The ERIE, they may qualify for a discount. They do not have to be insured on the same policy, but they must all be owned and used by a Named Insured or a resident relative. PPAs owned by or co-titled to non-resident relatives are not eligible for this discount. Autos leased for a period of one year or more are considered owned autos.

This discount also applies to a single vehicle insured on a AP-NY when:

- another PPA (including a "regular use" antique or classic) is insured on an ERIE NYCAP or NYGAP, and
- the Named Insured on the AP-NY has unlimited personal use of a company-furnished PPA (including a "regular use" antique or classic). The qualifying vehicle does not have to be insured by ERIE or titled to the Named Insured listed on the AP-NY.

Each auto must be covered for BI, PD, CSL or Coll.

**Driver Training Discount**

(All Driver's Training Courses listed below are at the Insured's expense.)

1. Traditional Classroom Training Discount

Young drivers under age 21 who successfully complete a drivers training course which has the **official approval of the NY Department of Education or other educational agency** are eligible for a discount. Evidence, showing that the young driver(s) of the insured auto completed an accredited driver training course, must be visually verified by the Agent. Satisfactory evidence is a certificate of completion signed by a school official or a completed Form [AMWD2](#).



### 3. DMV Certified Behind-The-Wheel Instruction

Young drivers under age 21 who successfully complete behind the wheel lessons with a school that has the **official approval of the NY Department of Motor Vehicles** are eligible for a discount. Evidence, showing that the young driver(s) of the insured auto completed an accredited Behind-The-Wheel Instruction course, must be visually verified by the Agent. Satisfactory evidence is a certificate of completion signed by a school official or a completed Form [AMWD2](#).

#### **Age 55 or Over Discount**

PPAs principally driven by Insureds who have reached the age of 55 are eligible for a .05 Class discount which will be applied on the anniversary date of the policy **after** the driver has turned 55.

#### **Passive Restraints Discount**

Basic PIP, OBEL and Additional PIP will be discounted for all PPAs with factory-installed passive (*automatic*) seat belts or air bags. Autos with passive restraints as standard equipment are designated with a pound sign (#) in the Physical Damage Symbol Section of this manual.

#### **Anti-Theft Device Discount**

Comp premiums will be discounted on autos equipped with Anti-Theft Devices. The only Anti-Theft Devices not qualifying for this discount are "home-made" devices that are not available to the general public, factory-installed tapered door locks, and factory-installed interior hood lock releases. However, the auto must have the latter to qualify for this discount. Evidence of installation must be verified by the Agent for the discount to be applied. **If a vehicle is equipped with more than one qualifying device, 25% is the highest discount that will be allowed.** [See Anti-Theft Discount Chart.](#)

- A. **Active Device** - A discount will be applied when an Active Anti-Theft Device is installed or attached to an auto. Various disabling devices are categorized as ACTIVE systems if a separate manual step IS required to activate or engage the device.

ACTIVE DEVICES INCLUDE:

1. One which disables the vehicle by making the fuel, ignition, or starting system inoperative, or
2. A hood locking mechanism (if unlocked by a key or electronic device) which can only be released from the inside of the vehicle.

- B. **Passive Device** - A discount will be applied when a Passive Anti-Theft Device is installed or equipped on an auto. A disabling device is categorized as PASSIVE if a separate manual step IS NOT required to activate the device. The device activates automatically when the ignition is turned off or the door is locked.

PASSIVE DEVICES INCLUDE:

1. One which disables the vehicle by making the fuel, ignition or starting system inoperative, or
2. Central based computer system.

- C. **Audible Alarm System** - a discount will be applied when an auto is equipped with such a system.
- D. **Window Etching** - The etching of a VIN or other unique, identifying symbol on at least the windshield, door glass, rear window, T-top and the moon/sun roof of an auto according to the standards listed in Section 2336 (f) of the insurance law qualifies for a discount.
- E. **Electronic Homing Device** - A discount will be applied for an electronic homing device that uses a radio frequency network in conjunction with a police agency equipped to monitor such signals.

**F. Anti-Theft Discount Chart**

<b>Categories and Combinations</b>	<b>Total Factor</b>
Active Device	.95
Window Etching	.95
Passive Device	.90
Audible Alarm System	.90
Active Device & Window Etching	.90
Passive Device & Window Etching	.85
Audible Alarm System & Window Etching	.85
Electronic Homing Device	.85
Active & Electronic Homing Devices	.80
Window Etching & Electronic Homing Device	.80
All Other Allowable* Combinations	.75

\* Active Device, Passive Device and Audible Alarm System discounts cannot be combined with one another. The single highest discount applies.

**Anti-Lock Brakes Discount**

An anti-lock brake system provides protection not offered by conventional braking systems by use of computer technology to control wheel speed during braking and allows for safer stops without skidding or loss of steering.

BI, PD, CSL, Basic PIP, OBEL, Additional PIP and Coll premiums for 1983 and newer Model Year vehicles equipped with factory-installed anti-lock brake systems will be reduced:

- for two-wheel anti-lock brake systems,
- for four-wheel anti-lock brake systems.

**NOTE:** A listing of 1983 and newer Model Year vehicles available with four-wheel Anti-Lock Brake Systems as standard or optional equipment is located in the Symbol Section of this Manual.

**Multi-Policy Discount**

All vehicles written on an AP-NY will receive a discount if the following criteria are met:

- A Pioneer HomeProtector, Mobile HomeProtector, or ErieSecure Policy must be written with The ERIE.
- The Named Insured must be the same on all policies.

If separate AP-NYs are in force, both policies are eligible for the Multi-Policy Discount if a Pioneer HomeProtector, Mobile HomeProtector, or ErieSecure Policy is in force. A Change Request must be submitted to tie the separate auto policies and the HomeProtector, Mobile HomeProtector, or ErieSecure Policy together.

If the parents of a young driver receive a Multi-Policy Discount and the youthful driver has a separate auto policy, the youthful driver will **not** receive a Multi-Policy Discount. The youthful driver does not have a HomeProtector, Mobile HomeProtector, or ErieSecure Policy and therefore does not meet the qualifying criteria.

The discount will be applied on a per coverage basis as the last step in the Order of Calculation. The following coverages will receive the discount:

- Bodily Injury Liability
- Property Damage Liability
- Combined Single Limit Liability
- Personal Injury Protection - Basic
- Comprehensive
- Collision

The discount should be added during the policy period if the HomeProtector, Mobile HomeProtector, or Erie Secure Policy is written after the auto policy effective date. A Change Form must be submitted for the discount to be added. The discount will be pro rated for the remainder of the policy period.

The discount should be removed during the policy period if the HomeProtector, Mobile HomeProtector, or Erie Secure Policy is cancelled. A Change Form must be submitted for the discount to be removed.

Policyholders are notified of all available discounts and advised to contact their Agents if a discount is not applied. A Change Form must be submitted if a discount should have been added.

### Accident Prevention Course Discount

A discount on premiums is available for all principal drivers of any age who have passed a course approved by the New York Department of Motor Vehicles. If evidence of completion of the course is not received within 90 days of the completion date, the discount shall be applied as of the date evidence of completion is received and will only apply until 3 years from the date of completion of the course. If the request for this discount is received during the last 45 days of the policy period, the discount will be applied at the beginning of the next policy period.

All vehicles licensed for road use qualify for the Accident Prevention Course Discount. Each vehicle on which the applicable driver is listed as a principal driver will receive the discount.

Please refer to the DMV website at <http://www.nysdmv.com/pirp.htm> for the complete listing of all classroom-based and internet/alternate delivery method course providers, and for any future revisions or additions to the list of approved providers.

### Youthful Driver Discount

The Youthful Driver Discount applies to private passenger autos, customized vehicles, regular-use antiques and classics when the following criteria are satisfied:

- **Driver Age Requirement.** The young driver must be between the ages of 15 and 20 (driver age is determined as of the policy effective date).
- **Marital Status Requirement.** The young driver must be unmarried.
- **Driver's License Requirement.** The young driver must have a driver's license.
- **Residence Requirement.** The young driver must reside with his or her parents. (A young driver that attends a college, university or other higher learning institution and resides at his or her parents' residence during breaks satisfies the Residence Requirement.)
- **Driving Record Requirement.** During the past 5 years, all drivers in the household must not have any at-fault claims with a payment in excess of \$100. For purposes of this discount, the \$100 claim threshold refers to the amount actually paid for the claim, less salvage or subrogation. Claims that occurred with other insurers prior to joining The ERIE will be considered if they occurred within the past 5 years.

During the past 3 years, the young driver must not have any moving violations. Any violation, whether surchargeable or not under The ERIE's DDP, will render a driver ineligible to receive the Youthful Driver Discount. All other drivers in the household must not have any surchargeable moving violations in the past 3 years; otherwise the young driver is ineligible for the discount.

*The Youthful Driver Discount is a vehicle level discount. The discount is applicable to the vehicle on which the young driver is rated. If there are multiple young drivers in the household that are rated on separate vehicles, each may be eligible to receive the discount, provided the criteria are met.*

The Youthful Driver Discount will be removed if:

- The young driver has a DDP accident surcharge added to the policy were it not forgiven by First Accident Forgiveness or by Feature Fifteen. If an accident occurs that will result in the removal of the discount, the discount will be removed at the policy's next renewal. Accidents by other drivers in the household will not affect the removal of the discount.
- The young driver has a surchargeable moving violation(s). Any surchargeable violation or combination of violations generating 2 or more surcharge points under the DDP Program will result in the discount being removed at the policy's next renewal. Moving violations by other drivers in the household will not affect the removal of the discount.

- The young driver reaches age 21. The discount will be removed at the policy's next renewal on or after the date the driver reaches age 21.
- The young driver marries. The discount will be removed at the time the rating class is changed from unmarried to married (i.e. discount is removed immediately, not at the policy's next renewal).
- If the young driver is receiving the Youthful Driver Discount, the discount will continue if the young driver is written on his or her own ERIE policy.

### **Daytime Running Lights Discount (DRL)**

A discount on premiums is available for a PPA that is equipped with factory-installed Daytime Running Lights. Agents must verify that the PPA is so equipped before applying the discount.

### **College Student Discount**

(If the College Student Discount applies, the Reduced Usage Discount is not applicable).

*This discount applies to college students age 23 or younger.*

College students who spend most of the college term away from home without the use of an auto present a reduced exposure. A discount will apply if the young unmarried driver:

- is a full-time college student, and
- does not live at home, and
- does not have a vehicle at school.

### **Pay Plan Discount**

A discount applies if one of the following ERIE pay plans is selected:

- **Plan A** – entire premium is paid by policy effective date.
- **Plan B** – one third of the premium is paid by policy effective date. One third of the premium is paid within 60 days after policy effective date.

### **Reduced Usage Discount**

This discount does not apply in the Rate Protection Program.

(If the Reduced Usage Discount applies, the College Student Discount is not applicable).

A vehicle that meets all of the following conditions is eligible for a Reduced Usage Discount:

1. The vehicle is a PPA, non-restricted Antique Auto, Classic Auto, Special Interest Auto or Customized Van rated as a PPA (excluding Motor Homes).
2. The vehicle is written on a policy that has at least one additional vehicle which qualifies for the multi-car discount.
3. The vehicle will not be driven for a period of at least 90 consecutive days during the policy period.
4. The entire 90 day consecutive day lay-up period falls between October 1 and April 30.

*For Policyholders who are active members of the U.S. Military, Reserves or National Guard, numbers 2 and 4 do not apply.*

Because coverage is provided for a full year at a reduced rate, neither the auto with this reduced rate nor individual coverages written on such auto are to be cancelled during the policy period. This discount cannot be added retroactively. Only after the Named Insured has actually disposed of the auto will it be removed from the policy.

### **Youthful Driver Longevity Discount**

The Youthful Driver Longevity Discount is available for policies with unmarried youthful operators based upon the age of the policy.

For purposes of this rule:

1. policy is determined by the origin date and the current policy effective date. Credit will be given for all consecutive years insured on any voluntary Erie Insurance Group Private Passenger Auto Policy including when the rewrite or spin-off was a Named Insured or resident relative operator of a private passenger type auto on an ERIE commercial auto, fleet or garage policy;

2. a coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date;
3. for rewritten or spin-off business from an existing voluntary Erie Insurance Group Auto Policy (reference in 1. above), the date the eligible operator was added to the previous policy will be used as the origin date of the new policy.

This discount applies to all private passenger type vehicles (includes customized vans, regular use antique vehicles, and regular use classic vehicles; excludes motor homes) that are being rated with an unmarried youthful operator classification.

#### **Claims/Violation Free Discount** *(Previously Safe Driver Discount)*

##### *New Business*

Claims/Violation Free Discount only applies to vehicles with liability coverage.

This discount is designed so that drivers who have not had accidents and violations pay lower rates than those who have had accidents and violations.

- are moving violation free; and
- have had no paid claims,

during the five years prior to the new policy effective date. The discount will still apply on the New Business Policy if the driver responsible for the moving violation, accident, loss or claim is now deceased, excluded from coverage or is a non-driver (not listed driver).

Rates on PPAs, Motor Homes, Autos, Regular Use Antiques, Classics and Special Interest Autos will receive the discount.

The discount will be removed from the policy if The ERIE made payments on any coverage (except PIP and OBEL) in excess of \$2000 excluding any claim adjustment expenses. If not removed, the policy will continue to receive the new business Claims/Violation Free Discount until the amount of the renewal business Claims/Violation Free Discount is greater than the amount of the new business Claims/Violation Free Discount. Once the renewal business Claims/Violation Free Discount is greater, the policy will receive the renewal business Claims/Violation Free Discount and no longer receive the new business Claims/Violation Free Discount.

A policy may not be rewritten/spun-off for the purpose of obtaining this discount. If the new policy has an origin date that is prior to the effective date of the new policy for purposes of First Accident Forgiveness or Feature Fifteen, the new policy does not qualify for the discount.

##### *Renewal Business -*

BI, PD, CSL, Comp and Coll on PPAs, Motor Homes, Regular Use Antiques, Classics and Special Interest Autos may be eligible for a discount. *(Refer to the Claims/Violation Free rate table for the eligibility criteria of this discount.)* A review period of ~~to up~~ five years (ending at the time of the renewal processing date) will be used to determine if a discount applies. The amount of discount is determined by the origin date of the policy.

*For purposes of this rule, an accident is one for which The ERIE made payments on any coverage (except PIP and OBEL) in excess of \$2000 excluding any claim adjustment expense.*

The discount will be removed from the policy or reduced if an accident or a DDP accident surcharge is added to the policy, regardless of the number of drivers or vehicles insured on the policy.

Once the policy requalifies for the discount, the discount percentage will then be determined by the origin date of the policy.

#### **Determination of Amount of Discount**

For purposes of this rule:

- if payment for an accident is made under an ERIE policy, the discount will not be reinstated/increased on that policy even if the driver responsible for the accident is removed from that policy.
- the only exception for a discount to be reinstated/increased is if a driver is added with a DDP surcharge for an accident paid by another carrier and that driver is then removed from the policy, the discount will be reinstated/increased if the policy has no other accidents.

- a policy with a DDP accident surcharge is not eligible for the discount.
- violations subject to The ERIE's DDP will not affect whether the discount applies.
- First Accident Forgiveness and Feature Fifteen will have no effect on the use of an at-fault accident to determine if the discount applies to a policy.
- a coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date and will result in the loss of this discount.
- for rewritten or spin-off business from an existing voluntary Erie Insurance Group Auto Policy, the date the Named Insured was added on the previous policy will be used as the origin date of the new policy.
- a policy may not be rewritten/spun-off for the purpose of obtaining or increasing this discount.

### **Surcharges**

#### **Performance Car Factor**

[See Rule 20 for Performance Car definitions.](#)

- A. **1989 and Older Model Years** - Three performance car categories can apply to autos manufactured before the 1990 model year:
- Hot Car
  - Sports Car
  - Warm Car

Models built prior to 1970 are a factor of 1.00. Applicable factors are listed in the Performance Car Factor table in rate pages. Performance Car Factor does not apply to Warm Cars.

- B. **1990 and Newer Model Years** - Four performance car categories can apply to autos manufactured for 1990 and newer model years:
- High Performance Car
  - Intermediate Performance Car
  - Sports Car
  - Premium Performance Car

Applicable factors are listed in the Performance Car Factor table in the rate pages. Performance car factors do not apply to 2011 and subsequent model year vehicles.

The above performance car designations and factors never apply to station wagons, vans or minivans regardless of their Weight-to-Horsepower Ratio. They do apply, however, to light duty pickup trucks and sport utility vehicles.

#### **Defensive Driver Plan (DDP)**

This plan is designed so that drivers who have had accidents and violations pay higher rates than those who have not had accidents and violations.

##### **A. Eligibility**

PPAs, Motor Homes, Antiques, Classics and Special Interest Autos (except those rated as "restricted use") are subject to rating under this plan.

Vehicles that may **not** be rated under the DDP are:

- Motorcycles, snowmobiles and similar "special type" vehicles.
- Autos covered on a Garage policy.
- Fleet rated autos.
- Commercially rated autos.
- Restricted Antiques, Classics and Special Interest Autos.
- Driver training vehicles.
- Public Autos.

Accidents/violations that occur while using these vehicles will not be considered when rating PPAs, Motor Homes, and regular use Antiques, Classics and Special Interest Autos.

## B. Application

Surcharges are always associated with the driver involved in the accident/violation. When two or more autos are insured, any surcharge will be applied to the auto, or its replacement, which is principally operated by that driver. When the surcharge is applicable to a youthful operator who is the owner or principal operator of two or more autos, assign the surcharge to the auto at the highest level of priority listed below:

1. Newest Model Year auto;
2. Auto with the highest Symbol;
3. Auto with the highest annual mileage.

A chargeable accident/violation involving a non-owned auto will have the surcharge applied to the auto principally operated by the driver who had the accident/violation. For occasional, young drivers (Class B or D), the surcharge will be applied to the auto rated for the Class B or D driver who had the accident/violation.

- Surcharges for the same accident and/or violation will not be assigned to more than one auto at a time.
- Drivers can continue to incur surcharges for additional accidents/violations. Additional surcharge amounts are **added** to existing increases.
- When more than one surcharge applies for the same occurrence, surcharge increases are additive.
- If a policy is cancelled and rewritten, any surcharge will be transferred to the rewritten policy.
- Surcharges will be applied to the following coverages: BI, PD, CSL, Basic PIP and Coll.
- A surcharge for violations will not be applied until a minimum of two surcharge points is accumulated.
- A +3.0 Class Factor increase is the maximum total of all surcharge amounts that can be applied to one policy.
- If a Permitted Driver not listed on the policy is responsible for a chargeable accident/violation, the surcharge will not be applied to the policy until the driver is licensed and added to an Erie policy.

## C. Violations

Violations which result in a **conviction** can be surcharged. Surcharge points are assigned as follows:

Violation Surcharge Points	Surcharge Points
Speeding over the legal limit or any other moving violation	1
Reckless Driving that causes BI	2
Permitting Unlicensed Operator to Drive	2
Improper Passing (including passing on wrong side, passing in a no passing zone, etc.)	1
License Suspension due to point accumulation or moving traffic violation	2
Hit-and-run or leaving the scene of an accident without reporting	4
Driving while under the influence of alcohol or drugs--subject to NY law	4
Drag racing on a public highway	4
Driving under suspension	4
Attempting to evade arrest in an auto	4
Assault with an auto	4
Felony involving an auto	4

**1. New Business**

Surcharge points for violations accumulate as follows:

Point Accumulation	Class Factor Increase
0-1	.0
2-3 (Most recent 2-3 years ago)	.10
2-3 (Most recent 1-2 years ago)	.20
2-3 (Most recent last year)	.30
4-5 (For last 3 years)	.60
6-7 (For last 3 years)	.90

For every additional two surcharge points, add .30 to the total surcharge amount (8-9 points = 1.20, 10-11 points = 1.50, etc.).

*Refer to Home Office for situations not covered by this chart.*

Surcharge points are assigned based on violations which have occurred within 36 month period ending on the last day of the fourth month preceding the month of the effective date of the policy. Violations accumulate surcharge points for the Named Insured or any regular driver.

**2. Renewal Business**

Surcharge points for violations reduce as follows:

Year	2-3 Schg Pts	4-5 Schg Pts	6-7 Schg Pts
Current Year	.30	.60	.90
1st Subsequent Renewal	.20	.40	.60
2nd Subsequent Renewal	.10	.20	.30
3rd Subsequent Renewal	0	0	0

Year	8-9 Schg Pts	10-11 Schg Pts	12-13 Schg Pts	14-15 Schg Pts
Current Year	1.20	1.50	1.80	2.10
1st Subsequent Renewal	.80	1.00	1.20	1.40
2nd Subsequent Renewal	.40	.50	.60	.70
3rd Subsequent Renewal	0	0	0	0

For each additional two surcharge points, add .30 to "Current Year," .20 to "1st Subsequent Year," and .10 to "2nd Subsequent Renewal." (16-17 points reduce as follows: 2.40, 1.60, .80, 0).

Maximum surcharge may not exceed 3.00 for New or Renewal business.

*Refer to Home Office for situations not covered by this chart.*

Surcharge points are assigned based on violations which have occurred within 36 month period ending on the last day of the fourth month preceding the month of the effective date of the policy. If a surcharge is not applied at the first renewal following a violation, The ERIE reserves the right to apply a full surcharge at a subsequent renewal. The violation must occur while the Named Insured or any regular driver of the auto was driving a vehicle subject to rating under this plan.

**D. Accidents**

- For new business:
  - An accident will generate a surcharge if it resulted in aggregate damage to property in excess of \$2000, not including any claim adjustment expenses.
  - Surcharges are assigned based on accidents which have occurred within 36 months of the effective date of an App.



- Accidents accumulate surcharges for the Named Insured or any regular driver.
- The accident must occur while the Named Insured or any regular driver of the auto was driving a vehicle subject to rating under this plan.
- Surcharges for at-fault accidents will be assigned as follows:
  1. For the first surchargeable accident occurring 0-2 years ago, a .30 Surcharge Class Factor Increase applies. If the first surchargeable accident occurred 2-3 years ago, a .10 Surcharge Class Factor Increase applies.
  2. For a second surchargeable accident occurring within the review period, an additional .60 increase applies.
  3. For a third surchargeable accident occurring within the review period, an additional .70 increase applies.
  4. For every additional surchargeable accident occurring within the review period, a 1.50 additional increase applies.
- For renewal business:
  - An accident will generate a surcharge if it resulted in aggregate damage to property costing The ERIE more than \$2000, not including any claim adjustment expenses.
  - In an accident involving two autos insured by the ERIE INSURANCE GROUP, a surcharge will not be applied until damages are in excess of the applicable threshold plus the Ded amount being waived.
  - Surcharges apply if the accident occurred during the 36 months ending prior to the processing of the renewal.
  - If a surcharge is not applied at the first renewal following an accident, The ERIE reserves the right to apply a full surcharge at a subsequent renewal.
  - Surcharge Class Factor Increases for at-fault accidents will be assigned as follows:
    1. For the first surchargeable accident occurring within the review period, a .30 Surcharge Class Factor Increase applies.
    2. For a second surchargeable accident occurring within the review period, an additional .60 increase applies. For a third surchargeable accident occurring within the review period, an additional .70 increase applies.
    3. For every additional surchargeable accident occurring within the review period, an additional 1.50 increase applies.
  - Once a surcharge is assigned to a policy, it never reduces. (The only exception is for the first surchargeable accident. The surcharge of .30 reduces to .10 for the last year.)
  - Surcharge Class Factor Increases for at-fault accidents for new and renewal business will be assigned as follows:

Accidents per Driver	Current Year	1st Subsequent Renewal	2nd Subsequent Renewal	3rd Subsequent Renewal
1 <sup>st</sup> Accident within past 0-1 years	.30	.30	.10	0
2 <sup>nd</sup> Accident within past 0-1 years	.60	.60	.60	0
3 <sup>rd</sup> Accident within past 0-1 years	.70	.70	.70	0
Each Additional Accident within past 0-1 years	1.50	1.50	1.50	0
1 <sup>st</sup> Accident within past 1-2 years	.30	.10	0	0
2 <sup>nd</sup> Accident within past 1-2 years	.60	.60	0	0
3 <sup>rd</sup> Accident within past 1-2 years	.70	.70	0	0
Each Additional Accident within past 1-2 years	1.50	1.50	0	0
1 <sup>st</sup> Accident within past 2-3 years	.10	0	0	0
2 <sup>nd</sup> Accident within past 2-3 years	.60	0	0	0
3 <sup>rd</sup> Accident within past 2-3 years	.70	0	0	0
Each Additional Accident within past 2-3 years	1.50	0	0	0

#### E. Exceptions to Assignment of Surcharge Points/Class Factor Increases

Regardless of cost, Surcharge Points/Class Factor Increases will not be assigned if any of the following apply:

- The owner, operator or The ERIE has received reimbursement or a judgment of 1/3 or more of the value of the damaged property (the lesser of our estimate or the other party's estimate).
- The auto was lawfully parked.
- The auto was struck from the rear by another vehicle and the Applicant or driver was not convicted of a moving violation in connection with the accident.
- The auto was struck by a hit-and-run driver and a report was made to the police within 24 hours.
- The driver of the other auto involved in the accident was convicted of a moving violation and the Applicant or driver was not.
- Payments were made under PIP, Comp or Roadside Service only.
- The accident occurred while the auto was being driven in response to an emergency call as a paid or volunteer member of a law enforcement agency, police or fire department or first aid squad, or was performing any other function on behalf of a governmental or public agency in a public emergency.
- The accident occurred while the Insured, or an operator who was a resident in the same household, was driving a motor vehicle other than a private passenger auto or a vehicle for hire for an employer, and the accident did not result in a conviction for a moving traffic violation.
- The accident occurred while the operator was driving an employer's vehicle in the course of business, and such accident was not caused intentionally or by gross negligence of the operator. Gross negligence does not mean failure to drive or operate a vehicle which has a defective condition that is known to the operator, provided the operator had reported such defective condition to his/her immediate supervisor or employer.
- The responsible operator is now deceased, excluded from coverage or no longer drives the auto regularly or occasionally.

#### F. Refund Of Surcharge

Under the following circumstances, a refund of the amount surcharged (or a credit to the current policy) will be made for all policy periods from the beginning of the surcharge:

1. If it is later learned that the surcharged accident falls under one of the above exceptions;

2. If it is later learned that the surcharged violation was reversed;
3. If the surcharge was made by mistake, carelessness, misinformation or other error; or
4. If no claim was made during the three year period following the date of the accident for which a reserve had been established, or the statute of limitations has expired and no suit was filed.

#### G. Change of Drivers

Anytime a Policyholder or driver is transferred from one policy to another, within the same company, any chargeable accidents or violations on record for that driver are transferred. Existing surcharges for which the Policyholder or driver was responsible are also transferred.

#### H. Change of Autos

When autos are transferred from one policy to another, or added to a policy, surcharges will only be applied if new drivers (including young drivers) will be driving and these drivers are the surcharged drivers.

If a policy has been in effect for nine months or longer, the transferred surcharge will be reduced to the next lower amount.

#### I. Partial Cancellations

When one of the autos on a multi-car policy is cancelled, the surcharge amount and the surcharge points will be transferred as follows:

1. On a policy with two autos, transfer the assigned surcharge amount and points to the remaining auto.
2. When there are more than two autos on a policy, transfer the surcharge amount and points to the auto principally operated by the driver who incurred the surcharge. For occasional, young drivers (Class B and D), transfer the surcharge amount and points to the auto rated for the Class B or D driver.

- J. When a permitted driver not listed on the policy is responsible for a chargeable accident/violation, the surcharge will not be applied to the policy until the driver is licensed and added to an Erie policy.

#### Inexperienced Operator

An inexperienced operator surcharge will be applied to a vehicle **principally driven** by an individual who has been licensed for less than three years. A 20% surcharge will be applied to premiums.

PPAs, motor homes, antiques and classics (except those rated as "restricted" use) are subject to rating under this plan. The Inexperienced Operator Surcharge will not be applied to motorcycles, snowmobiles or similar "special type" vehicles.

The ERIE will not prorate a principal operator attaining three years driving experience during the policy period. The surcharge determined at the time of application or renewal will hold throughout the policy period.

If an inexperienced operator is the principal driver of more than one car, the Inexperienced Operator Surcharge applies only once and is assigned to the car which is driven most frequently.

#### Customer Incentives

##### First Accident Forgiveness

The ERIE will forgive the surcharge on the first at-fault accident which is presented on an AP-NY after the policy has been in force for three years, unless the at-fault driver has received the benefit of First Accident Forgiveness under another ERIE policy for an accident less than three years ago. If an at-fault accident was over three years ago and was forgiven under another policy more than three years ago, the new policy is eligible for First Accident Forgiveness after it has been in force for three years.

If a Policyholder is rewritten from an Erie Insurance Company or voluntary Erie Insurance Company of NY Personal Auto Policy onto a rewrite Erie Insurance Company policy, time spent on the previous Erie Insurance

Company or Erie Insurance Company of NY policy will count towards satisfying the three year waiting period. Coverage between policies must be continuous and there can be no lapse in coverage for 30 days or more. To qualify for this incentive, the policy must be surchargeable accident free for those first three years.

Should a surchargeable accident occur in those first three years, a surcharge waiver will not be given on any future accidents.

A coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new three-year waiting period.

For purposes of this rule:

- only one accident surcharge will be forgiven per policy. Any surchargeable accident on a policy precludes another forgiven surchargeable accident, even if the driver who was responsible for the accident is removed from the policy prior to renewal.
- if the Named Insured has more than one AP-NY with The ERIE, only one accident will be forgiven. Accidents which occur on any additional ERIE policies will be subject to The ERIE's DDP.
- violations subject to The ERIE's DDP will continue to result in a surcharge.
- new business subject to The ERIE's DDP because of accidents which occurred under another policy will continue to result in a surcharge.
- a policy may not be rewritten for the purpose of reinstating another First Accident Forgiveness.

#### **Feature Fifteen – Renewal Policies**

The ERIE will not apply a DDP surcharge for at-fault accidents presented on a AP-NY which has been continuously in force with the Erie Insurance Group for 15 or more years. For purposes of this rule, credit will be given for all consecutive years insured on any Erie Insurance Auto Policy.

A coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new 15 year period.

Violations subject to ERIE's DDP will continue to result in a surcharge.

First Accident Forgiveness and Feature Fifteen will have no effect on the use of the accident for non-renewal or cancellation purposes or for the calculation of the DDP surcharge for additional accident. For termination purposes, The ERIE will continue to consider all accidents which are permitted by law.

### **RULE 24 MISCELLANEOUS PASSENGER AUTOS AND TRAILERS**

#### **Special Interest Autos**

Certain autos of particular interest have shown a trend to maintain or appreciate in value (from their original price new) as they become older. For these autos, special rating procedures must be applied to reflect their current market value.

The autos listed below have achieved these qualifications, and must be rated under this rule without exception. They may not be insured as antique or classic cars. Please note that approval is required from Personal Auto Underwriting before binding coverage on these autos.

AC Cobra Roadster 260 (1962) *(may also be referred to as "Shelby Cobra")*

AC Cobra Roadster 289 (1962-65) *(may also be referred to as "Shelby Cobra")*

AC Cobra Roadster 427 (1965-68) *(may also be referred to as "Shelby Cobra")*

Allard J2X (1952-54)

Aston Martin DB Mark IIIB Drophead Coupe (1958-59)

Aston Martin DB4 Convertible (1960-63)

Aston Martin DB5 Convertible (1963-64)

Aston Martin DB6 Convertible (1965)

Aston Martin Volante (1966-68)

Bentley Sedanca JY (1946-52)

Bentley Continental Convertible (1955-66)

Bentley Continental Coupe (1959-66)

Bentley Continental Fastback (1952-59)

Bentley Continental Sedan (1959-62)

Bentley Convertible (1952-55) & (1959-65)

Bentley Corniche Drophead Coupe (1969-75)  
 Bentley Flying Spur (1957-66)  
 Bizzarrini 5300GT Strada Coupe (1966-69)  
 BMW 507 Convertible (1956-59)  
 BMW M1 Coupe (1979-80) (*high performance*)  
  
 Chevrolet Camaro ZL-1 (1969)  
 Chevrolet Corvette (1953)  
 Chevrolet Corvette L-88 427 (1967-69)  
 Chevrolet Corvette ZL-1 (1969)  
 Chevrolet Impala Z11 409 (1963)  
  
 Dodge Daytona 426 (1969)  
  
 Ferrari (All models from 1947 to present) \*  
 Ford Fairlane Thunderbolt 427 (1964)  
  
 Jaguar D-Type Roadster (1954-56)  
 Jaguar XK 120 Roadster (1949)  
  
 Lamborghini 350GT (1964-66)  
 Lamborghini Countach (1974-90) (*high performance*)  
 Lamborghini Miura/Miura S (1966-71) (*sports car*)  
 Lamborghini Miura SV (1971-72) (*sports car*)  
 Lancia Aurelia Convertible (1956-59)  
  
 Maserati Ghibli Spyder (1969-72) (*high performance*)  
 Maserati Mistral Spyder Convertible (1964-69)  
 Maserati 3500 GT Spyder (1960-61)  
 Maserati 3500 GTi Spyder Roadster (1962-64)  
 Mercedes-Benz 300C Cabriolet (1956-57)  
 Mercedes-Benz 300D Convertible (1958-62)  
 Mercedes-Benz 300S (1952-56)  
 Mercedes-Benz 300SC (1956-57)  
 Mercedes-Benz 300SL Gullwing Coupe (1954-56)  
 Mercedes-Benz 300SL Coupe/Roadster (1957-63)  
  
 Porsche Carrera II (1962-65)  
 Porsche Carrera RS (1973-74) (*high performance*)  
 Porsche Carrera Speedster (1956-58)  
  
 Rolls-Royce Phantom V Limousine (1960-67)  
 Rolls-Royce Silver Cloud Drophead Coupe (1956-62)  
 Rolls-Royce Silver Cloud Convertible (1963-66)  
  
 Toyota 2000GT (1967-70)

\* Most Ferrari automobiles are high performance cars. Others are classified as either intermediate performance or sports cars. Please contact your Personal Auto Underwriter to determine performance classifications for Ferrari. For rating purposes, performance car designations and factors do not apply to models built prior to 1970. For 1970 and later models, performance car factors apply only to **regular use** autos. No factor is applied for Restricted use autos.

Other autos that are in excellent condition should also be rated as Special Interest Autos if they have appreciated from their original price new up to or beyond a present value of \$60,000 (\$150,000 for 2011 and subsequent model years). A certified appraisal of the auto may be required. Contact your Personal Auto Underwriter if you are not sure whether a particular model should be classified as a Special Interest Auto.

The following rating procedures are for regular and restricted use. No more than 500 miles annually may be driven for vehicles that are rated as restricted use. Mileage above this amount must be rated as regular use. When restricted use is selected, the discounted rates reflect limited use of the vehicle on a year-round basis. Because

coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### Liability, PIP, and UM/UIM

#### A. Regular Use

All PPA rules and rates, including discounts and surcharges, apply. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply, except for Ferrari with a model year of 1990 and newer. Ferrari automobiles with a model year of 1990 and newer will be assigned Liability and PIP/UM/SUM symbol Factors directly from the VIN Table.

Charge 100% of the proper PPA rates. For 1970 and newer models, the appropriate performance car factor should be applied. Performance Car factor amounts are listed under the Order of Calculation in the PPA RATES section.

#### B. Restricted Use

Charge 25% of the proper PPA rates for Liability and PIP coverages. Charge full UM/SUM premium.

PPA discounts or surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply, except for Ferrari with a model year of 1990 and newer. Ferrari automobiles with a model year of 1990 and newer will be assigned Liability and PIP/UM/SUM Symbol Factors directly from the VIN Table.

### Physical Damage

*(Minimum deductibles are \$250 Comp and \$500 Coll.)*

**NOTE:** Phy Dam losses involving Special Interest Autos will always be settled according to the Agreed Value provision contained in the policy.

### 2010 & Prior Model Years

#### A. Regular Use

All PPA rules and rates, including discounts and surcharges, apply.

1. Obtain appropriate PPA base rate located in Rates Section.
2. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
3. Determine the Phy Dam symbol based on Agreed Value. If the Agreed Value exceeds \$80,000, contact your Personal Auto Underwriter. Multiply by this Physical Damage Symbol factor.
4. Multiply by appropriate Ded Factors located in Rates Section.
5. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

#### B. Restricted Use

PPA Tier Factor applies. PPA discounts and surcharges do not apply **except** for the Multi-Policy Discount and Pay Plan Discount.

1. Obtain appropriate PPA Base Rate located in Rates Section.
2. Multiply above rate by appropriate factor listed below:  
Comprehensive: .80 Collision: .65
3. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
4. Determine the Phy Dam symbol based on Agreed Value. If the Agreed Value exceeds \$80,000, contact your Personal Auto Underwriter. Multiply by this Physical Damage Symbol factor.
5. Multiply by Ded Factor.
6. Multiply by Multi-Policy Discount Factor.

7. Multiply by PPA Tier Factor.
8. Multiply by Pay Plan Factor.
9. PPA discounts and surcharges do not apply, **except** for the Multi-Policy Discount.

*See Rates Pages for appropriate factors.*

### **2011 & Subsequent Model Years (\$150,000 and above)**

#### **A. Regular Use**

All PPA rules and rates, including discounts and surcharges, apply.

1. Determine the exact make and model, including the body style of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid if the vehicle is new. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on Agreed Value.
3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate PPA base rates located in Rates Section.
5. Multiply the Comp base rate by the Comp Symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
6. Multiply by appropriate Ded Factors located in Rates Section.
7. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

#### **B. Restricted Use**

PPA Tier Factor applies. PPA discounts and surcharges do not apply **except** for Multi-Policy Discount and Pay Plan Discount.

1. Determine the exact make and model, including the body style of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on Agreed Value.
3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate PPA base rates located in Rates Section.
5. Multiply appropriate base rates by the factors listed below:  
Comprehensive: .80 Collision: .65
6. Multiply the Comp base rate by the Comp symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
7. Multiply by appropriate Ded Factors located in Rates Section.
8. Multiply by Multi-Policy Discount Factor.
9. Multiply by PPA Tier Factor.
10. Multiply by Pay Plan Factor.

*See Rates Pages for appropriate factors.*

#### **Antique Autos**

Autos that are 25 years or older may be rated as Antique Autos if they have been kept in good running condition and/or licensed as an antique with the Department of Motor Vehicles. Vehicles in poor condition that have not been well-maintained should not be written under this rule regardless of age. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as antiques. They must be rated according to that rule.

The ERIE reserves the right to inspect Antique Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

### Regular Use

The auto is driven for pleasure, work, or business with unlimited mileage.

### Restricted Use

The auto is driven less than 500 miles annually. When selected, the discounted rates reflect limited use of the vehicle on a year round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### Liability

#### A. Regular Use

Apply all current PPA rules and rates including discounts and surcharges. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

#### B. Restricted Use

Charge 25% of the PPA base rate for Liability and PIP coverages. Charge full UM/SUM premium. Liability Symbol and PIP/UM/SUM/Symbol Factors of 1.00 apply.

#### C. PPA Tier Factor applies. PPA discounts and surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount.

### Physical Damage

*(Minimum Comp Ded is \$50.)*

**NOTE:** Phy Dam losses involving Antique Autos will always be settled according to the Agreed Value provision contained in the policy.

#### A. Physical Damage Symbol & Model Year

All Antique Autos will be insured on an Agreed Value basis. The Agreed Value should be applied to the 1989 and Older Model Year Autos Price-Symbol Table located in the Physical Damage Symbol Rules Section of this manual. Once the Phy Dam Symbol has been determined, assign the appropriate model year.

**NOTE:** For Antique Autos, the appropriate Model Year will always be the oldest Model Year shown on the Model Year/Symbol Factors charts located in the PPA Rates Section of this manual.

#### B. Regular Use

Apply PPA rules and rates including discounts and surcharges. Determine Model Year and Phy Dam Symbol based on Agreed Value.

#### C. Restricted Use

PPA Tier Factor applies. PPA discounts or surcharges do not apply, **except** for the Multi-Policy and Pay Plan Discounts.

Obtain appropriate PPA rate located in Rates Section.

##### 1. Multiply rate developed above by appropriate factor listed below:

Comprehensive: .80 Collision: .30

##### 2. Multiply by the appropriate Model Year factor. For purposes under this rule, the appropriate model year factor will always be the oldest factor displayed on the rates pages.

##### 3. Determine the Phy Dam symbol based on Agreed Value. Multiply by this Physical Damage symbol factor.

##### 4. Multiply by Ded Factor.



5. Multiply by Multi-Policy Discount Factor.
6. Multiply by Tier Factor.
7. Multiply by Pay Plan Factor. All the yellow is being removed

See Rates Pages for appropriate order of calculation and factors.

### **Classic Autos**

Autos that are 10 years or older may be rated as Classic Autos if, because of limited production or exceptionally fine workmanship, they have achieved rare or historic interest through being restored, maintained, or preserved. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as classics. They must be rated according to that rule.

The ERIE reserves the right to inspect Classic Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

### **Regular Use**

The auto is driven for pleasure, work, or business with unlimited mileage.

### **Restricted Use**

The auto is driven less than 500 miles annually. When selected, the discounted rates reflect limited use of the vehicle on a year round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### **Liability**

*See Rate Pages for appropriate order of calculation and factors*

### **Physical Damage**

*(Minimum Comp Ded is \$50.)*

**NOTE:** Phy Dam losses involving Classic Autos will always be settled according to the Agreed Value provision contained in the policy.

#### **A. Physical Damage Symbol & Model Year**

All Classic Autos will be insured on an Agreed Value basis. The Agreed Value should be applied to the appropriate Price-Symbol Table located in the Physical Damage Symbol Rules section of this manual. Once the Phy Dam symbol has been determined, assign the appropriate Model Year.

#### **B. Regular Use**

Apply PPA rules and rates including discounts and surcharges. Determine Model Year and Phy Dam symbol based on Agreed Value.

*See Rate Pages for appropriate order of calculation and factors*

**C. Restricted Use**

PPA Tier Factors apply. PPA discounts and surcharges do not apply, **except** for the Multi-Policy and Pay Plan Discounts.

1. Obtain appropriate PPA rate located in Rates Section.
2. Multiply rate developed above by appropriate factor listed below:  
Comprehensive: .80 Collision: .502
3. Multiply by the appropriate Model Year factor.
4. Determine the Phy Dam symbol based on Agreed Value. Multiply by this Physical Damage symbol factor.
5. Multiply by Ded Factor.
6. Multiply by Multi-Policy Discount Factor.
7. Multiply by PPA Tier Factor.
8. Multiply by Pay Plan Factor. Yellow being removed

*See Rate Pages for appropriate order of calculation and factors*

**Liability, PIP, Additional PIP, OBEL and UM/SUM**

- A. 1990 and Newer Models  
Charge 100% of proper PPA rates. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.
- B. 1989 and Older Models  
Charge 75% of proper PPA rates. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

**Physical Damage**

For 2010 and prior model years, obtain a Phy Dam Symbol from the appropriate Price-Symbol Table in Rule 199 and charge 100% of proper PPA rates. For 2011 and subsequent model years please contact the Home Office.

**Replica Autos**

Reproductions of Antiques or Classics

Apply proper PPA rules and premiums for both Liability and Phy Dam. Use the appropriate Price-Symbol Table in Rule 199 to determine the Phy Dam Symbol for 2010 and prior model years. For 2011 and subsequent model years please contact the Home Office. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. A complete description must appear on the App or Change Request.

**Reconstructed Autos**

For reconstructed, converted, and custom-built autos, apply the current value to the appropriate Price-Symbol Table in Rule 199 to obtain the proper Phy Dam symbol for 2010 and prior model years. For 2011 and subsequent model years please contact the Home Office. Custom-built autos include Kit Cars. The "current value" should include the cost of all parts necessary to reconstruct or build the auto. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. A complete description of the auto must appear on the App or Change Request.

**Boat Trailers, Snowmobile Trailers and Utility Trailers**

A complete description including, model year, trade name, serial number and cost new must appear on the App or Change Form. Refer to Miscellaneous Vehicle Rates section for Phy Dam base rates.

**RULE 25 MISCELLANEOUS COVERAGES****ERIE Auto Plus Coverage (AFYZ01)**

Includes a Diminishing Deductible feature, a \$10,000 Death Benefit and increased limits for Additional Payments.

~~The rate is \$30 per policy.~~

**Erie Nonowner Plus (AFAZ03)**

Available to cover the following nonowned auto exposures:

1. To provide coverage when there are no owned autos.
2. To extend nonowned coverages which are listed on the Declarations on an excess basis to cover: ~~A PPA used in a business occupation or on a government vehicle furnished for regular use.~~
  - a. the use of any auto except for Comprehensive and Collision Coverage, and
  - b. for Comprehensive and Collision Coverage, the use of any private passenger auto.

Coverage may be purchase for Liability, PIP, UM/UIM, Comp (\$250 Deductible), and Coll (\$500 Deductible).

Rating is based on whether or not ERIE insures an owned auto.

No discounts or surcharges apply.

Refer to Rate pages.

**Roadside and Rentals (AFYA03)**

**Roadside Service**

Roadside Service will not be sold without Comp. See Rates Section.

Roadside Service extends to a trailer while it is attached to the vehicle covered by Roadside Service. No additional charge applies.

**Transportation Expenses**

If Comp Coverage is purchased on a vehicle, Class 1 Transportation Expense Coverage is automatically included in the event of a Comp loss.

Comp and/or Coll Coverage must be purchased in order to buy Transportation Expenses. The same Transportation Expenses rental class must apply for both Comp and Coll. No Ded applies. Transportation Expenses for Comp are not available on Special Interest Autos, Antique Autos or Classic Autos that are rated as "restricted use."

Transportation Expenses will extend to a trailer while it is attached to a vehicle on which Transportation Expenses applies. Coverage will be provided on the trailer at the per day/per loss limit for the Rental Class purchased on the vehicle that is towing the trailer that sustained the loss.

Transportation Expenses for an auto rental will be provided as indicated below for the Rental Class/Vehicle Type listed on the Dec without regard to the "per day" limit for that class. The "per day" limit will apply for transportation fares, loss of use or a rental in a higher class as indicated below.

Rental Class	Vehicle Type	Amount Available for Transportation Fares (Such as Bus or Taxi), Loss of Use, or Rental in Higher Class (Limited to any amount available after payment is made for applicable rental vehicle for Class indicated on the Dec)	
		Per Day Limit	Per Loss Limit
Class 1	Compact Sedan	\$20	\$900
Class 2	Traditional Sedan	\$25	\$1,125
Class 3	Small SUV/Pickup Truck	\$30	\$1,350
Class 4	Minivan/Midsize SUV	\$35	\$1,575
Class 5	Luxury Sedan/Large SUV	\$40	\$1,800

**CLASS 1 – Compact Sedan**

Compact Sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle, and has a wheelbase less than 106.0 inches and a base price of less than \$30,000. Examples include Nissan Versa, Toyota Yaris and Toyota Corolla.

**CLASS 2 - Traditional Sedan**

Traditional Sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle and has a wheelbase equivalent to or in excess

of 106.0 inches and a base price of less than \$30,000. Examples include Ford Fusion, Chevy Impala and Chrysler 300. Class 2 Autos include Class 1 Autos.

### **CLASS 3 – Small SUV / Pickup Truck**

- Small SUV is generally an auto with a wheelbase less than 107.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Ford Escape, Honda CR-V and Jeep Patriot.
- Pickup truck is generally an auto that accommodates 2 to 4 passengers and contains an open cargo compartment, as opposed to an enclosed compartment or sedan trunk. Examples include Chevy Silverado, Dodge Ram and Ford F150.

Class 3 Autos include Class 1 and Class 2 Autos.

### **CLASS 4 – Minivan / Midsize SUV**

- Minivan is generally an auto that accommodates 7 to 8 passengers and contains three rows of seating. Examples include Chrysler Town and Country, Dodge Grand Caravan and Honda Odyssey.
- Midsize SUV is generally an auto with a wheelbase between 107.0 and 116.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Jeep Grand Cherokee, Nissan Pathfinder and Ford Explorer.

Class 4 Autos include Class 1, Class 2 and Class 3 Autos.

### **CLASS 5 – Luxury Sedan / Large SUV**

- Luxury sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle, has a wheelbase equivalent to or in excess of 106.0 inches and a base price of more than \$30,000. Examples include Cadillac (all models) and Audi (all models).
- Large SUV is generally an auto with a wheelbase of greater than 116.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Chevy Tahoe, Dodge Durango and GMC Yukon.

Class 5 Autos include Class 1, Class 2, Class 3 and Class 4 Autos.

*See Rates Section*

### **Sound Equipment - Physical Damage**

1. Sound Equipment **permanently installed** in the area normally used by the auto manufacturer to install a radio becomes part of the auto. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
2. Sound Equipment **permanently installed** other than in the opening of the dash or console is covered up to \$1000. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
3. Sound Equipment **not permanently installed** is not covered by any ERIE auto policy. Homeowners policies (including ERIE's HomeProtector policy) cover such portable equipment if the power to operate it does not come from the auto. Usually a \$100 Ded applies to the loss. Inland Marine coverage on a Named Perils basis may be available. Contact ERIE's Personal Property Underwriting Department for acceptability.

### **Customized Equipment Coverage - Physical Damage**

1. **Definition** - Customized Equipment consists of customized or individually adapted items built (or fit) in or upon vans, minivans and pickup trucks. Examples of customized equipment include the following:
  - Additional Air Conditioning Units\*
  - Beverage Bars
  - Carpeting\*
  - Cooking Facilities
  - Decals\*
  - Furnishings
  - Graphics\*

- Insulation\*
- Interior Wall Decorations (including paintings)
- Murals
- Sink & Ice Box Consoles
- TV's
- TV Antennas
- Wall Coverings

\*Other than those installed by the manufacturer of the vehicle.

Equipment added to a vehicle to allow a handicapped person to enter, exit or operate the vehicle is not considered customized equipment.

Vans, Minivans and Pickup Trucks can be customized one of three ways:

- a. by **Van Conversion Dealers** who purchase **incomplete** vans and minivans directly from auto manufacturers. An incomplete van is a stripped unit consisting only of the frame, drivetrain components and a driver's side seat. It is manufactured for the sole purpose of being customized. The van conversion dealer customizes these vehicles and then sells them to auto dealerships.

An incomplete van, minivan or pickup truck can be identified by reviewing the third position of the VIN. The following characters are used by the leading van manufacturers to designate an incomplete vehicle:

Manufacturer	Third Position of VIN
Chevrolet	B
Dodge/Plymouth	6
Ford	D
GMC	D
Jeep	D
Toyota	5

When one of the above characters appears in the third position of the VIN, the vehicle **must** be classified as customized. Do not use the PPA Phy Dam symbols which appear in this manual to rate this vehicle. Follow 2. **Premium Determination** which follows later in this rule.

- b. by the **owner of the vehicle** who personally installs this equipment. The majority of vans, minivans or pickup trucks customized this way were purchased as **complete** vehicles and cannot be identified as a customized vehicle by the VIN.
- c. by the automobile dealership the customized vehicle is purchased from, through a **local van conversion dealer**. Such conversions are primarily for special orders and may include both incomplete and complete vehicles.

### Premium Determination

Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

Comp and/or Coll, when purchased, are provided on customized vans, minivans and pickup trucks. To determine the proper Phy Dam premiums, the following procedures apply:

### 2011 & Subsequent Model Years

If the van, minivan, or pickup truck is **new** or **used**, the following procedure applies:

1. Determine the year, make, model and VIN of the customized vehicle. For example, a 2011 Ford Conversion Van is primarily based on a 2011 Ford Econoline series van. The manufacturer's name (Ford) and the model (Econoline E-150) can be obtained directly from the exterior of the vehicle.
2. Determine the Phy Dam symbols for the comparable factory-finished vehicle using the 2011 Private Passenger Auto Phy Dam Symbol pages. Separate Comp and Coll symbols must be determined, and will be used to calculate the Phy Dam premium. In the above example, the Phy Dam symbols for a 2011 Ford

Econoline E-150 van would apply. These would be the Comp and Coll symbols immediately next to the listing for Econoline E-150 (also referred to as the 'head symbol').

3. If a VIN exception is listed under the Phy Dam head symbol, compare VIN positions five thru eight. If there is an **exact** match to the VIN sequence of the model being symbolled, then use the appropriate Phy Dam symbols for the VIN exception.

The following example is provided for a 2011 customized vehicle:

VEHICLE: 2011 Ford Econoline E-150 Conversion Van

PRICE NEW: Not Applicable

Physical Damage Symbols Determination Method:

1. Year: 2011  
Make: Ford  
Model: Econoline E-150  
VIN: 1FDHE1DL&A
2. 2011 PPA Physical Damage Symbols Page listings for this vehicle:  
ECONOLINE E-150 (head symbol)      Comp 03      Coll 06  
(&F&HE1DL&A) (VIN exception)Comp 04      Coll 07
3. Because the VIN matches the exception, the resultant symbols would be 04 (Comp) and 07 (Coll). VIN positions five thru eight (HE1DL) are an exact match.

### 2010 & Prior Model Years

- A. If the van, minivan or pickup truck is **new**:
  1. Determine the total amount paid for the vehicle *including all* customized equipment;
  2. Apply this total cost to the appropriate Price-Symbol Table located under Rule 199 in the Physical Damage Symbol Section. The Phy Dam symbol can then be determined.
- B. If the van, minivan or pickup truck is **used and** the cost **new** of the vehicle is known, follow the premium determination steps outlined in part A. above. If the cost new is **unknown**, then:
  1. Determine the year, make, model and VIN of the customized vehicle. For example, a 1998 Gladiator Van Conversion may be based on a 1998 GMC Savana 1500 Cargo Van. The manufacturer's name (GMC) and model type (Savana 1500) can be obtained directly from the exterior of the vehicle.
  2. Determine the Phy Dam symbol for the comparable factory-finished vehicle using the Private Passenger Auto Phy Dam Symbol pages. This Phy Dam symbol will be used to determine the Phy Dam premium. In the above example, the Phy Dam symbol for a 1998 GMC Savana G1500 van would apply.  
**NOTE:** Use the appropriate Phy Dam symbol for the **van** version of this model, and not the **wagon** equivalent. The Phy Dam symbol in this example was obtained from the listing "Savana G1500 Van" and **not** "Savana G1500 Wagon."
  3. If a VIN exception is listed under the Phy Dam symbol heading, compare VIN positions five thru eight. If there is an **exact** match to the VIN sequence of the model you are trying to symbol, then use the Phy Dam symbol for that VIN exception.

The following additional example is provided based on 1. thru 3. above.

VEHICLE: 1993 Mark III Van Conversion

PRICE NEW: Unknown

Physical Damage Symbol Determination Method:

1. Year: 1993  
Make: Ford  
Model: Econoline E-150  
VIN: 2FDHE14H&P
2. 1993 PPA Physical Damage Symbol Page listings for this vehicle:

Econoline E-150 Van (-7)2  
(&FT&E14H&P) (-7)3

3. Resultant Symbol: 3

**NOTE:** VIN positions five thru eight ('E14H') are an exact match. Therefore, the VIN exception Phy Dam symbol is used in this example.

If the make and model of the customized vehicle cannot be determined, contact the Home Office.

**Supplemental Spousal Liability Coverage ([AFYM01](#))**

*(Complete UF-4033 and retain it with your copy of the App or Change Request.)*

This optional coverage provides liability coverage for bodily injury resulting from death or injuries to anyone we protect for an accident caused in whole or in part by anyone we protect. The coverage limit is included in the bodily injury limits provided by the policy and does not increase the amount of those limits. This coverage is rated on a per policy basis, not per vehicle. See *Rates Section*.

## **RULE 26 RECREATIONAL CAMPING VEHICLES (RCVs)**

**Private Passenger Use** (See "[RULE 24 MISCELLANEOUS PASSENGER AUTOS AND TRAILERS](#)" for utility trailers, see Commercial Auto Manual if used regularly in business for renting RCV's to others, or if a commercial trailer.)

### **Definition**

Mobile units designed for use as temporary living quarters. They are most often used for recreation. If used as permanent homes, they cannot be insured under this rule. They are defined as follows:

1. Camping Trailers - A recreational structure with collapsible sides mounted on wheels, requiring a separate powered vehicle.
2. Chassis Mounted Campers - A camper coach specifically designed to be permanently mounted on the frame of a truck.
3. Motor Homes (including Mini, Van and Micro Mini Motor Homes) - A coach body specifically designed to be built as a permanent and integral part of a truck or van chassis.
4. Travel Trailers (including Fifth Wheelers) - A recreational structure mounted on wheels, requiring a separate powered vehicle.
5. Truck Campers - A camper body designed to be mounted in the bed of a truck, but can be removed by the use of "camper jacks."
6. Van Conversions - A custom designed interior for a bare van chassis comprised of **all** the necessary components required for any recreational camping vehicle.

To determine the total value of an RCV, include the value of the following items:

- Parts, equipment and extras, built into and forming a permanent part of its structure,
- Awnings, steps, hitching equipment, spare parts, and connected oil or gas tanks for heating or cooking,
- Appliances, furniture and equipment furnished with the unit in the "Certificate of Origin" or "Sales Invoice" delivered to the owner. Replacements should also be included.
- T.V. and radio antennas attached to the RCV, and
- Any other permanently attached addition to the RCV.

(Premiums may have to be adjusted for newly attached items.)

(End't. [AFYC02](#) applies.)

## Premium Determination

### 1. Motor Homes, including Custom Coach, Mini-Motor Homes, Van Conversions and Trans Vans

Use PPA rules and rates for all coverages except Roadside Service. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. See *Rates Section*.

Refer to the appropriate Price-Symbol Table in the Physical Damage Symbol Section to determine the Phy Dam Symbol.

This special Motor Home rate may only be applied if the following criteria are met:

- The vehicle is **principally used** for recreational purposes,
- The vehicle is insured for Liability Coverages, and
- The ERIE insures, for the same individual who owns and principally operates the Motor Home, another PPA auto insured on a AP-NY for Liability Coverages.

A Motor Home cannot serve as a second auto to allow a Multi-car Discount, nor is it eligible for the 100% Farm Discount.

This Motor Home rate reflects limited use of the Motor Home on a year-round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages are to be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### 2. Trailers, including Fifth Wheelers, Travel Trailers and Camping Trailers

**Liability and Personal Injury Protection** - Trailers are covered by the insurance bought on the motor vehicle that tows them.

**Physical Damage** - Use the Rating Table under Part 4. of this rule. The App or Change Request should include the Model Year, Trade Name, VIN, Cost - New or Used, and Date of Purchased.

### 3. Camper Bodies, including Chassis Mounts

Pickup caps are **not** Camper Bodies.

**Liability and Personal Injury Protection** - Camper Bodies are covered by the insurance bought on the truck that carries it.

**Physical Damage** - Use the Rating Table under Part 4. of this rule. The App or Change Request should include the following information: Model Year, Trade Name, VIN, Cost - New or Used, and Date of Purchase.

Roadside Service may be purchased on the truck on which a Camper Body is mounted. There is no specific Roadside Service charge for the Camper Body alone.

## RCV Trailer, Travel Trailer, and Camper Body Rates

A complete description of the trailer or camper body must appear on the App or Change Request Form. Refer to the Miscellaneous Vehicle Rates section for Phy Dam base rates.

## Optional Coverages Available on RCVs

### A. Extended RCV Physical Damage Coverage ([AAAC05](#))

This endorsement will be attached to every policy that provides Comp and Collision on an owned RCV. This endorsement limits Comp and Collision to named perils when the RCV is not:

- at the insured residence,
- in transit, or
- temporarily located.

In addition, the following are provided in the event of a covered loss at no additional cost:

- up to \$30 per day/\$300 per loss for lodging if unable to reach destination while RCV is being repaired
- \$1 per mile, not to exceed \$300 per loss, to return the RCV to the insured after repairs



- extension of coverage purchased on an owned RCV to a nonowned RCV which is rented or borrowed for more than 45 consecutive days
- up to an additional \$1,000 for loss caused by theft of personal effects

#### B. **Extended Theft Coverage** ([AFYC02](#))

Coverage up to \$350 is included when Phy Dam is purchased. (Theft Coverage applies **only** when the entire RCV is stolen.)

Additional limits are available. Charge \$4 for each additional \$250 limit. When an additional limit is purchased, **theft** is then covered **whether or not** the entire RCV is stolen. A \$100 Ded applies to theft. If the entire RCV is stolen, no Ded will apply. The total limit of protection is the basic limit of \$350 plus the additional limit shown on the Dec.

### **RULE 27 SPECIAL TYPE MISCELLANEOUS VEHICLES**

*The Order of Calculation and rates for all coverages are shown in the Rates Section.*

Other surcharges or discounts **do not** apply.

#### **Motorcycles, Mopeds and similar 2 or 3 wheel motor vehicles used on public roads, including Trail or Mini-Bikes.**

*(The Accident Prevention Course Discount applies to these vehicles.)*

Racing design motorcycles and sport bikes require special underwriting review.

#### **Seasonal Usage Factor**

A "Seasonal Usage Factor" will be applied to BI, PD and Coll premiums for motorcycles, mopeds, snowmobiles, etc. The Seasonal Usage Factor considers that these seasonal vehicles are not normally driven the entire year.

#### **Off-Road Recreational Vehicles**

Includes Snowmobiles, Golf Carts, ATVs, Dune Buggies, Trail Bikes, Mini Bikes, etc.

- Liability coverage is provided for Golf Carts in The ERIE's HomeProtector and ErieSecure Home, Condo, and Tenant policies.
- For ATVs, statutory ATV PIP must be purchased. (End't. [ABYN07](#) applies.)

#### **Trail Bikes, ATVs and Dune Buggies Licensed for Road Use**

1. **Trail Bikes** - If licensed for road use, rate as Motorcycles, Mopeds and similar 2 or 3 wheel motor vehicles used on public roads.
2. **ATVs and Dune Buggies** - If licensed for road use, apply regular PPA rules and premiums. (PIP is then required by law.) For ATVs, statutory ATV PIP must be purchased. (End't. [ABYN07](#) applies.)

### **RULE 28 MOTORCYCLE CUSTOMIZED EQUIPMENT, ACCESSORIES AND SAFETY RIDING APPAREL** ([AFAA01](#))

A \$3,000 limit is automatically provided if Comp or Coll is carried and there is a covered loss. Higher limits are available.

Coverage is provided for equipment, devices, enhancements and changes, other than those that are original manufacturer installed, that alter the appearance or performance of a covered motorcycle. This includes, but is not limited to:

- any electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or play back recorded media, that are permanently installed on a covered motorcycle using bolts or brackets, including slide-out brackets;
- custom wheels or tires;
- custom paint, decals or graphics;

- custom plating;
- custom exhaust systems;
- chromed accessories;
- saddle bags;
- custom seats;
- windshields;
- sidecars and trailers;
- trike conversion kits; and
- other items on the motorcycle not originally provided by the manufacturer.

Coverage is also provided for safety apparel specifically designed to minimize injury from an accident, including, but not limited to:

- helmets;
- leathers;
- riding boots;
- riding gloves; and
- protective eyewear.

*See Rates Pages for available limits.*

## **RULE 29 RESERVED FOR FUTURE USE**

PRIVATE PASSENGER AUTO RATES – RATE PROTECTION PROGRAM

ORDER OF CALCULATION – PRIVATE PASSENGER AUTO

Use only those steps which are applicable.

In steps 18, 23, and 29, round to the nearest penny.  
Step 33, round to the nearest dollar.

Step	Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	COMP	COLL
1	Base Rate	X	X	X	X	X	X	X	X	X	X
2	Territory Factor	X	X	X	X	X	X	X	X	X	X
3	Symbol Factor	X	X	X	X	X	X	X	X	X	X
4	Model Year Factor	X	X	X	X	X	X	X	X	X	X
5	Vehicle Usage Factor	X	X	X	X	X	X	X	X	X	X
6	Annual Mileage Factor	X	X	X	X	X	X	X	X	X	X
7	Miles to Work Factor	X	X	X	X	X	X	X	X	X	X
8	Reduced Use Discount	X	X	X	X	X	X	X	X		X
9	Anti-Lock Brake System Discount	X	X	X	X	X	X				X
10	Daytime Running Lights Discount	X	X	X	X	X	X				X
11	Passive Restraint System Discount				X	X	X				
12	Anti-Theft Discount									X	
13	Marital/Age/Gender Factor	X	X	X	X	X	X	X	X	X	X
14	Driving Record Factor	X	X	X	X	X	X				X
15	Safe Driver/Claims/Violation Free Discount	X	X	X	X	X	X	X	X	X	X
16	Inexperienced Operator Surcharge	X	X	X	X	X	X	X	X	X	X
17	Car/Driver/Youthful Factor	X	X	X	X	X	X	X	X	X	X
18	Vehicle Base Premium	=	=	=	=	=	=	=	=	=	=
19	Underwriting Tier Factor	X	X	X	X	X	X	X	X	X	X
20	Increased Limit Factor	X	X	X		X		X			
21	Secondary on Work Loss Coverage Factor				X						
22	Deductible Factor				X					X	X
23	Vehicle Pure Premium subtotal	=	=	=	=	=	=	=	=	=	=
24	Fixed Expense (new business only)										
25	Expected Longevity										
26	Fixed Expense (all business)										
27	Adjusting and Other										
28	Variable Expenses										
29	Vehicle Premium Before Policy Discounts*	=	=	=	=	=	=	=	=	=	=
30	Accident Prevention Course Discount	X	X	X	X	X	X				X
31	Multi-policy Discount	X	X	X	X	X	X	X	X	X	X
32	Pay Plan Discount	X	X	X	X	X	X	X	X	X	X
33	Total Vehicle Premium	=	=	=	=	=	=	=	=	=	=

\*Step 29 = [ Step 23 x (1 + Step 27) + (Step 24 / Step 25 + Step 26) / (Number of PPAs) ] / (1 – Step 28)

**ERIE Auto Plus Endorsement**

The rate is \$30 per policy.

**Motor Vehicle Law Enforcement Fee**

\$10 per Registered Vehicle.

This fee is not subject to any other rule in this manual. This fee does not apply to:

- motorcycles;
- electric-powered vehicles for the disabled;
- vehicles that run only upon rails or tracks;
- snowmobiles and all-terrain vehicles;
- fire and police vehicles other than ambulances;
- farm-type tractors and all terrain type vehicles used exclusively for agricultural purposes or for snowplowing (other than for hire);
- farm equipment, including self-propelled machines used exclusively for growing, harvesting, or handling produce;
- self-propelled caterpillar or crawler-type equipment while being used on the contract site.

This fee is non-refundable (except when the policy does not become effective).

**RATES AND FACTORS – PRIVATE PASSENGER AUTO – RATE PROTECTION**

**Base Rates**

Variable	BI	PD	CSL	BPIP	APIP	OBE L	UM	SUM BI	SUM CSL	Comp	Coll
Base Rate	<del>11510</del> 8	<del>20418</del> 3	<del>30728</del> 4	<del>16616</del> 7	15	12	6	17	<del>1819</del> 8	<del>28436</del> 8	<del>48449</del> 6

**Territory Factors**

Territory	Liability*	PIP/UM**	Comp	Coll
10001	2.280	2.585	1.479	1.462
10002	2.280	2.585	1.479	1.462
10003	2.280	2.585	1.479	1.462
10004	2.280	2.585	1.479	1.462
10005	2.280	2.585	1.479	1.462
10006	2.280	2.585	1.479	1.462
10007	2.280	2.585	1.479	1.462
10009	2.280	2.585	1.479	1.462
10010	2.280	2.585	1.479	1.462
10011	2.280	2.585	1.479	1.462
10012	2.280	2.585	1.479	1.462
10013	2.280	2.585	1.479	1.462
10014	2.280	2.585	1.479	1.462
10016	2.280	2.585	1.479	1.462
10017	2.286	2.558	1.502	1.447
10018	2.286	2.558	1.502	1.447
10019	2.286	2.558	1.502	1.447
10020	2.286	2.558	1.502	1.447
10021	2.286	2.558	1.502	1.447
10022	2.286	2.558	1.502	1.447
10023	2.286	2.558	1.502	1.447
10024	2.286	2.558	1.502	1.447
10025	2.286	2.558	1.502	1.447
10026	2.693	3.046	2.019	1.878
10027	2.693	3.046	2.019	1.878
10028	2.286	2.558	1.502	1.447
10029	2.693	3.046	2.019	1.878
10030	2.693	3.046	2.019	1.878
10031	2.693	3.046	2.019	1.878
10032	2.693	3.046	2.019	1.878
10033	2.693	3.046	2.019	1.878
10034	2.693	3.046	2.019	1.878
10035	2.693	3.046	2.019	1.878
10036	2.286	2.558	1.502	1.447
10037	2.693	3.046	2.019	1.878
10038	2.280	2.585	1.479	1.462
10039	2.693	3.046	2.019	1.878
10040	2.693	3.046	2.019	1.878
10041	2.693	3.046	2.019	1.878

Territory	Liability*	PIP/UM**	Comp	Coll
138XX	1.010	0.943	1.145	0.976
139XX	1.047	0.915	0.830	0.939
140XX	1.095	1.108	1.212	0.889
141XX	1.089	1.102	1.222	0.890
142XX	1.956	1.892	0.805	1.227
143XX	1.699	1.448	0.758	0.967
144XX	1.018	0.919	1.119	0.879
145XX	1.018	0.918	1.124	0.880
146XX	1.178	1.028	0.634	0.907
147XX	0.930	0.864	1.389	0.861
148XX	0.963	0.858	1.272	0.895
149XX	0.982	0.840	0.976	0.865

\*Liability relates to BI, PD, and CSL

\*\*PIP/UM relates to BPIP, APIP, OBEL, UM, and SUM

**Liability and Other Symbol Factors**

**Model Years 2010 & Older, Classics/Antiques/Incomplete Vehicles For All Model Years**

<b>Model Years 2010 &amp; Older</b>			
<b>Liability *</b>		<b>Other **</b>	
<b>Symbol</b>	<b>Factor</b>	<b>Symbol</b>	<b>Factor</b>
<b>01</b>	0.788	<b>01</b>	0.887
<b>02</b>	0.813	<b>02</b>	0.887
<b>03</b>	0.835	<b>03</b>	0.887
<b>04</b>	0.854	<b>04</b>	0.887
<b>05</b>	0.874	<b>05</b>	0.887
<b>06</b>	0.894	<b>06</b>	0.887
<b>07</b>	0.919	<b>07</b>	0.887
<b>08</b>	0.949	<b>08</b>	0.890
<b>09</b>	0.988	<b>09</b>	0.908
<b>10</b>	1.039	<b>10</b>	0.935
<b>11</b>	1.103	<b>11</b>	0.967
<b>12</b>	1.186	<b>12</b>	1.002
<b>13</b>	1.289	<b>13</b>	1.036
<b>14</b>	1.300	<b>14</b>	1.066
		<b>15</b>	1.087
		<b>16</b>	1.088
		<b>17</b>	1.088
		<b>18</b>	1.088
		<b>19</b>	1.088
		<b>20</b>	1.088
<b>VV</b>	1.000	<b>VV</b>	1.000
<b>WW</b>	1.000	<b>WW</b>	1.000
<b>XX</b>	1.000	<b>XX</b>	1.000
<b>YY</b>	1.000	<b>YY</b>	1.000
<b>ZZ</b>	1.000	<b>ZZ</b>	1.000

\* "Liability" relates to BI, PD, and CSL.

\*\* "Other" relates to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL.

**Model Years 2011 & Newer**

<b>Model Years 2011 &amp; Newer</b>				
<b>SYMB</b>	<b>LIAB</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>
01		0.219	0.398	0.219
02		0.232	0.412	0.232
03		0.245	0.427	0.245
04		0.258	0.441	0.258
05		0.271	0.455	0.271
06		0.285	0.470	0.285
07		0.298	0.484	0.298
08		0.313	0.499	0.313
09		0.328	0.514	0.328
10		0.343	0.528	0.343
11		0.357	0.543	0.357
12		0.372	0.557	0.372
13		0.387	0.571	0.387
14		0.402	0.586	0.402
15		0.418	0.600	0.418
16		0.433	0.614	0.433
17		0.448	0.628	0.448
18		0.463	0.642	0.463
19		0.479	0.655	0.479
20		0.494	0.668	0.494
21		0.509	0.682	0.509
22		0.524	0.695	0.524
23		0.541	0.708	0.541
24		0.556	0.720	0.556
25		0.570	0.733	0.570
26		0.585	0.744	0.585
27		0.600	0.756	0.600
28		0.614	0.768	0.614
29		0.628	0.779	0.628
30		0.642	0.790	0.642
31		0.656	0.801	0.656
32		0.669	0.812	0.669
33		0.682	0.822	0.682
34		0.695	0.832	0.695
35		0.708	0.841	0.708
36		0.721	0.850	0.721
37		0.733	0.859	0.733
38		0.746	0.868	0.746
39		0.758	0.876	0.758
40		0.769	0.884	0.769
41		0.780	0.892	0.780
42		0.791	0.900	0.791
43		0.802	0.907	0.802
44		0.812	0.914	0.812
45		0.823	0.921	0.823
46		0.833	0.927	0.833
47		0.842	0.934	0.842
48		0.852	0.940	0.852
49		0.862	0.945	0.862
50		0.871	0.950	0.871
51		0.880	0.955	0.880

<b>Model Years 2011 &amp; Newer</b>		
<b>SYMB</b>	<b>OTHR</b>	<b>Other</b>
01		0.253
02		0.262
03		0.270
04		0.278
05		0.287
06		0.294
07		0.303
08		0.310
09		0.319
10		0.335
11		0.350
12		0.367
13		0.401
14		0.435
15		0.470
16		0.505
17		0.540
18		0.575
19		0.610
20		0.643
21		0.677
22		0.708
23		0.739
24		0.768
25		0.796
26		0.823
27		0.848
28		0.872
29		0.894
30		0.915
31		0.934
32		0.952
33		0.968
34		0.985
35		0.999
36		1.013
37		1.026
38		1.037
39		1.050
40		1.062
41		1.074
42		1.087
43		1.100
44		1.113
45		1.128
46		1.143
47		1.160
48		1.180
49		1.201
50		1.225
51		1.251

Model Years 2011 & Newer			
SYMB	LIAB	BI	PD
52		0.889	0.961
53		0.898	0.966
54		0.906	0.970
55		0.915	0.975
56		0.924	0.979
57		0.932	0.983
58		0.941	0.988
59		0.950	0.992
60		0.959	0.995
61		0.967	0.999
62		0.976	1.003
63		0.984	1.006
64		0.993	1.010
65		1.002	1.013
66		1.011	1.017
67		1.021	1.020
68		1.030	1.023
69		1.040	1.027
70		1.050	1.030
71		1.061	1.034
72		1.072	1.037
73		1.083	1.041
74		1.095	1.043
75		1.107	1.047
76		1.120	1.051
77		1.133	1.055
78		1.147	1.059
79		1.162	1.063
80		1.178	1.068
81		1.194	1.072
82		1.211	1.077
83		1.228	1.082
84		1.247	1.088
85		1.267	1.093
86		1.288	1.099
87		1.310	1.105
88		1.333	1.112
89		1.358	1.119
90		1.385	1.126
91		1.412	1.134
92		1.442	1.141
93		1.473	1.149
94		1.506	1.158
95		1.541	1.168
96		1.579	1.178
97		1.618	1.188
98		1.658	1.199
99		1.697	1.210

Model Years 2011 & Newer	
SYMB	OTHR
52	1.259
53	1.268
54	1.278
55	1.286
56	1.295
57	1.304
58	1.312
59	1.321
60	1.330
61	1.339
62	1.348
63	1.356
64	1.365
65	1.374
66	1.383
67	1.392
68	1.400
69	1.409
70	1.418
71	1.427
72	1.436
73	1.445
74	1.453
75	1.462
76	1.470
77	1.480
78	1.489
79	1.497
80	1.506
81	1.515
82	1.523
83	1.533
84	1.542
85	1.550
86	1.559
87	1.567
88	1.576
89	1.586
90	1.594
91	1.603
92	1.612
93	1.620
94	1.630
95	1.639
96	1.647
97	1.656
98	1.664
99	1.673



Physical Damage Symbols (2011 & Newer) – PPA \*

Model Years 2011 & Newer							
<u>Symbol</u> <u>SYMB_COMP</u>	<u>Comp</u>	<u>SYMB</u> <u>CO</u> <u>LL</u>	<u>Symb</u> <u>ol</u>	<u>Co</u> <u>mp</u>	<u>Coll</u>		
<u>1001</u>	<u>0.395414</u>	<u>01</u>			<u>0.3775</u> <u>21</u>	<u>51</u>	<u>1.05</u> <u>0</u> <u>28</u>
<u>1102</u>	<u>0.452426</u>	<u>02</u>			<u>0.4385</u> <u>39</u>	<u>52</u>	<u>1.07</u> <u>0</u> <u>47</u>
<u>1203</u>	<u>0.490439</u>	<u>03</u>			<u>0.4705</u> <u>57</u>	<u>53</u>	<u>1.09</u> <u>0</u> <u>62</u>
<u>1304</u>	<u>0.511451</u>	<u>04</u>			<u>0.4965</u> <u>76</u>	<u>54</u>	<u>1.10</u> <u>9</u> <u>83</u>
<u>1405</u>	<u>0.526464</u>	<u>05</u>			<u>0.5145</u> <u>94</u>	<u>55</u>	<u>1.12</u> <u>7</u> <u>93</u>
<u>1506</u>	<u>0.543476</u>	<u>06</u>			<u>0.5356</u> <u>13</u>	<u>56</u>	<u>1.14</u> <u>5</u> <u>20</u>
<u>1607</u>	<u>0.556488</u>	<u>07</u>			<u>0.5446</u> <u>31</u>	<u>57</u>	<u>1.16</u> <u>4</u> <u>39</u>
<u>1708</u>	<u>0.570500</u>	<u>08</u>			<u>0.5586</u> <u>50</u>	<u>58</u>	<u>1.18</u> <u>8</u> <u>59</u>
<u>1809</u>	<u>0.588513</u>	<u>09</u>			<u>0.5736</u> <u>68</u>	<u>59</u>	<u>1.20</u> <u>5</u> <u>85</u>
<u>1910</u>	<u>0.596525</u>	<u>10</u>			<u>0.5826</u> <u>86</u>	<u>60</u>	<u>1.23</u> <u>0</u> <u>97</u>
<u>11</u>	<u>0.536</u>	<u>11</u>					<u>0.705</u>
<u>12</u>	<u>0.548</u>	<u>12</u>					<u>0.740</u>
<u>13</u>	<u>0.560</u>	<u>13</u>					<u>0.775</u>
<u>14</u>	<u>0.571</u>	<u>14</u>					<u>0.808</u>
<u>15</u>	<u>0.583</u>	<u>15</u>					<u>0.838</u>
<u>16</u>	<u>0.594</u>	<u>16</u>					<u>0.865</u>
<u>17</u>	<u>0.605</u>	<u>17</u>					<u>0.890</u>
<u>18</u>	<u>0.616</u>	<u>18</u>					<u>0.911</u>
<u>19</u>	<u>0.627</u>	<u>19</u>					<u>0.931</u>
<u>20</u>	<u>0.613637</u>	<u>0.59520</u>			<u>610.948</u>		<u>1.25</u> <u>4</u> <u>1.229</u>
<u>21</u>	<u>0.623647</u>	<u>0.60421</u>			<u>620.962</u>		<u>1.27</u> <u>8</u> <u>1.248</u>
<u>22</u>	<u>0.637658</u>	<u>0.61722</u>			<u>630.975</u>		<u>1.34</u> <u>3</u> <u>1.272</u>
<u>23</u>	<u>0.648668</u>	<u>230.627</u>			<u>640.985</u>		<u>1.33</u> <u>0</u> <u>1.307</u>
<u>24</u>	<u>0.664678</u>	<u>0.63524</u>			<u>650.995</u>		<u>1.37</u> <u>2</u> <u>1.340</u>
<u>25</u>	<u>0.673687</u>	<u>0.64325</u>			<u>661.001</u>		<u>1.41</u> <u>2</u> <u>1.374</u>
<u>26</u>	<u>0.689697</u>	<u>0.65626</u>			<u>671.008</u>		<u>1.45</u> <u>6</u> <u>1.410</u>
<u>27</u>	<u>0.702706</u>	<u>0.67227</u>			<u>681.013</u>		<u>1.48</u> <u>2</u> <u>1.474</u>
<u>28</u>	<u>0.712716</u>	<u>0.69028</u>			<u>691.018</u>		<u>1.53</u> <u>4</u> <u>1.513</u>
<u>29</u>	<u>0.724725</u>	<u>290.705</u>			<u>701.022</u>		<u>1.60</u> <u>9</u> <u>1.544</u>
<u>30</u>	<u>0.736734</u>	<u>0.71630</u>			<u>741.026</u>		<u>1.65</u> <u>7</u> <u>1.598</u>

Model Years 2011 & Newer						
<u>Symbol</u>	<u>SYMB_COMP</u>	<u>Comp</u>	<u>SYMB_CO</u> <u>LL</u>	<u>Symb</u> <u>el</u>	<u>Co</u> <u>mp</u>	<u>Coll</u>
<b>31</b>		0.752742	0.73031			721.032 1.739 1.630
<b>32</b>		0.763751	0.73932			731.036 1.829 1.667
<b>33</b>		0.760	33			1.042
<b>34</b>		0.768	34			1.050
<b>3335</b>		0.776	0.75835			741.059 1.888 1.718
<b>36</b>		0.784	36			1.070
<b>37</b>		0.793	37			1.084
<b>38</b>		0.801	38			1.099
<b>39</b>		0.808	39			1.116
<b>40</b>		0.817	40			1.137
<b>41</b>		0.825	41			1.158
<b>42</b>		0.832	42			1.183
<b>43</b>		0.840	43			1.210
<b>44</b>		0.848	44			1.239
<b>45</b>		0.856	45			1.271
<b>46</b>		0.864	46			1.304
<b>47</b>		0.872	47			1.340
<b>48</b>		0.880	48			1.378
<b>49</b>		0.888	49			1.418
<b>50</b>		0.896	50			1.460
<b>51</b>		0.905	51			1.506
<b>52</b>		0.913	52			1.552
<b>53</b>		0.922	53			1.601
<b>54</b>		0.931	54			1.652
<b>55</b>		0.940	55			1.704
<b>56</b>		0.949	56			1.759
<b>57</b>		0.959	57			1.815
<b>58</b>		0.969	58			1.873
<b>59</b>		0.979	59			1.931
<b>60</b>		0.989	60			1.992
<b>61</b>		1.000	61			2.052
<b>62</b>		1.012	62			2.108
<b>63</b>		1.023	63			2.163
<b>64</b>		1.036	64			2.217
<b>65</b>		1.048	65			2.272
<b>66</b>		1.061	66			2.326
<b>67</b>		1.075	67			2.382
<b>68</b>		1.089	68			2.436
<b>69</b>		1.105	69			2.491
<b>70</b>		1.120	70			2.546
<b>71</b>		1.136	71			2.600
<b>72</b>		1.154	72			2.655
<b>73</b>		1.171	73			2.710
<b>74</b>		1.190	74			2.765
<b>3475</b>		0.7891 211	0.7 69			1.96628 20 1.778
<b>3576</b>		0.8021 231	0.7 86			2.04887 4 1.816
<b>3677</b>		0.8131	0.7			2.15092 1.879

Model Years 2011 & Newer											
Symbol				SYMB_COMP		SYMB_CO LL		Symb et	Ce mp	Coll	
				253		98				9	
3778				0.8261		0.8		78		2.23398	
				276		42				3	
3879				0.8421		0.8		79		2.3473.0	
				301		25				39	
3980				0.8581		0.8		80		2.4263.0	
				326		39				93	
4081				0.8721		0.8		81		2.5783.1	
				354		56				48	
4	0.8	0.8		2.6							
1	88	70	82	63		21.382		82		3.203	
4283				0.9021		0.8		83		2.7883.2	
				412		86				57	
4384				0.9161		0.9		84		2.9113.3	
				444		94				12	
4485				0.9321		0.9		85		2.9973.3	
				477		47				67	
4586				0.9471		0.9		86		3.41642	
				513		33				2	
4687				0.9631		0.9		87		3.27647	
				550		49				6	
4788				0.9791		0.9		88		3.46153	
				589		63				1	
4889				0.9971		0.9		89		3.86358	
				632		79				6	
4990				1.0156		0.9		90	4.454	3.368640	
				76		94					
5091				1.030723				4.01091		3.696 - -	
92				1.773				92		3.750	
93				1.826				93		3.805	
94				1.882				94		3.860	
95				1.942				95		3.914	
96				2.005				96		3.970	
97				2.073				97		4.024	
98				2.145				98		4.079	
99				2.222				99		4.133	

\* Excludes Motor Homes and Special Interest Autos

**Phy Dam Symbol Factors (Model Years 2010 & Prior), High Valued Vehicles – PPA**

Cost New *	PPA			
	Model Years 1990 - 2010		Model Years 1989 & Prior	
	Comp	Coll	Comp	Coll
\$60,001-70,000	N/A	N/A	4.149	2.812
\$70,001-80,000	N/A	N/A	4.747	3.128
\$80,001-90,000	2.392	2.391	5.275	3.401
\$90,001-100,000	2.631	2.582	5.802	3.673
\$100,001-110,000	2.871	2.774	6.330	3.946
\$110,001-120,000	3.110	2.965	6.857	4.219
\$120,001-130,000	3.349	3.157	7.385	4.491
\$130,001-140,000	3.588	3.348	7.912	4.764
\$140,001-150,000	3.828	3.540	8.439	5.036
\$150,001-160,000	4.067	3.731	8.967	5.309
\$160,001-170,000	4.306	3.923	9.494	5.581
\$170,001-180,000	4.545	4.115	10.022	5.854
\$180,001-190,000	4.784	4.306	10.549	6.126
\$190,001-200,000	5.024	4.498	11.077	6.399
\$200,001-210,000	5.263	4.689	11.604	6.671
\$210,001-220,000	5.502	4.881	12.132	6.944
\$220,001-230,000	5.741	5.072	12.659	7.216
\$230,001-240,000	5.981	5.264	13.187	7.489
\$240,001-250,000	6.220	5.455	13.714	7.761
\$250,001-260,000	6.459	5.647	14.242	8.034
\$260,001-270,000	6.698	5.838	14.769	8.306
\$270,001-280,000	6.937	6.030	15.297	8.579
\$280,001-290,000	7.177	6.222	15.824	8.851
\$290,001-300,000	7.416	6.413	16.351	9.124

For vehicles valued over \$300,000 - refer to the instructions for "Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)"

\* For Special Interest Autos, use **Stated Amount/Agreed Value** rather than Cost New.

**Marital Status, Age, Gender Factors**

Marital	Age	Gender	BI	PD	CSL	BPI P	API P	OBE L	UM	SU M	Comp	Coll
Married	16	Female	1.489	1.489	1.489	1.130	1.130	1.130	1.130	1.130	1.080	1.400
Married	17	Female	1.489	1.489	1.489	1.130	1.130	1.130	1.130	1.130	1.080	1.400
Married	18	Female	1.489	1.489	1.489	1.130	1.130	1.130	1.130	1.130	1.080	1.400
Married	19	Female	1.153	1.153	1.153	1.130	1.130	1.130	1.130	1.130	1.080	1.172
Married	20	Female	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.080	1.149
Married	21	Female	1.107	1.107	1.107	1.130	1.130	1.130	1.130	1.130	1.080	1.127
Married	22	Female	0.962	0.962	0.962	1.130	1.130	1.130	1.130	1.130	1.080	1.006
Married	23	Female	0.947	0.947	0.947	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	24	Female	0.947	0.947	0.947	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	25	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	26	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	27	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	28	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	29	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	30	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	31	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	32	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	33	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	34	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	35	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.075	0.976
Married	36	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.070	0.976
Married	37	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.065	0.976
Married	38	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.060	0.976
Married	39	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.055	0.976
Married	40	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.050	0.976
Married	41	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.045	0.976

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI P	API P	OBE L	UM	SU M	Comp	Coll
Married	42	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.040	0.976
Married	43	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.035	0.976
Married	44	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.030	0.976
Married	45	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.025	0.976
Married	46	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.020	0.976
Married	47	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.015	0.976
Married	48	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.010	0.976
Married	49	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.005	0.976
Married	50	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.000	0.976
Married	51	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.995	0.976
Married	52	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.990	0.976
Married	53	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.985	0.976
Married	54	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.980	0.976
Married	55	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.975	0.976
Married	56	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.970	0.976
Married	57	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.965	0.976
Married	58	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.960	0.976
Married	59	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.955	0.976
Married	60	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.950	0.976
Married	61	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.945	0.976
Married	62	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.940	0.976
Married	63	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.935	0.976
Married	64	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.930	0.976
Married	65	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	66	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	67	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	68	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Married	69	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	70	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	71	Female	<u>0.94497</u> <u>2</u>	<u>0.94497</u> <u>2</u>	<u>0.94497</u> <u>2</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>0.9761.0</u> <u>05</u>
Married	72	Female	<u>0.94499</u> <u>1</u>	<u>0.94499</u> <u>1</u>	<u>0.94499</u> <u>1</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>0.9761.0</u> <u>25</u>
Married	73	Female	<u>0.9441.0</u> <u>10</u>	<u>0.9441.0</u> <u>10</u>	<u>0.9441.0</u> <u>10</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>0.9761.0</u> <u>44</u>
Married	74	Female	<u>0.9441.0</u> <u>29</u>	<u>0.9441.0</u> <u>29</u>	<u>0.9441.0</u> <u>29</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>0.9761.0</u> <u>64</u>
Married	75	Female	<u>0.9441.0</u> <u>38</u>	<u>0.9441.0</u> <u>38</u>	<u>0.9441.0</u> <u>38</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>0.9761.0</u> <u>74</u>
Married	76	Female	<u>0.9721.0</u> <u>69</u>	<u>0.9721.0</u> <u>69</u>	<u>0.9721.0</u> <u>69</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.00510</u> <u>6</u>
Married	77	Female	<u>1.02012</u> <u>2</u>	<u>1.02012</u> <u>2</u>	<u>1.02012</u> <u>2</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.05415</u> <u>9</u>
Married	78	Female	<u>1.05716</u> <u>3</u>	<u>1.05716</u> <u>3</u>	<u>1.05716</u> <u>3</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.09320</u> <u>2</u>
Married	79	Female	<u>1.07618</u> <u>4</u>	<u>1.07618</u> <u>4</u>	<u>1.07618</u> <u>4</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.11322</u> <u>4</u>
Married	80	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	81	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	82	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	83	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	84	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	85	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	86	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	87	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	88	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	89	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	90	Female	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	<u>1.08619</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.12223</u> <u>4</u>
Married	91	Female	<u>1.09521</u> <u>5</u>	<u>1.09521</u> <u>5</u>	<u>1.09521</u> <u>5</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.13225</u> <u>7</u>
Married	92	Female	<u>1.11424</u> <u>8</u>	<u>1.11424</u> <u>8</u>	<u>1.11424</u> <u>8</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.15229</u> <u>0</u>
Married	93	Female	<u>1.13328</u> <u>0</u>	<u>1.13328</u> <u>0</u>	<u>1.13328</u> <u>0</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.17132</u> <u>3</u>
Married	94	Female	<u>1.15231</u> <u>3</u>	<u>1.15231</u> <u>3</u>	<u>1.15231</u> <u>3</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.19135</u> <u>8</u>
Married	95	Female	<u>1.16139</u> <u>3</u>	<u>1.16139</u> <u>3</u>	<u>1.16139</u> <u>3</u>	1.130	1.130	1.130	1.130	1.130	0.886	<u>1.20044</u> <u>0</u>

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Married	96	Female	1.180428	1.180428	1.180428	1.1300	1.1300	1.1300	1.1300	1.1300	0.886	1.220476
Married	97	Female	1.180440	1.180440	1.180440	1.1300	1.1300	1.1300	1.1300	1.1300	0.886	1.220488
Married	98	Female	1.180451	1.180451	1.180451	1.1300	1.1300	1.1300	1.1300	1.1300	0.886	1.220501
Married	99	Female	1.180463	1.180463	1.180463	1.1300	1.1300	1.1300	1.1300	1.1300	0.886	1.220513
Married	100+	Female	1.180475	1.180475	1.180475	1.1300	1.1300	1.1300	1.1300	1.1300	0.886	1.220525
Unmarried	16	Female	1.838	1.838	1.838	1.222	1.222	1.222	1.222	1.222	1.065	1.729
Unmarried	17	Female	1.838	1.838	1.838	1.222	1.222	1.222	1.222	1.222	1.065	1.729
Unmarried	18	Female	1.838	1.838	1.838	1.222	1.222	1.222	1.222	1.222	1.065	1.729
Unmarried	19	Female	1.423	1.423	1.423	1.222	1.222	1.222	1.222	1.222	1.065	1.447
Unmarried	20	Female	1.395	1.395	1.395	1.222	1.222	1.222	1.222	1.222	1.065	1.419
Unmarried	21	Female	1.367	1.367	1.367	1.222	1.222	1.222	1.222	1.222	1.065	1.391
Unmarried	22	Female	1.188	1.188	1.188	1.222	1.222	1.222	1.222	1.222	1.065	1.242
Unmarried	23	Female	1.165	1.165	1.165	1.222	1.222	1.222	1.222	1.222	1.065	1.218
Unmarried	24	Female	1.142	1.142	1.142	1.222	1.222	1.222	1.222	1.222	1.065	1.194
Unmarried	25	Female	1.089	1.089	1.089	1.222	1.222	1.222	1.222	1.222	1.065	1.134
Unmarried	26	Female	1.068	1.068	1.068	1.222	1.222	1.222	1.222	1.222	1.065	1.105
Unmarried	27	Female	1.053	1.053	1.053	1.222	1.222	1.222	1.222	1.222	1.065	1.082
Unmarried	28	Female	1.043	1.043	1.043	1.222	1.222	1.222	1.222	1.222	1.065	1.063
Unmarried	29	Female	1.036	1.036	1.036	1.222	1.222	1.222	1.222	1.222	1.065	1.049
Unmarried	30	Female	1.030	1.030	1.030	1.222	1.222	1.222	1.222	1.222	1.065	1.039
Unmarried	31	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.065	1.031
Unmarried	32	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.065	1.026
Unmarried	33	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.065	1.023
Unmarried	34	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.057	1.021
Unmarried	35	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.049	1.021
Unmarried	36	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.041	1.020
Unmarried	37	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.033	1.020



PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Unmarried	38	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.025	1.019
Unmarried	39	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.017	1.016
Unmarried	40	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.009	1.012
Unmarried	41	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.001	1.007
Unmarried	42	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.993	0.998
Unmarried	43	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.985	0.988
Unmarried	44	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.977	0.976
Unmarried	45	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.969	0.963
Unmarried	46	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.961	0.950
Unmarried	47	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.953	0.950
Unmarried	48	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.945	0.950
Unmarried	49	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.937	0.950
Unmarried	50	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.929	0.950
Unmarried	51	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.921	0.950
Unmarried	52	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.913	0.950
Unmarried	53	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.905	0.950
Unmarried	54	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.897	0.950
Unmarried	55	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.889	0.950
Unmarried	56	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.881	0.950
Unmarried	57	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.873	0.950
Unmarried	58	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.865	0.950
Unmarried	59	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.857	0.950
Unmarried	60	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.849	0.950
Unmarried	61	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.841	0.950
Unmarried	62	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.833	0.950
Unmarried	63	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.825	0.950
Unmarried	64	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.817	0.950

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Unmarried	65	Female	1.020	1.020	1.020	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	0.950
Unmarried	66	Female	1.020	1.020	1.020	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	0.950
Unmarried	67	Female	1.020	1.020	1.020	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	0.950
Unmarried	68	Female	1.020	1.020	1.020	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	0.950
Unmarried	69	Female	1.020	1.020	1.020	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	0.950
Unmarried	70	Female	1.020	1.020	1.020	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	0.950
Unmarried	71	Female	<u>1.02005</u> <u>1</u>	<u>1.02005</u> <u>1</u>	<u>1.02005</u> <u>1</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>0.95097</u> <u>9</u>
Unmarried	72	Female	<u>1.02007</u> <u>1</u>	<u>1.02007</u> <u>1</u>	<u>1.02007</u> <u>1</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>0.95099</u> <u>8</u>
Unmarried	73	Female	<u>1.02009</u> <u>1</u>	<u>1.02009</u> <u>1</u>	<u>1.02009</u> <u>1</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>0.9501.0</u> <u>17</u>
Unmarried	74	Female	<u>1.02011</u> <u>2</u>	<u>1.02011</u> <u>2</u>	<u>1.02011</u> <u>2</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>0.9501.0</u> <u>36</u>
Unmarried	75	Female	<u>1.02012</u> <u>2</u>	<u>1.02012</u> <u>2</u>	<u>1.02012</u> <u>2</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>0.9501.0</u> <u>45</u>
Unmarried	76	Female	<u>1.05415</u> <u>6</u>	<u>1.05415</u> <u>6</u>	<u>1.05415</u> <u>6</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>0.9791.0</u> <u>77</u>
Unmarried	77	Female	<u>1.40221</u> <u>2</u>	<u>1.40221</u> <u>2</u>	<u>1.40221</u> <u>2</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.02612</u> <u>9</u>
Unmarried	78	Female	<u>1.44225</u> <u>6</u>	<u>1.44225</u> <u>6</u>	<u>1.44225</u> <u>6</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.06417</u> <u>0</u>
Unmarried	79	Female	<u>1.46327</u> <u>9</u>	<u>1.46327</u> <u>9</u>	<u>1.46327</u> <u>9</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.08319</u> <u>1</u>
Unmarried	80	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	81	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	82	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	83	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	84	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	85	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	86	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	87	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	88	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	89	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	90	Female	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	<u>1.47329</u> <u>0</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.09320</u> <u>2</u>
Unmarried	91	Female	<u>1.48331</u> <u>3</u>	<u>1.48331</u> <u>3</u>	<u>1.48331</u> <u>3</u>	1.22 2	1.22 2	1.22 2	1.22 2	1.22 2	0.74 5	<u>1.40222</u> <u>3</u>

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Unmarried	92	Female	1.204348	1.204348	1.204348	1.222	1.222	1.222	1.222	1.222	0.745	1.424256
Unmarried	93	Female	1.224383	1.224383	1.224383	1.222	1.222	1.222	1.222	1.222	0.745	1.440288
Unmarried	94	Female	1.244418	1.244418	1.244418	1.222	1.222	1.222	1.222	1.222	0.745	1.459321
Unmarried	95	Female	1.255506	1.255506	1.255506	1.222	1.222	1.222	1.222	1.222	0.745	1.469403
Unmarried	96	Female	1.275543	1.275543	1.275543	1.222	1.222	1.222	1.222	1.222	0.745	1.488437
Unmarried	97	Female	1.275556	1.275556	1.275556	1.222	1.222	1.222	1.222	1.222	0.745	1.488449
Unmarried	98	Female	1.275568	1.275568	1.275568	1.222	1.222	1.222	1.222	1.222	0.745	1.488461
Unmarried	99	Female	1.275581	1.275581	1.275581	1.222	1.222	1.222	1.222	1.222	0.745	1.488473
Unmarried	100+	Female	1.275594	1.275594	1.275594	1.222	1.222	1.222	1.222	1.222	0.745	1.488485
Married	16	Male	1.560	1.560	1.560	0.935	0.935	0.935	0.935	0.935	1.085	1.482
Married	17	Male	1.560	1.560	1.560	0.935	0.935	0.935	0.935	0.935	1.085	1.482
Married	18	Male	1.560	1.560	1.560	0.935	0.935	0.935	0.935	0.935	1.085	1.482
Married	19	Male	1.238	1.238	1.238	0.935	0.935	0.935	0.935	0.935	1.078	1.257
Married	20	Male	1.218	1.218	1.218	0.935	0.935	0.935	0.935	0.935	1.077	1.232
Married	21	Male	1.194	1.194	1.194	0.935	0.935	0.935	0.935	0.935	1.076	1.207
Married	22	Male	1.000	1.000	1.000	0.935	0.935	0.935	0.935	0.935	1.075	1.070
Married	23	Male	0.981	0.981	0.981	0.935	0.935	0.935	0.935	0.935	1.075	1.050
Married	24	Male	0.961	0.961	0.961	0.935	0.935	0.935	0.935	0.935	1.075	1.029
Married	25	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.071	0.977
Married	26	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.067	0.953
Married	27	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.063	0.939
Married	28	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.059	0.939
Married	29	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.055	0.939
Married	30	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.051	0.939
Married	31	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.047	0.939
Married	32	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.043	0.939
Married	33	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.039	0.939

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Married	34	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.035	0.939
Married	35	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.031	0.939
Married	36	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.027	0.939
Married	37	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.023	0.939
Married	38	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.019	0.939
Married	39	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.015	0.939
Married	40	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.011	0.939
Married	41	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.007	0.939
Married	42	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.003	0.939
Married	43	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.000	0.939
Married	44	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.997	0.939
Married	45	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.994	0.939
Married	46	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.991	0.939
Married	47	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.988	0.939
Married	48	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.985	0.939
Married	49	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.982	0.939
Married	50	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.979	0.939
Married	51	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.976	0.939
Married	52	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.973	0.939
Married	53	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.970	0.939
Married	54	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.967	0.939
Married	55	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.964	0.939
Married	56	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.961	0.939
Married	57	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.958	0.939
Married	58	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.955	0.939
Married	59	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.952	0.939
Married	60	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.949	0.939

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Married	61	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.946	0.939
Married	62	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.943	0.939
Married	63	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.940	0.939
Married	64	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.937	0.939
Married	65	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	66	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	67	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	68	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	69	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	70	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	71	Male	<u>0.92795</u> <u>5</u>	<u>0.92795</u> <u>5</u>	<u>0.92795</u> <u>5</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>0.93996</u> <u>7</u>
Married	72	Male	<u>0.92797</u> <u>3</u>	<u>0.92797</u> <u>3</u>	<u>0.92797</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>0.93998</u> <u>6</u>
Married	73	Male	<u>0.92799</u> <u>2</u>	<u>0.92799</u> <u>2</u>	<u>0.92799</u> <u>2</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>0.9391.0</u> <u>05</u>
Married	74	Male	<u>0.9271.0</u> <u>10</u>	<u>0.9271.0</u> <u>10</u>	<u>0.9271.0</u> <u>10</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>0.9391.0</u> <u>24</u>
Married	75	Male	<u>0.9271.0</u> <u>20</u>	<u>0.9271.0</u> <u>20</u>	<u>0.9271.0</u> <u>20</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>0.9391.0</u> <u>33</u>
Married	76	Male	<u>0.9551.0</u> <u>51</u>	<u>0.9551.0</u> <u>51</u>	<u>0.9551.0</u> <u>51</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>0.9671.0</u> <u>64</u>
Married	77	Male	<u>1.00410</u> <u>1</u>	<u>1.00410</u> <u>1</u>	<u>1.00410</u> <u>1</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.04411</u> <u>5</u>
Married	78	Male	<u>1.03814</u> <u>2</u>	<u>1.03814</u> <u>2</u>	<u>1.03814</u> <u>2</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.05215</u> <u>7</u>
Married	79	Male	<u>1.05716</u> <u>3</u>	<u>1.05716</u> <u>3</u>	<u>1.05716</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.07017</u> <u>7</u>
Married	80	Male	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.08018</u> <u>8</u>
Married	81	Male	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.08018</u> <u>8</u>
Married	82	Male	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.08018</u> <u>8</u>
Married	83	Male	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.08018</u> <u>8</u>
Married	84	Male	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.08018</u> <u>8</u>
Married	85	Male	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.08018</u> <u>8</u>
Married	86	Male	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.08018</u> <u>8</u>
Married	87	Male	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	<u>1.06617</u> <u>3</u>	0.935	0.935	0.935	0.935	0.935	0.910	<u>1.08018</u> <u>8</u>

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SU	Comp	Coll
Married	88	Male	<u>1.06617</u> 3	<u>1.06617</u> 3	<u>1.06617</u> 3	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.08018</u> 8
Married	89	Male	<u>1.06617</u> 3	<u>1.06617</u> 3	<u>1.06617</u> 3	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.08018</u> 8
Married	90	Male	<u>1.06617</u> 3	<u>1.06617</u> 3	<u>1.06617</u> 3	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.08018</u> 8
Married	91	Male	<u>1.07519</u> 3	<u>1.07519</u> 3	<u>1.07519</u> 3	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.08920</u> 9
Married	92	Male	<u>1.09422</u> 5	<u>1.09422</u> 5	<u>1.09422</u> 5	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.10824</u> 1
Married	93	Male	<u>1.11225</u> 7	<u>1.11225</u> 7	<u>1.11225</u> 7	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.12727</u> 4
Married	94	Male	<u>1.13128</u> 9	<u>1.13128</u> 9	<u>1.13128</u> 9	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.14630</u> 6
Married	95	Male	<u>1.14036</u> 8	<u>1.14036</u> 8	<u>1.14036</u> 8	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.15538</u> 6
Married	96	Male	<u>1.15940</u> 2	<u>1.15940</u> 2	<u>1.15940</u> 2	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.17442</u> 1
Married	97	Male	<u>1.15941</u> 4	<u>1.15941</u> 4	<u>1.15941</u> 4	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.17443</u> 2
Married	98	Male	<u>1.15942</u> 6	<u>1.15942</u> 6	<u>1.15942</u> 6	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.17444</u> 4
Married	99	Male	<u>1.15943</u> 7	<u>1.15943</u> 7	<u>1.15943</u> 7	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.17445</u> 6
Married	100+	Male	<u>1.15944</u> 9	<u>1.15944</u> 9	<u>1.15944</u> 9	0.93 5	0.93 5	0.93 5	0.93 5	0.93 5	0.91 0	<u>1.17446</u> 8
Unmarried	16	Male	2.026	2.026	2.026	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.925
Unmarried	17	Male	2.026	2.026	2.026	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.925
Unmarried	18	Male	2.026	2.026	2.026	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.925
Unmarried	19	Male	1.608	1.608	1.608	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.632
Unmarried	20	Male	1.582	1.582	1.582	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.600
Unmarried	21	Male	1.550	1.550	1.550	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.568
Unmarried	22	Male	1.299	1.299	1.299	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.390
Unmarried	23	Male	1.274	1.274	1.274	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.363
Unmarried	24	Male	1.248	1.248	1.248	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.336
Unmarried	25	Male	1.138	1.138	1.138	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.254
Unmarried	26	Male	1.087	1.087	1.087	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.26 5	1.211
Unmarried	27	Male	1.044	1.044	1.044	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.25 6	1.175
Unmarried	28	Male	1.009	1.009	1.009	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.24 7	1.143
Unmarried	29	Male	0.979	0.979	0.979	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	1.23 8	1.116

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Unmarried	30	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.229	1.092
Unmarried	31	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.220	1.073
Unmarried	32	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.211	1.056
Unmarried	33	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.202	1.041
Unmarried	34	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.193	1.029
Unmarried	35	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.184	1.019
Unmarried	36	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.175	1.010
Unmarried	37	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.166	1.002
Unmarried	38	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.157	0.996
Unmarried	39	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.148	0.990
Unmarried	40	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.139	0.984
Unmarried	41	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.130	0.978
Unmarried	42	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.121	0.973
Unmarried	43	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.112	0.973
Unmarried	44	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.103	0.973
Unmarried	45	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.094	0.973
Unmarried	46	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.085	0.973
Unmarried	47	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.076	0.973
Unmarried	48	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.067	0.973
Unmarried	49	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.058	0.973
Unmarried	50	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.049	0.973
Unmarried	51	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.040	0.973
Unmarried	52	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.031	0.973
Unmarried	53	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.022	0.973
Unmarried	54	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.013	0.973
Unmarried	55	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.004	0.973
Unmarried	56	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.995	0.973

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Unmarried	57	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.986	0.973
Unmarried	58	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.977	0.973
Unmarried	59	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.968	0.973
Unmarried	60	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.959	0.973
Unmarried	61	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.950	0.973
Unmarried	62	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.941	0.973
Unmarried	63	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.932	0.973
Unmarried	64	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.923	0.973
Unmarried	65	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	66	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	67	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	68	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	69	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	70	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	71	Male	<u>0.9791.0</u> <u>08</u>	<u>0.9791.0</u> <u>08</u>	<u>0.9791.0</u> <u>08</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>0.9731.0</u> <u>02</u>
Unmarried	72	Male	<u>0.9791.0</u> <u>28</u>	<u>0.9791.0</u> <u>28</u>	<u>0.9791.0</u> <u>28</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>0.9731.0</u> <u>22</u>
Unmarried	73	Male	<u>0.9791.0</u> <u>48</u>	<u>0.9791.0</u> <u>48</u>	<u>0.9791.0</u> <u>48</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>0.9731.0</u> <u>41</u>
Unmarried	74	Male	<u>0.9791.0</u> <u>67</u>	<u>0.9791.0</u> <u>67</u>	<u>0.9791.0</u> <u>67</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>0.9731.0</u> <u>61</u>
Unmarried	75	Male	<u>0.9791.0</u> <u>77</u>	<u>0.9791.0</u> <u>77</u>	<u>0.9791.0</u> <u>77</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>0.9731.0</u> <u>70</u>
Unmarried	76	Male	<u>1.00810</u> <u>9</u>	<u>1.00810</u> <u>9</u>	<u>1.00810</u> <u>9</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>1.00210</u> <u>2</u>
Unmarried	77	Male	<u>1.05716</u> <u>3</u>	<u>1.05716</u> <u>3</u>	<u>1.05716</u> <u>3</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>1.05415</u> <u>6</u>
Unmarried	78	Male	<u>1.09620</u> <u>6</u>	<u>1.09620</u> <u>6</u>	<u>1.09620</u> <u>6</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>1.09019</u> <u>9</u>
Unmarried	79	Male	<u>1.11622</u> <u>8</u>	<u>1.11622</u> <u>8</u>	<u>1.11622</u> <u>8</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>1.10922</u> <u>0</u>
Unmarried	80	Male	<u>1.12623</u> <u>9</u>	<u>1.12623</u> <u>9</u>	<u>1.12623</u> <u>9</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>1.11923</u> <u>1</u>
Unmarried	81	Male	<u>1.12623</u> <u>9</u>	<u>1.12623</u> <u>9</u>	<u>1.12623</u> <u>9</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>1.11923</u> <u>1</u>
Unmarried	82	Male	<u>1.12623</u> <u>9</u>	<u>1.12623</u> <u>9</u>	<u>1.12623</u> <u>9</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>1.11923</u> <u>1</u>
Unmarried	83	Male	<u>1.12623</u> <u>9</u>	<u>1.12623</u> <u>9</u>	<u>1.12623</u> <u>9</u>	0.941	0.941	0.941	0.941	0.941	0.914	<u>1.11923</u> <u>1</u>



PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPI	API	OBE	UM	SUM	Comp	Coll
Unmarried	84	Male	1.42623 9	1.42623 9	1.42623 9	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.41923 1
Unmarried	85	Male	1.42623 9	1.42623 9	1.42623 9	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.41923 1
Unmarried	86	Male	1.42623 9	1.42623 9	1.42623 9	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.41923 1
Unmarried	87	Male	1.42623 9	1.42623 9	1.42623 9	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.41923 1
Unmarried	88	Male	1.42623 9	1.42623 9	1.42623 9	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.41923 1
Unmarried	89	Male	1.42623 9	1.42623 9	1.42623 9	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.41923 1
Unmarried	90	Male	1.42623 9	1.42623 9	1.42623 9	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.41923 1
Unmarried	91	Male	1.43626 1	1.43626 1	1.43626 1	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.42925 3
Unmarried	92	Male	1.45529 4	1.45529 4	1.45529 4	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.44828 6
Unmarried	93	Male	1.47532 8	1.47532 8	1.47532 8	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.46832 0
Unmarried	94	Male	1.49436 1	1.49436 1	1.49436 1	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.48735 3
Unmarried	95	Male	1.20444 5	1.20444 5	1.20444 5	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.19743 6
Unmarried	96	Male	1.22448 1	1.22448 1	1.22448 1	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.21647 1
Unmarried	97	Male	1.22449 3	1.22449 3	1.22449 3	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.21648 4
Unmarried	98	Male	1.22450 6	1.22450 6	1.22450 6	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.21649 6
Unmarried	99	Male	1.22451 8	1.22451 8	1.22451 8	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.21650 8
Unmarried	100+	Male	1.22453 0	1.22453 0	1.22453 0	0.94 1	0.94 1	0.94 1	0.94 1	0.94 1	0.91 4	1.21652 0

**Safe Driver Claims/Violation Free Discount Factors**

Level	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
A	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
B	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
C	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
D	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850
E	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
F	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
G	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
H	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
I	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Note: The factors for Levels A, B and C will always be equal per §2335 New York Insurance Law.

**Safe Driver Claims/Violation Free Discount – Levels**

Level	Initially Qualified <sup>1</sup>	Minor <sup>2</sup>	Not-at-fault <sup>3</sup>	At-fault <sup>4</sup>	Small PD, Coll <sup>5</sup>	Major <sup>6</sup>
A	Yes	0	0	0	0	0
B	Yes	1	0	0	0	0
C	Yes	0	0	0	1	0
D	Yes	0	1	0	0	0
E	Yes	1	1	0	0	0
F	Yes	0	2	0	0	0
G	Yes	0	0	0	2	0
H	Yes	Any other combination				
I	No	Driver did not initially qualify for the discount				

1. Initially Qualified: Did driver initially qualify for Safe Driver Claims/Violation Free Discount? Yes/No
2. Minor Violations: Number of Non-surchageable Violations in last 5 years
3. Not-at-fault: Number of not-at-fault claims in last 5 years
4. At-fault: Number of At-fault claims in last 5 years
5. Small PD, Coll: Number of aggregate property damage claims (without a BI loss) in excess of \$500, but not in excess of \$2,000 in last 5 years
6. Major: Number of Surchageable Violations in last 5 years

**MISC PPA – RATE PROTECTION PROGRAM****ORDER OF CALCULATION – MISC PPA**

Use only those steps which are applicable. **Round after each step.**

**BI, PD & CSL Calculation – MISC PPA**

1. Misc PPA Base Rate by Territory.
2. Multiply by Misc PPA Increased Limit Factor.
3. Multiply by Misc PPA Liability Symbol Factor.
4. Multiply by Misc PPA Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Misc PPA Age 55 or Over Discount Factor.
5. Multiply by Misc PPA Secondary Class Factor.
6. Multiply by PPA Driving Record Factor.
7. Multiply by Misc PPA Accident Prevention Course Discount Factor.
8. Multiply by Misc PPA College Student Discount Factor.
9. Multiply by Misc PPA Anti-Lock Brake Discount Factor.
10. Multiply by Misc PPA Daytime Running Light Discount Factor.
11. Multiply by Misc PPA Inexperienced Operator Surcharge.
12. Multiply by Misc PPA Special Motor Home Discount Factor. (Refer to Rule 26.)
13. Multiply by PPA Multi-Policy Discount.
14. Multiply by PPA ~~Safe Driver~~ Claims/Violation Free Discount Factor.
15. Multiply by PPA Underwriting Tier Factor.
16. Multiply by PPA Pay Plan Discount.

**UM/SUM Calculation – MISC PPA**

1. Misc PPA Base Rate by Limit and Territory.
2. Multiply by Misc PPA PIP/UM Symbol Factor.
3. Multiply by Misc PPA Special Motor Home Discount Factor. (Refer to Rule 26.)
4. Multiply by PPA Underwriting Tier Factor.
5. Multiply by PPA Pay Plan Discount.

**Comp Calculation – MISC PPA**

1. Misc PPA Base Rate by Territory.
2. Multiply by Misc PPA Model Year Factor.
3. Multiply by Misc PPA Phy Dam Symbol Factor Model Years 2011 & Newer or Model Years 2010 & Prior.
4. Multiply by Misc PPA Comprehensive Deductible Factor. (Use appropriate factor for With or Without Full Window Glass Coverage.)
5. Multiply by Misc PPA Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Misc PPA Age 55 or Over Discount Factor.
6. Multiply by Misc PPA Secondary Class Factor.
7. Multiply by Misc PPA College Student Discount Factor.
8. Multiply by Misc PPA Anti-Theft Discount.
9. Multiply by PPA Multi-Policy Discount.
10. Multiply by PPA Safe Driver Claims/Violation Free Discount Factor.
11. Multiply by PPA Underwriting Tier Factor.
12. Multiply by PPA Pay Plan Discount.

**Coll Calculation – MISC PPA**

1. MISC PPA Base Rate by Territory.
2. Multiply by Misc PPA Model Year Factor.
3. Multiply by Misc PPA Phy Dam Symbol Factor Model Years 2011 & Newer or Model Years 2010 & Prior.
4. Multiply by Misc PPA Collision Deductible Factor. (Use appropriate factor for With or Without Full Window Glass Coverage. Full Window Glass Coverage is only available under Coll if not purchased under Comp.)
5. Multiply by Misc PPA Coll Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Misc PPA Age 55 or Over Discount Factor.
6. Multiply by Misc PPA Secondary Class Factor.
7. Multiply by PPA Driving Record Factor.
8. Multiply by Misc PPA Accident Prevention Course Discount Factor.
9. Multiply by Misc PPA College Student Discount Factor.
10. Multiply by Misc PPA Anti-Lock Brake Discount Factor.
11. Multiply by Misc PPA Daytime Running Light Discount Factor.
12. Multiply by Misc PPA Inexperienced Operator Surcharge.
13. Multiply by Misc PPA Special Motor Home Discount Factor. (Refer to Rule 26.)
14. Multiply by PPA Multi-Policy Discount.
15. Multiply by PPA Safe Driver Claims/Violation Free Discount Factor.
16. Multiply by PPA Underwriting Tier Factor.
17. Multiply by PPA Pay Plan Discount.

**Phy Dam Symbol Factors (Model Years 2010 & Prior), High Valued Vehicles – MISC PPA**

Cost New *	Model Years 2010 & Prior			
	PPA **		Motor Homes	
	Comp	Coll	Comp	Coll
\$60,001-70,000	3.54	2.58	3.54	2.58
\$70,001-80,000	4.05	2.87	4.05	2.87
\$80,001-90,000	4.50	3.12	4.50	3.37
\$90,001-100,000	4.95	3.37	4.95	3.87
\$100,001-110,000	5.40	3.62	5.40	4.37
\$110,001-120,000	5.85	3.87	5.85	4.87
\$120,001-130,000	6.30	4.12	6.30	5.37
\$130,001-140,000	6.75	4.37	6.75	5.87
\$140,001-150,000	7.20	4.62	7.20	6.37
\$150,001-160,000	7.65	4.87	7.65	6.87
\$160,001-170,000	8.10	5.12	8.10	7.37
\$170,001-180,000	8.55	5.37	8.55	7.87
\$180,001-190,000	9.00	5.62	9.00	8.37
\$190,001-200,000	9.45	5.87	9.45	8.87
\$200,001-210,000	9.90	6.12	9.90	9.37
\$210,001-220,000	10.35	6.37	10.35	9.87
\$220,001-230,000	10.80	6.62	10.80	10.37
\$230,001-240,000	11.25	6.87	11.25	10.87
\$240,001-250,000	11.70	7.12	11.70	11.37
\$250,001-260,000	12.15	7.37	12.15	11.87
\$260,001-270,000	12.60	7.62	12.60	12.37
\$270,001-280,000	13.05	7.87	13.05	12.87
\$280,001-290,000	13.50	8.12	13.50	13.37
\$290,001-300,000	13.95	8.37	13.95	13.87

For vehicles valued over \$300,000 - refer to the instructions for "Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior) - MISC PPA"

\* For Restricted Use Autos, use ~~Stated Amount~~ Agreed Value rather than Cost New.

\*\* Excludes Motor Homes

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) \*****NOTE**

Restricted Use Autos, as defined in RULE 24, are rated using ~~Stated Amount~~ Agreed Value rather than Cost New. All references below to "Cost New" are assumed to refer to "~~Stated Amount~~ Agreed Value" for Restricted Use Autos.

The "High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – MISC PPA" table shows factors calculated up to a Cost New of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a vehicle with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .060 for Comp; .052 for Coll. For the example above the add-on factors would be  $6 \times .060 = 0.360$  for the Comp add-on factor and  $6 \times .052 = 0.312$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – MISC PPA". For the example above the High Valued Vehicle Adjustment factors would be  $1.870 + 0.360 = 2.230$  for Comp and  $1.758 + 0.312 = 2.070$  for Coll.
4. Determine the Phy Dam Symbol Factor based on the "Phy Dam Symbol Factors (Model Years 2011 & Newer) – MISC PPA" table.
5. Multiply the result of step 4 by the result of step 3 and round to three decimal places.
6. Contact the P/C Actuarial Department if assistance is needed.

\* Excludes Motor Homes.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) – Motor Homes**

The tables of "Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes" show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .340 for Comp; .250 for Coll. For the motor home example, the add-on factors would be  $6 \times .340 = 2.040$  for the Comp add-on factor and  $6 \times .250 = 1.500$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes" For the example above the Phy Dam Symbol factors would be  $10.666 + 2.040 = 12.706$  for Comp and  $8.219 + 1.500 = 9.719$ .
4. Contact the P/C Actuarial Department if assistance is needed.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)****NOTE**

Restricted Use Autos, as defined in RULE 24, are rated using ~~Stated Amount~~ Agreed Value rather than Cost New. All references below to "Cost New" are assumed to refer to "~~Stated Amount~~ Agreed Value" for Restricted Use Autos.

The tables of "Phy Dam Symbol Factors (Model Years 2010 & Prior) - High Valued Vehicles" show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .45 for Comp; .50 for Coll on Motor Homes; .25 for Coll on PPA. For the motor home example, the add-on factors would be  $6 \times .45 = 2.70$  for the Comp add-on factor and  $6 \times .50 = 3.00$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "Phy Dam Symbol Factors (Model Years 2010 & Prior), High Valued Vehicles – Misc PPA".
4. Contact the P/C Actuarial Department if assistance is needed.

MOTORCYCLE RATES – RATE PROTECTION PROGRAM

ORDER OF CALCULATION – MOTORCYCLES

Step	Variable Description	BI	PD	CSL	MP	Ped PIP	OBEL	Stat UM	UMBI	UMCSL	COMP	COLL
1	Base Rate											
2	Type of Vehicle Factor											
3	Usage Factor											
4	Symbol Factor											
5	Bike Age Factor											
6	Territory Factor											
7	Driving Record Rating Factor											
8	<del>Safe Driver</del> <u>Claims/Violation Free</u> Discount Factor **											
9	Tier Factor *											
10	MAG Factor											
11	Account Factor											
12	Years with ERIE Factor											
13	Bike Class x Driver Age Factor											
14	Bike Class x Bike Age Factor											
15	Increased Limit Factor											
16	Deductible Factor											
17	APCD Factor											
18	Multi-policy Discount Factor *											
19	Pay Plan Discount Factor *											
20	Vehicle Premium											

Notes:

1. Shaded cells indicate coverages in which a factor does not apply
2. Step 20 = product of steps 1 through 19 (round to nearest dollar)
3. \* See PPA rates and factors
4. \*\* Safe Driver Claims/Violation Free Discount will use the primary operator's Safe Driver Claims/Violation Free Level
5. Add all optional endorsements and coverages to step 20.



**ANTIQUE & CLASSIC VEHICLE RATES****ORDER OF CALCULATION – ANTIQUE & CLASSIC VEHICLES**

Use only those steps which are applicable. Round after each step.

**Regular Use**

Reference PRIVATE PASSENGER AUTOS section for appropriate factors and order of calculation.

**Liability (BI, PD, CSL) & Other (PIP, UM/UIM) Calculation – Antique & Classic**

1. Multiply the Company Base Rate by the Antique & Classic Usage Factor.
2. Apply all remaining PPA order of calculation including discounts and surcharges.
  - a. **Antique:** Liability and PIP/UM/UIM Symbol Factors of 1.00 apply.
  - b. **Classic:** Liability and PIP/UM/UIM Symbol Factors of 1.00 apply for Classic Autos built prior to 1990. For model years 1990 and newer, the factors will be assigned based on symbols from the VIN table.

**Physical Damage (COMP, COLL) Calculation – Antique & Classic**

1. Determine Model Year and Physical Damage Symbol based on Agreed Value.
2. Multiply the Exchange or Company Base Rate by the Antique & Classic Usage Factor.
3. Apply all remaining PPA order of calculation including discounts and surcharges.

**Restricted Use**

Reference PRIVATE PASSENGER AUTOS section for appropriate factors and order of calculation.

**Liability (BI, PD, CSL) & Other (PIP, UM/UIM) Calculation – Antique & Classic**

1. Multiply the Company Base Rate by the Antique & Classic Usage Factor.
2. Apply remaining PPA order of calculation with the following restrictions:
  - a. Liability and PIP/UM/UIM Symbol Factors of 1.00 apply.
  - b. PPA Tier Factor apply.
  - c. PPA Discounts or Surcharges do not apply, except for
    - i. Multi-Policy Discount (for BI, PD, CSL, PIP).
    - ii. Pay Plan Discount.

**Physical Damage (COMP, COLL) Calculation – Antique & Classic**

1. Multiply the Company Base Rate by the Antique & Classic Usage Factor.
2. Multiply by the appropriate Model Year factor. For **Antique** vehicles, the appropriate model year factor will always be the oldest factor displayed on the rate pages.
3. Determine the Physical Damage Symbol based on Agreed Value. Multiply by this Physical Damage Symbol Factor.
4. Multiply by the Deductible Factor.
5. Multiply by Multi-Policy Discount Factor.
6. Multiply by PPA Tier Factor.
7. Multiply by Pay Plan Factor.
8. Multiply by Renewal Capping Factor.

**RATES AND FACTORS – ANTIQUE & CLASSIC VEHICLES****Antique & Classic Usage Factor**

Coverage	Vehicle Type	Regular Use Factor	Restricted Use Factor
Liability	Antique	1.00	0.25
Liability	Classic	1.00	0.25
PIP/APIP/OBEL	Antique	1.00	0.25
PIP/APIP/OBEL	Classic	1.00	0.25
UM/SUM	Antique	1.00	1.00
UM/SUM	Classic	1.00	1.00
Comprehensive	Antique	1.00	0.80
Comprehensive	Classic	1.00	0.80
Collision	Antique	1.00	0.30
Collision	Classic	1.00	0.50

**MISCELLANEOUS VEHICLE RATES – RATE PROTECTION PROGRAM**

**ORDER OF CALCULATION – BOAT TRAILERS, SNOWMOBILE TRAILERS, RCV TRAILERS, TRAVEL TRAILERS, CAMPER BODIES & UTILITY TRAILERS**

Use only those steps which are applicable. Round after each step.

**Comp Calculation – Boat, Snowmobile, RCV, Travel, Travel, Utility Trailers & Camper Bodies**

- 1. Base rate for Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies.
- 2. Multiply by Misc PPA Deductible Factor.
- 3. Multiply by PPA Multi-Policy Discount.
- 4. Multiply by PPA Underwriting Tier Factor.
- 5. Multiply by PPA Pay Plan Discount.

**Coll Calculation – Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies**

- 1. Base rate for Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies.
- 2. Multiply by Misc PPA Deductible Factor.
- 3. Multiply by PPA Multi-Policy Discount.
- 4. Multiply by PPA Underwriting Tier Factor.
- 5. Multiply by PPA Pay Plan Discount.

~~**Road Service Calculation – Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies**~~

- ~~1. Rate per vehicle (\$5).~~

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**PRIVATE PASSENGER AUTO RATES – RATE PROTECTION PROGRAM**

**ORDER OF CALCULATION – PRIVATE PASSENGER AUTO**

Use only those steps which are applicable.

In steps 18, 23, and 29, round to the nearest penny.  
Step 33, round to the nearest dollar.

Step	Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	COMP	COLL
1	Base Rate	X	X	X	X	X	X	X	X	X	X
2	Territory Factor	X	X	X	X	X	X	X	X	X	X
3	Symbol Factor	X	X	X	X	X	X	X	X	X	X
4	Model Year Factor	X	X	X	X	X	X	X	X	X	X
5	Vehicle Usage Factor	X	X	X	X	X	X	X	X	X	X
6	Annual Mileage Factor	X	X	X	X	X	X	X	X	X	X
7	Miles to Work Factor	X	X	X	X	X	X	X	X	X	X
8	Reduced Use Discount	X	X	X	X	X	X	X	X		X
9	Anti-Lock Brake System Discount	X	X	X	X	X	X				X
10	Daytime Running Lights Discount	X	X	X	X	X	X				X
11	Passive Restraint System Discount				X	X	X				
12	Anti-Theft Discount									X	
13	Marital/Age/Gender Factor	X	X	X	X	X	X	X	X	X	X
14	Driving Record Factor	X	X	X	X	X	X				X
15	Claims/Violation Free Discount	X	X	X	X	X	X	X	X	X	X
16	Inexperienced Operator Surcharge	X	X	X	X	X	X	X	X	X	X
17	Car/Driver/Youthful Factor	X	X	X	X	X	X	X	X	X	X
18	Vehicle Base Premium	=	=	=	=	=	=	=	=	=	=
19	Underwriting Tier Factor	X	X	X	X	X	X	X	X	X	X
20	Increased Limit Factor	X	X	X		X		X			
21	Secondary on Work Loss Coverage Factor				X						
22	Deductible Factor				X					X	X
23	Vehicle Pure Premium subtotal	=	=	=	=	=	=	=	=	=	=
24	Fixed Expense (new business only)										
25	Expected Longevity										
26	Fixed Expense (all business)										
27	Adjusting and Other										
28	Variable Expenses										
29	Vehicle Premium Before Policy Discounts*	=	=	=	=	=	=	=	=	=	=
30	Accident Prevention Course Discount	X	X	X	X	X	X				X
31	Multi-policy Discount	X	X	X	X	X	X	X	X	X	X
32	Pay Plan Discount	X	X	X	X	X	X	X	X	X	X
33	Total Vehicle Premium	=	=	=	=	=	=	=	=	=	=

\*Step 29 = [ Step 23 x (1 + Step 27) + (Step 24 / Step 25 + Step 26) / (Number of PPAs) ] / (1 – Step 28)



**ORDER OF CALCULATION – SUPPLEMENTAL SPOUSAL LIABILITY CALCULATION**

Step	Variable	SSL
1	BI or CSL Total Vehicle Premium (First PPA listed on policy with BI or CSL Coverage)	
2	x BI or CSL Spousal Liability Factor	x
3	Total Spousal Liability Premium	=

**Roadside and Rentals Calculation - PPA**

**Transportation Expense - Comp, Transportation Expense - Coll, and Road Service**

1. Base Rate by Class and Company.
2. Add Type of Vehicle Surcharge.

**Road Service Only**

1. Base Rate for Road Service Only by Company.
2. Add Type of Vehicle Surcharge.

**Transportation Expense – Comp and Road Service**

1. Base Rate by Class and Company.
2. Multiply by the Comp factor by Class and Company.
3. Add Type of Vehicle Surcharge.

**Transportation Expense - Coll and Road Service**

1. Base Rate by Class and Company.
2. Multiply by the Coll factor by Class and Company.
3. Add Type of Vehicle Surcharge.

**Transportation Expense – Comp and Transportation Expense - Coll**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense Only factor by Class and Company.

**Transportation Expense – Comp Only**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense - Comp Only factor by Class and Company.

**Transportation Expense – Coll Only**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense - Coll Only factor by Class and Company.

**ERIE Auto Plus Endorsement**

The rate is \$30 per policy.

**Motor Vehicle Law Enforcement Fee**

\$10 per Registered Vehicle.

This fee is not subject to any other rule in this manual. This fee does not apply to:

- motorcycles;
- electric-powered vehicles for the disabled;
- vehicles that run only upon rails or tracks;
- snowmobiles and all-terrain vehicles;
- fire and police vehicles other than ambulances;
- farm-type tractors and all terrain type vehicles used exclusively for agricultural purposes or for snowplowing (other than for hire);
- farm equipment, including self-propelled machines used exclusively for growing, harvesting, or handling produce;
- self-propelled caterpillar or crawler-type equipment while being used on the contract site.

This fee is non-refundable (except when the policy does not become effective).

**RATES AND FACTORS – PRIVATE PASSENGER AUTO – RATE PROTECTION****Base Rates**

Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM BI	SUM CSL	Comp	Coll
<b>Base Rate</b>	108	183	284	167	15	12	6	17	19	368	496

**Territory Factors**

Territory	Liability*	PIP/UM**	Comp	Coll
10001	2.280	2.585	1.479	1.462
10002	2.280	2.585	1.479	1.462
10003	2.280	2.585	1.479	1.462
10004	2.280	2.585	1.479	1.462
10005	2.280	2.585	1.479	1.462
10006	2.280	2.585	1.479	1.462
10007	2.280	2.585	1.479	1.462
10009	2.280	2.585	1.479	1.462
10010	2.280	2.585	1.479	1.462
10011	2.280	2.585	1.479	1.462
10012	2.280	2.585	1.479	1.462
10013	2.280	2.585	1.479	1.462
10014	2.280	2.585	1.479	1.462
10016	2.280	2.585	1.479	1.462
10017	2.286	2.558	1.502	1.447
10018	2.286	2.558	1.502	1.447
10019	2.286	2.558	1.502	1.447
10020	2.286	2.558	1.502	1.447
10021	2.286	2.558	1.502	1.447
10022	2.286	2.558	1.502	1.447
10023	2.286	2.558	1.502	1.447
10024	2.286	2.558	1.502	1.447
10025	2.286	2.558	1.502	1.447
10026	2.693	3.046	2.019	1.878
10027	2.693	3.046	2.019	1.878
10028	2.286	2.558	1.502	1.447
10029	2.693	3.046	2.019	1.878
10030	2.693	3.046	2.019	1.878
10031	2.693	3.046	2.019	1.878
10032	2.693	3.046	2.019	1.878
10033	2.693	3.046	2.019	1.878
10034	2.693	3.046	2.019	1.878
10035	2.693	3.046	2.019	1.878
10036	2.286	2.558	1.502	1.447
10037	2.693	3.046	2.019	1.878
10038	2.280	2.585	1.479	1.462
10039	2.693	3.046	2.019	1.878
10040	2.693	3.046	2.019	1.878
10041	2.693	3.046	2.019	1.878
10044	2.286	2.558	1.502	1.447

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
10045	2.286	2.558	1.502	1.447
10055	2.286	2.558	1.502	1.447
10060	2.286	2.558	1.502	1.447
10065	2.286	2.558	1.502	1.447
10069	2.286	2.558	1.502	1.447
10075	2.286	2.558	1.502	1.447
10090	2.286	2.558	1.502	1.447
10095	2.286	2.558	1.502	1.447
10103	2.286	2.558	1.502	1.447
10104	2.286	2.558	1.502	1.447
10105	2.286	2.558	1.502	1.447
10106	2.286	2.558	1.502	1.447
10107	2.286	2.558	1.502	1.447
10110	2.286	2.558	1.502	1.447
10111	2.286	2.558	1.502	1.447
10112	2.286	2.558	1.502	1.447
10115	2.286	2.558	1.502	1.447
10118	2.286	2.558	1.502	1.447
10119	2.286	2.558	1.502	1.447
10120	2.286	2.558	1.502	1.447
10121	2.286	2.558	1.502	1.447
10122	2.286	2.558	1.502	1.447
10123	2.286	2.558	1.502	1.447
10128	2.286	2.558	1.502	1.447
10151	2.286	2.558	1.502	1.447
10152	2.286	2.558	1.502	1.447
10153	2.286	2.558	1.502	1.447
10154	2.286	2.558	1.502	1.447
10155	2.286	2.558	1.502	1.447
10158	2.286	2.558	1.502	1.447
10161	2.286	2.558	1.502	1.447
10162	2.286	2.558	1.502	1.447
10165	2.286	2.558	1.502	1.447
10166	2.286	2.558	1.502	1.447
10167	2.286	2.558	1.502	1.447
10168	2.286	2.558	1.502	1.447
10169	2.286	2.558	1.502	1.447
10170	2.286	2.558	1.502	1.447
10171	2.286	2.558	1.502	1.447
10172	2.286	2.558	1.502	1.447
10173	2.286	2.558	1.502	1.447
10174	2.286	2.558	1.502	1.447
10175	2.286	2.558	1.502	1.447
10176	2.286	2.558	1.502	1.447
10177	2.286	2.558	1.502	1.447
10178	2.286	2.558	1.502	1.447
10199	2.286	2.558	1.502	1.447
10270	2.286	2.558	1.502	1.447
10271	2.286	2.558	1.502	1.447

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
10278	2.280	2.585	1.479	1.462
10279	2.280	2.585	1.479	1.462
10280	2.280	2.585	1.479	1.462
10281	2.280	2.585	1.479	1.462
10282	2.280	2.585	1.479	1.462
10301	2.441	3.000	1.352	1.618
10302	2.441	3.000	1.352	1.618
10303	2.441	3.000	1.352	1.618
10304	2.441	3.000	1.352	1.618
10305	2.441	3.000	1.352	1.618
10306	2.441	3.000	1.352	1.618
10307	2.441	3.000	1.352	1.618
10308	2.441	3.000	1.352	1.618
10309	2.441	3.000	1.352	1.618
10310	2.441	3.000	1.352	1.618
10311	2.441	3.000	1.352	1.618
10312	2.441	3.000	1.352	1.618
10314	2.441	3.000	1.352	1.618
10451	3.637	6.108	2.409	2.482
10452	3.637	6.108	2.409	2.482
10453	3.637	6.108	2.409	2.482
10454	3.637	6.108	2.409	2.482
10455	3.637	6.108	2.409	2.482
10456	3.637	6.108	2.409	2.482
10457	3.637	6.108	2.409	2.482
10458	2.991	4.953	2.029	1.965
10459	3.637	6.108	2.409	2.482
10460	3.637	6.108	2.409	2.482
10461	2.991	4.953	2.029	1.965
10462	2.991	4.953	2.029	1.965
10463	2.991	4.953	2.029	1.965
10464	2.991	4.953	2.029	1.965
10465	2.991	4.953	2.029	1.965
10466	2.991	4.953	2.029	1.965
10467	2.991	4.953	2.029	1.965
10468	2.991	4.953	2.029	1.965
10469	2.991	4.953	2.029	1.965
10470	2.991	4.953	2.029	1.965
10471	2.991	4.953	2.029	1.965
10472	2.991	4.953	2.029	1.965
10473	2.991	4.953	2.029	1.965
10474	3.637	6.108	2.409	2.482
10475	2.991	4.953	2.029	1.965
10501	1.518	1.586	0.868	1.286
10502	1.675	1.644	1.063	1.290
10504	1.518	1.586	0.868	1.286
10505	1.648	1.635	1.143	1.407
10506	1.518	1.586	0.868	1.286
10507	1.518	1.586	0.868	1.286

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
10509	1.648	1.635	1.143	1.407
10510	1.518	1.586	0.868	1.286
10511	1.518	1.586	0.868	1.286
10512	1.648	1.635	1.143	1.407
10514	1.518	1.586	0.868	1.286
10516	1.648	1.635	1.143	1.407
10518	1.518	1.586	0.868	1.286
10520	1.518	1.586	0.868	1.286
10522	1.675	1.644	1.063	1.290
10523	1.675	1.644	1.063	1.290
10524	1.648	1.635	1.143	1.407
10526	1.518	1.586	0.868	1.286
10527	1.518	1.586	0.868	1.286
10528	1.675	1.644	1.063	1.290
10530	1.675	1.644	1.063	1.290
10532	1.518	1.586	0.868	1.286
10533	1.675	1.644	1.063	1.290
10535	1.518	1.586	0.868	1.286
10536	1.518	1.586	0.868	1.286
10537	1.648	1.635	1.143	1.407
10538	1.675	1.644	1.063	1.290
10541	1.648	1.635	1.143	1.407
10543	1.675	1.644	1.063	1.290
10546	1.518	1.586	0.868	1.286
10547	1.518	1.586	0.868	1.286
10548	1.518	1.586	0.868	1.286
10549	1.518	1.586	0.868	1.286
10550	2.991	4.953	2.029	1.965
10552	2.447	2.657	1.513	1.847
10553	2.991	4.953	2.029	1.965
10560	1.518	1.586	0.868	1.286
10562	1.518	1.586	0.868	1.286
10566	1.518	1.586	0.868	1.286
10567	1.518	1.586	0.868	1.286
10570	1.518	1.586	0.868	1.286
10573	1.675	1.644	1.063	1.290
10576	1.518	1.586	0.868	1.286
10577	1.675	1.644	1.063	1.290
10578	1.518	1.586	0.868	1.286
10579	1.648	1.635	1.143	1.407
10580	1.675	1.644	1.063	1.290
10583	1.675	1.644	1.063	1.290
10588	1.518	1.586	0.868	1.286
10589	1.518	1.586	0.868	1.286
10590	1.518	1.586	0.868	1.286
10591	1.675	1.644	1.063	1.290
10594	1.518	1.586	0.868	1.286
10595	1.675	1.644	1.063	1.290
10597	1.518	1.586	0.868	1.286

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
10598	1.518	1.586	0.868	1.286
10601	1.633	1.793	0.930	1.287
10603	1.675	1.644	1.063	1.290
10604	1.675	1.644	1.063	1.290
10605	1.633	1.793	0.930	1.287
10606	1.633	1.793	0.930	1.287
10607	1.633	1.793	0.930	1.287
10701	2.447	2.657	1.513	1.847
10702	2.447	2.657	1.513	1.847
10703	2.447	2.657	1.513	1.847
10704	2.447	2.657	1.513	1.847
10705	2.447	2.657	1.513	1.847
10706	1.675	1.644	1.063	1.290
10707	1.675	1.644	1.063	1.290
10708	1.675	1.644	1.063	1.290
10709	1.675	1.644	1.063	1.290
10710	2.447	2.657	1.513	1.847
10801	1.675	1.644	1.063	1.290
10803	1.675	1.644	1.063	1.290
10804	1.675	1.644	1.063	1.290
10805	1.675	1.644	1.063	1.290
10901	2.305	2.176	0.859	1.675
10911	2.305	2.176	0.859	1.675
10913	2.305	2.176	0.859	1.675
10916	1.586	1.892	1.297	1.300
10917	1.577	1.754	1.012	1.384
10918	1.586	1.892	1.297	1.300
10919	1.586	1.892	1.297	1.300
10920	2.305	2.176	0.859	1.675
10921	1.586	1.892	1.297	1.300
10923	2.305	2.176	0.859	1.675
10924	1.586	1.892	1.297	1.300
10925	1.586	1.892	1.297	1.300
10926	1.586	1.892	1.297	1.300
10927	2.305	2.176	0.859	1.675
10928	1.577	1.754	1.012	1.384
10930	1.577	1.754	1.012	1.384
10931	2.305	2.176	0.859	1.675
10940	1.586	1.892	1.297	1.300
10941	1.586	1.892	1.297	1.300
10950	1.586	1.892	1.297	1.300
10952	2.305	2.176	0.859	1.675
10954	2.305	2.176	0.859	1.675
10956	2.305	2.176	0.859	1.675
10958	1.586	1.892	1.297	1.300
10960	2.305	2.176	0.859	1.675
10962	2.305	2.176	0.859	1.675
10963	1.586	1.892	1.297	1.300
10964	2.305	2.176	0.859	1.675

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
10965	2.305	2.176	0.859	1.675
10968	2.305	2.176	0.859	1.675
10969	1.586	1.892	1.297	1.300
10970	2.305	2.176	0.859	1.675
10973	1.586	1.892	1.297	1.300
10974	2.305	2.176	0.859	1.675
10975	1.586	1.892	1.297	1.300
10976	2.305	2.176	0.859	1.675
10977	2.305	2.176	0.859	1.675
10980	2.305	2.176	0.859	1.675
10983	2.305	2.176	0.859	1.675
10984	2.305	2.176	0.859	1.675
10985	1.586	1.892	1.297	1.300
10986	2.305	2.176	0.859	1.675
10987	1.586	1.892	1.297	1.300
10989	2.305	2.176	0.859	1.675
10990	1.586	1.892	1.297	1.300
10992	1.586	1.892	1.297	1.300
10993	2.305	2.176	0.859	1.675
10994	2.305	2.176	0.859	1.675
10996	1.577	1.754	1.012	1.384
10998	1.586	1.892	1.297	1.300
11001	2.679	2.952	1.002	1.559
11003	2.679	2.952	1.002	1.559
11004	2.952	3.011	1.845	1.560
11005	2.679	2.952	1.002	1.559
11010	2.679	2.952	1.002	1.559
11020	2.428	2.229	1.174	1.483
11021	2.428	2.229	1.174	1.483
11023	2.428	2.229	1.174	1.483
11024	2.428	2.229	1.174	1.483
11030	2.428	2.229	1.174	1.483
11040	2.428	2.229	1.174	1.483
11042	2.428	2.229	1.174	1.483
11050	2.428	2.229	1.174	1.483
11096	2.679	2.952	1.002	1.559
11101	2.598	3.232	1.960	1.883
11102	2.598	3.232	1.960	1.883
11103	2.598	3.232	1.960	1.883
11104	2.598	3.232	1.960	1.883
11105	2.598	3.232	1.960	1.883
11106	2.598	3.232	1.960	1.883
11109	2.598	3.232	1.960	1.883
11201	3.597	3.865	2.972	1.930
11203	3.993	4.556	3.059	2.189
11204	3.993	4.556	3.059	2.189
11205	3.597	3.865	2.972	1.930
11206	5.019	4.780	3.154	2.464
11207	5.019	4.780	3.154	2.464



## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
11208	5.019	4.780	3.154	2.464
11209	3.487	3.785	2.916	1.961
11210	3.993	4.556	3.059	2.189
11211	3.597	3.865	2.972	1.930
11212	5.019	4.780	3.154	2.464
11213	5.019	4.780	3.154	2.464
11214	3.993	4.556	3.059	2.189
11215	3.597	3.865	2.972	1.930
11216	3.597	3.865	2.972	1.930
11217	3.597	3.865	2.972	1.930
11218	3.993	4.556	3.059	2.189
11219	3.487	3.785	2.916	1.961
11220	3.487	3.785	2.916	1.961
11221	5.019	4.780	3.154	2.464
11222	3.597	3.865	2.972	1.930
11223	3.993	4.556	3.059	2.189
11224	3.993	4.556	3.059	2.189
11225	3.597	3.865	2.972	1.930
11226	3.993	4.556	3.059	2.189
11228	3.487	3.785	2.916	1.961
11229	3.993	4.556	3.059	2.189
11230	3.993	4.556	3.059	2.189
11231	3.597	3.865	2.972	1.930
11232	3.487	3.785	2.916	1.961
11233	5.019	4.780	3.154	2.464
11234	4.031	4.753	3.115	2.284
11235	3.993	4.556	3.059	2.189
11236	4.031	4.753	3.115	2.284
11237	5.019	4.780	3.154	2.464
11238	3.597	3.865	2.972	1.930
11239	5.019	4.780	3.154	2.464
11241	3.597	3.865	2.972	1.930
11242	3.597	3.865	2.972	1.930
11243	3.597	3.865	2.972	1.930
11249	3.597	3.865	2.972	1.930
11252	3.597	3.865	2.972	1.930
11256	3.597	3.865	2.972	1.930
11351	2.952	3.011	1.845	1.560
11354	3.183	4.041	1.920	1.848
11355	3.183	4.041	1.920	1.848
11356	2.952	3.011	1.845	1.560
11357	2.952	3.011	1.845	1.560
11358	2.952	3.011	1.845	1.560
11359	2.952	3.011	1.845	1.560
11360	2.952	3.011	1.845	1.560
11361	2.952	3.011	1.845	1.560
11362	2.952	3.011	1.845	1.560
11363	2.952	3.011	1.845	1.560
11364	2.952	3.011	1.845	1.560

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
11365	2.952	3.011	1.845	1.560
11366	2.952	3.011	1.845	1.560
11367	2.952	3.011	1.845	1.560
11368	3.183	4.041	1.920	1.848
11369	2.784	3.310	1.983	1.695
11370	2.784	3.310	1.983	1.695
11371	2.784	3.310	1.983	1.695
11372	3.183	4.041	1.920	1.848
11373	2.784	3.310	1.983	1.695
11374	3.183	4.041	1.920	1.848
11375	3.183	4.041	1.920	1.848
11377	2.784	3.310	1.983	1.695
11378	3.183	4.041	1.920	1.848
11379	3.183	4.041	1.920	1.848
11385	3.183	4.041	1.920	1.848
11411	3.496	4.648	2.055	1.965
11412	3.496	4.648	2.055	1.965
11413	3.496	4.648	2.055	1.965
11414	3.956	5.699	2.032	2.329
11415	3.956	5.699	2.032	2.329
11416	3.956	5.699	2.032	2.329
11417	3.956	5.699	2.032	2.329
11418	3.956	5.699	2.032	2.329
11419	3.956	5.699	2.032	2.329
11420	3.956	5.699	2.032	2.329
11421	3.956	5.699	2.032	2.329
11422	3.496	4.648	2.055	1.965
11423	3.496	4.648	2.055	1.965
11426	2.952	3.011	1.845	1.560
11427	2.952	3.011	1.845	1.560
11428	3.496	4.648	2.055	1.965
11429	3.496	4.648	2.055	1.965
11430	3.496	4.648	2.055	1.965
11432	3.956	5.699	2.032	2.329
11433	3.956	5.699	2.032	2.329
11434	3.496	4.648	2.055	1.965
11435	3.956	5.699	2.032	2.329
11436	3.956	5.699	2.032	2.329
11501	2.428	2.229	1.174	1.483
11507	2.428	2.229	1.174	1.483
11509	2.679	2.952	1.002	1.559
11510	2.679	2.952	1.002	1.559
11514	2.428	2.229	1.174	1.483
11516	2.679	2.952	1.002	1.559
11518	2.679	2.952	1.002	1.559
11520	2.679	2.952	1.002	1.559
11530	2.679	2.952	1.002	1.559
11542	2.252	2.110	0.941	1.709
11545	2.252	2.110	0.941	1.709

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
11548	2.428	2.229	1.174	1.483
11549	2.679	2.952	1.002	1.559
11550	2.679	2.952	1.002	1.559
11552	2.679	2.952	1.002	1.559
11553	2.679	2.952	1.002	1.559
11554	2.679	2.952	1.002	1.559
11556	2.679	2.952	1.002	1.559
11557	2.679	2.952	1.002	1.559
11558	2.679	2.952	1.002	1.559
11559	2.679	2.952	1.002	1.559
11560	2.252	2.110	0.941	1.709
11561	2.679	2.952	1.002	1.559
11563	2.679	2.952	1.002	1.559
11565	2.679	2.952	1.002	1.559
11566	2.679	2.952	1.002	1.559
11568	2.428	2.229	1.174	1.483
11570	2.679	2.952	1.002	1.559
11572	2.679	2.952	1.002	1.559
11575	2.679	2.952	1.002	1.559
11576	2.428	2.229	1.174	1.483
11577	2.428	2.229	1.174	1.483
11579	2.252	2.110	0.941	1.709
11580	2.679	2.952	1.002	1.559
11581	2.679	2.952	1.002	1.559
11590	2.428	2.229	1.174	1.483
11596	2.428	2.229	1.174	1.483
11598	2.679	2.952	1.002	1.559
11599	2.428	2.229	1.174	1.483
11691	3.956	5.699	2.032	2.329
11692	3.956	5.699	2.032	2.329
11693	3.956	5.699	2.032	2.329
11694	3.956	5.699	2.032	2.329
11697	3.956	5.699	2.032	2.329
11701	2.240	2.411	0.934	1.393
11702	2.240	2.411	0.934	1.393
11703	2.240	2.411	0.934	1.393
11704	2.240	2.411	0.934	1.393
11705	2.159	2.505	0.989	1.345
11706	2.240	2.411	0.934	1.393
11709	2.252	2.110	0.941	1.709
11710	2.679	2.952	1.002	1.559
11713	1.832	2.191	0.949	1.187
11714	2.252	2.110	0.941	1.709
11715	2.164	2.254	0.959	1.535
11716	2.159	2.505	0.989	1.345
11717	2.240	2.411	0.934	1.393
11718	2.240	2.411	0.934	1.393
11719	1.832	2.191	0.949	1.187
11720	2.164	2.254	0.959	1.535

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
11721	2.240	2.411	0.934	1.393
11722	2.240	2.411	0.934	1.393
11724	2.240	2.411	0.934	1.393
11725	2.240	2.411	0.934	1.393
11726	2.240	2.411	0.934	1.393
11727	1.832	2.191	0.949	1.187
11729	2.240	2.411	0.934	1.393
11730	2.240	2.411	0.934	1.393
11731	2.240	2.411	0.934	1.393
11732	2.252	2.110	0.941	1.709
11733	2.164	2.254	0.959	1.535
11735	2.252	2.110	0.941	1.709
11737	2.252	2.110	0.941	1.709
11738	1.832	2.191	0.949	1.187
11740	2.240	2.411	0.934	1.393
11741	2.164	2.254	0.959	1.535
11742	2.164	2.254	0.959	1.535
11743	2.240	2.411	0.934	1.393
11746	2.240	2.411	0.934	1.393
11747	2.240	2.411	0.934	1.393
11749	2.240	2.411	0.934	1.393
11751	2.240	2.411	0.934	1.393
11752	2.240	2.411	0.934	1.393
11753	2.252	2.110	0.941	1.709
11754	2.240	2.411	0.934	1.393
11755	2.164	2.254	0.959	1.535
11756	2.679	2.952	1.002	1.559
11757	2.240	2.411	0.934	1.393
11758	2.252	2.110	0.941	1.709
11762	2.252	2.110	0.941	1.709
11763	1.832	2.191	0.949	1.187
11764	1.832	2.191	0.949	1.187
11765	2.252	2.110	0.941	1.709
11766	1.832	2.191	0.949	1.187
11767	2.240	2.411	0.934	1.393
11768	2.240	2.411	0.934	1.393
11769	2.159	2.505	0.989	1.345
11771	2.252	2.110	0.941	1.709
11772	1.832	2.191	0.949	1.187
11776	1.832	2.191	0.949	1.187
11777	1.832	2.191	0.949	1.187
11778	1.832	2.191	0.949	1.187
11779	2.164	2.254	0.959	1.535
11780	2.240	2.411	0.934	1.393
11782	2.159	2.505	0.989	1.345
11783	2.679	2.952	1.002	1.559
11784	1.832	2.191	0.949	1.187
11786	1.832	2.191	0.949	1.187
11787	2.240	2.411	0.934	1.393

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
11788	2.240	2.411	0.934	1.393
11789	1.832	2.191	0.949	1.187
11790	2.164	2.254	0.959	1.535
11791	2.252	2.110	0.941	1.709
11792	1.832	2.191	0.949	1.187
11793	2.679	2.952	1.002	1.559
11795	2.240	2.411	0.934	1.393
11796	2.159	2.505	0.989	1.345
11797	2.252	2.110	0.941	1.709
11798	2.240	2.411	0.934	1.393
11801	2.252	2.110	0.941	1.709
11803	2.252	2.110	0.941	1.709
11804	2.252	2.110	0.941	1.709
11901	1.832	2.191	0.949	1.187
11933	1.832	2.191	0.949	1.187
11934	1.832	2.191	0.949	1.187
11935	1.832	2.191	0.949	1.187
11937	1.832	2.191	0.949	1.187
11939	1.832	2.191	0.949	1.187
11940	1.832	2.191	0.949	1.187
11941	1.832	2.191	0.949	1.187
11942	1.832	2.191	0.949	1.187
11944	1.832	2.191	0.949	1.187
11946	1.832	2.191	0.949	1.187
11948	1.832	2.191	0.949	1.187
11949	1.832	2.191	0.949	1.187
11950	1.832	2.191	0.949	1.187
11951	1.832	2.191	0.949	1.187
11952	1.832	2.191	0.949	1.187
11953	1.832	2.191	0.949	1.187
11954	1.832	2.191	0.949	1.187
11955	1.832	2.191	0.949	1.187
11957	1.832	2.191	0.949	1.187
11958	1.832	2.191	0.949	1.187
11961	1.832	2.191	0.949	1.187
11963	1.832	2.191	0.949	1.187
11967	1.832	2.191	0.949	1.187
11968	1.832	2.191	0.949	1.187
11971	1.832	2.191	0.949	1.187
11976	1.832	2.191	0.949	1.187
11977	1.832	2.191	0.949	1.187
11978	1.832	2.191	0.949	1.187
11980	1.832	2.191	0.949	1.187
12007	0.999	1.068	1.147	1.068
12008	1.218	1.138	0.708	0.954
12009	1.166	0.930	0.703	0.967
12010	1.076	1.072	0.827	0.959
12015	1.271	1.246	1.160	1.052
12017	1.248	1.356	1.302	1.039

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12018	1.185	1.041	0.905	0.903
12019	1.147	0.921	0.655	0.949
12020	1.147	0.921	0.655	0.949
12022	1.185	1.041	0.905	0.903
12023	0.999	1.068	1.147	1.068
12024	1.185	1.041	0.905	0.903
12025	1.036	1.037	0.888	0.924
12027	1.147	0.921	0.655	0.949
12028	1.185	1.041	0.905	0.903
12029	1.248	1.356	1.302	1.039
12031	1.044	0.978	1.254	1.007
12032	0.976	0.804	1.278	0.978
12033	1.185	1.041	0.905	0.903
12035	1.044	0.978	1.254	1.007
12036	1.044	0.978	1.254	1.007
12037	1.248	1.356	1.302	1.039
12041	1.166	0.930	0.703	0.967
12042	1.271	1.246	1.160	1.052
12043	1.044	0.978	1.254	1.007
12046	0.999	1.068	1.147	1.068
12047	1.166	0.930	0.703	0.967
12051	1.271	1.246	1.160	1.052
12052	1.185	1.041	0.905	0.903
12053	1.218	1.138	0.708	0.954
12054	1.166	0.930	0.703	0.967
12055	1.166	0.930	0.703	0.967
12056	1.218	1.138	0.708	0.954
12057	1.185	1.041	0.905	0.903
12058	1.271	1.246	1.160	1.052
12059	0.999	1.068	1.147	1.068
12060	1.248	1.356	1.302	1.039
12061	1.185	1.041	0.905	0.903
12062	1.185	1.041	0.905	0.903
12063	1.185	1.041	0.905	0.903
12064	1.044	0.978	1.254	1.007
12065	1.102	1.009	0.531	0.844
12066	1.044	0.978	1.254	1.007
12067	1.166	0.930	0.703	0.967
12068	1.076	1.072	0.827	0.959
12070	1.076	1.072	0.827	0.959
12071	1.044	0.978	1.254	1.007
12072	1.076	1.072	0.827	0.959
12074	0.983	0.975	0.680	0.858
12075	1.248	1.356	1.302	1.039
12076	1.044	0.978	1.254	1.007
12077	1.166	0.930	0.703	0.967
12078	1.036	1.037	0.888	0.924
12083	1.246	1.389	1.436	1.179
12084	1.166	0.930	0.703	0.967

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12085	1.166	0.930	0.703	0.967
12086	1.076	1.072	0.827	0.959
12087	1.271	1.246	1.160	1.052
12090	1.185	1.041	0.905	0.903
12092	1.044	0.978	1.254	1.007
12093	1.044	0.978	1.254	1.007
12094	1.185	1.041	0.905	0.903
12095	1.036	1.037	0.888	0.924
12106	1.248	1.356	1.302	1.039
12108	0.976	0.804	1.278	0.978
12110	1.166	0.930	0.703	0.967
12115	1.248	1.356	1.302	1.039
12116	1.044	0.978	1.254	1.007
12117	1.036	1.037	0.888	0.924
12118	1.147	0.921	0.655	0.949
12120	0.999	1.068	1.147	1.068
12121	1.185	1.041	0.905	0.903
12122	1.044	0.978	1.254	1.007
12123	1.185	1.041	0.905	0.903
12125	1.248	1.356	1.302	1.039
12130	1.248	1.356	1.302	1.039
12131	1.044	0.978	1.254	1.007
12134	0.976	0.804	1.278	0.978
12136	1.248	1.356	1.302	1.039
12137	1.218	1.138	0.708	0.954
12138	1.185	1.041	0.905	0.903
12139	0.976	0.804	1.278	0.978
12140	1.108	1.002	0.675	0.930
12143	0.999	1.068	1.147	1.068
12144	1.108	1.002	0.675	0.930
12147	0.999	1.068	1.147	1.068
12148	1.102	1.009	0.531	0.844
12149	1.044	0.978	1.254	1.007
12150	1.218	1.138	0.708	0.954
12151	1.147	0.921	0.655	0.949
12153	1.185	1.041	0.905	0.903
12154	1.185	1.041	0.905	0.903
12155	1.044	0.978	1.254	1.007
12156	1.185	1.041	0.905	0.903
12157	1.044	0.978	1.254	1.007
12158	1.166	0.930	0.703	0.967
12159	1.166	0.930	0.703	0.967
12160	1.044	0.978	1.254	1.007
12164	0.976	0.804	1.278	0.978
12165	1.248	1.356	1.302	1.039
12166	0.925	0.924	0.871	0.930
12167	1.044	0.978	1.254	1.007
12168	1.185	1.041	0.905	0.903
12169	1.185	1.041	0.905	0.903

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12170	1.147	0.921	0.655	0.949
12173	1.248	1.356	1.302	1.039
12175	1.044	0.978	1.254	1.007
12176	1.246	1.389	1.436	1.179
12180	1.300	1.114	0.698	0.981
12182	1.300	1.114	0.698	0.981
12183	1.166	0.930	0.703	0.967
12184	1.248	1.356	1.302	1.039
12185	1.185	1.041	0.905	0.903
12186	1.166	0.930	0.703	0.967
12187	1.044	0.978	1.254	1.007
12188	1.102	1.009	0.531	0.844
12189	1.166	0.930	0.703	0.967
12190	0.976	0.804	1.278	0.978
12192	1.271	1.246	1.160	1.052
12193	1.271	1.246	1.160	1.052
12194	1.044	0.978	1.254	1.007
12196	1.185	1.041	0.905	0.903
12197	1.044	0.978	1.254	1.007
12198	1.108	1.002	0.675	0.930
12202	1.166	0.930	0.703	0.967
12203	1.166	0.930	0.703	0.967
12204	1.166	0.930	0.703	0.967
12205	1.166	0.930	0.703	0.967
12206	1.166	0.930	0.703	0.967
12207	1.166	0.930	0.703	0.967
12208	1.166	0.930	0.703	0.967
12209	1.166	0.930	0.703	0.967
12210	1.166	0.930	0.703	0.967
12211	1.166	0.930	0.703	0.967
12223	1.166	0.930	0.703	0.967
12226	1.166	0.930	0.703	0.967
12260	1.166	0.930	0.703	0.967
12302	1.218	1.138	0.708	0.954
12303	1.218	1.138	0.708	0.954
12304	1.218	1.138	0.708	0.954
12305	1.218	1.138	0.708	0.954
12306	1.218	1.138	0.708	0.954
12307	1.218	1.138	0.708	0.954
12308	1.218	1.138	0.708	0.954
12309	1.218	1.138	0.708	0.954
12401	1.349	1.544	1.064	1.111
12404	1.349	1.544	1.064	1.111
12405	1.246	1.389	1.436	1.179
12406	1.246	1.389	1.436	1.179
12407	1.246	1.389	1.436	1.179
12409	1.246	1.389	1.436	1.179
12410	1.246	1.389	1.436	1.179
12411	1.349	1.544	1.064	1.111



## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12412	1.246	1.389	1.436	1.179
12413	1.246	1.389	1.436	1.179
12414	1.271	1.246	1.160	1.052
12416	1.246	1.389	1.436	1.179
12418	1.246	1.389	1.436	1.179
12419	1.349	1.544	1.064	1.111
12421	1.246	1.389	1.436	1.179
12422	1.246	1.389	1.436	1.179
12423	1.246	1.389	1.436	1.179
12424	1.246	1.389	1.436	1.179
12427	1.246	1.389	1.436	1.179
12428	1.349	1.544	1.064	1.111
12430	1.246	1.389	1.436	1.179
12431	1.246	1.389	1.436	1.179
12433	1.349	1.544	1.064	1.111
12434	1.044	0.978	1.254	1.007
12435	1.349	1.544	1.064	1.111
12439	1.246	1.389	1.436	1.179
12440	1.349	1.544	1.064	1.111
12442	1.246	1.389	1.436	1.179
12443	1.349	1.544	1.064	1.111
12444	1.246	1.389	1.436	1.179
12446	1.349	1.544	1.064	1.111
12448	1.246	1.389	1.436	1.179
12449	1.349	1.544	1.064	1.111
12450	1.246	1.389	1.436	1.179
12451	1.271	1.246	1.160	1.052
12454	1.246	1.389	1.436	1.179
12455	1.044	0.978	1.254	1.007
12456	1.271	1.246	1.160	1.052
12457	1.246	1.389	1.436	1.179
12458	1.349	1.544	1.064	1.111
12460	1.246	1.389	1.436	1.179
12461	1.246	1.389	1.436	1.179
12463	1.271	1.246	1.160	1.052
12464	1.246	1.389	1.436	1.179
12465	1.246	1.389	1.436	1.179
12466	1.349	1.544	1.064	1.111
12468	1.246	1.389	1.436	1.179
12469	0.999	1.068	1.147	1.068
12470	1.246	1.389	1.436	1.179
12472	1.349	1.544	1.064	1.111
12473	1.246	1.389	1.436	1.179
12474	1.044	0.978	1.254	1.007
12477	1.271	1.246	1.160	1.052
12480	1.246	1.389	1.436	1.179
12481	1.246	1.389	1.436	1.179
12482	1.246	1.389	1.436	1.179
12484	1.349	1.544	1.064	1.111

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12485	1.246	1.389	1.436	1.179
12486	1.349	1.544	1.064	1.111
12487	1.349	1.544	1.064	1.111
12491	1.349	1.544	1.064	1.111
12492	1.246	1.389	1.436	1.179
12494	1.246	1.389	1.436	1.179
12495	1.246	1.389	1.436	1.179
12496	1.246	1.389	1.436	1.179
12498	1.246	1.389	1.436	1.179
12501	1.385	1.670	1.124	1.134
12502	1.248	1.356	1.302	1.039
12503	1.248	1.356	1.302	1.039
12507	1.385	1.670	1.124	1.134
12508	1.385	1.670	1.124	1.134
12513	1.248	1.356	1.302	1.039
12514	1.385	1.670	1.124	1.134
12515	1.349	1.544	1.064	1.111
12516	1.248	1.356	1.302	1.039
12517	1.248	1.356	1.302	1.039
12518	1.577	1.754	1.012	1.384
12520	1.577	1.754	1.012	1.384
12521	1.248	1.356	1.302	1.039
12522	1.385	1.670	1.124	1.134
12523	1.248	1.356	1.302	1.039
12524	1.385	1.670	1.124	1.134
12525	1.349	1.544	1.064	1.111
12526	1.248	1.356	1.302	1.039
12528	1.349	1.544	1.064	1.111
12529	1.248	1.356	1.302	1.039
12531	1.385	1.670	1.124	1.134
12533	1.385	1.670	1.124	1.134
12534	1.248	1.356	1.302	1.039
12538	1.510	1.546	0.938	1.138
12540	1.510	1.546	0.938	1.138
12542	1.349	1.544	1.064	1.111
12543	1.586	1.892	1.297	1.300
12545	1.385	1.670	1.124	1.134
12546	1.385	1.670	1.124	1.134
12547	1.349	1.544	1.064	1.111
12548	1.349	1.544	1.064	1.111
12549	1.586	1.892	1.297	1.300
12550	1.577	1.754	1.012	1.384
12553	1.577	1.754	1.012	1.384
12561	1.349	1.544	1.064	1.111
12563	1.648	1.635	1.143	1.407
12564	1.385	1.670	1.124	1.134
12565	1.248	1.356	1.302	1.039
12566	1.586	1.892	1.297	1.300
12567	1.385	1.670	1.124	1.134

## PRIVATE PASSENGER AUTO

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<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12569	1.510	1.546	0.938	1.138
12570	1.385	1.670	1.124	1.134
12571	1.385	1.670	1.124	1.134
12572	1.385	1.670	1.124	1.134
12575	1.577	1.754	1.012	1.384
12577	1.586	1.892	1.297	1.300
12578	1.510	1.546	0.938	1.138
12580	1.510	1.546	0.938	1.138
12581	1.385	1.670	1.124	1.134
12582	1.385	1.670	1.124	1.134
12583	1.385	1.670	1.124	1.134
12585	1.385	1.670	1.124	1.134
12586	1.586	1.892	1.297	1.300
12589	1.349	1.544	1.064	1.111
12590	1.510	1.546	0.938	1.138
12592	1.385	1.670	1.124	1.134
12594	1.385	1.670	1.124	1.134
12601	1.510	1.546	0.938	1.138
12603	1.510	1.546	0.938	1.138
12701	1.499	1.703	1.556	1.266
12719	1.339	1.653	1.620	1.304
12720	1.681	1.832	1.535	1.429
12721	1.681	1.832	1.535	1.429
12723	1.339	1.653	1.620	1.304
12725	1.339	1.653	1.620	1.304
12726	1.339	1.653	1.620	1.304
12729	1.586	1.892	1.297	1.300
12732	1.339	1.653	1.620	1.304
12733	1.681	1.832	1.535	1.429
12734	1.499	1.703	1.556	1.266
12736	1.339	1.653	1.620	1.304
12737	1.339	1.653	1.620	1.304
12738	1.681	1.832	1.535	1.429
12740	1.339	1.653	1.620	1.304
12741	1.339	1.653	1.620	1.304
12742	1.499	1.703	1.556	1.266
12743	1.339	1.653	1.620	1.304
12745	1.339	1.653	1.620	1.304
12746	1.586	1.892	1.297	1.300
12747	1.681	1.832	1.535	1.429
12748	1.339	1.653	1.620	1.304
12750	1.339	1.653	1.620	1.304
12751	1.499	1.703	1.556	1.266
12752	1.339	1.653	1.620	1.304
12754	1.499	1.703	1.556	1.266
12758	1.339	1.653	1.620	1.304
12759	1.681	1.832	1.535	1.429
12760	1.339	1.653	1.620	1.304
12762	1.681	1.832	1.535	1.429

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12763	1.681	1.832	1.535	1.429
12764	1.339	1.653	1.620	1.304
12765	1.339	1.653	1.620	1.304
12766	1.339	1.653	1.620	1.304
12768	1.499	1.703	1.556	1.266
12770	1.339	1.653	1.620	1.304
12771	1.586	1.892	1.297	1.300
12775	1.499	1.703	1.556	1.266
12776	1.339	1.653	1.620	1.304
12777	1.339	1.653	1.620	1.304
12779	1.681	1.832	1.535	1.429
12780	1.586	1.892	1.297	1.300
12783	1.499	1.703	1.556	1.266
12786	1.681	1.832	1.535	1.429
12787	1.499	1.703	1.556	1.266
12788	1.681	1.832	1.535	1.429
12789	1.681	1.832	1.535	1.429
12790	1.681	1.832	1.535	1.429
12791	1.339	1.653	1.620	1.304
12792	1.339	1.653	1.620	1.304
12801	1.117	0.944	0.684	0.972
12803	1.006	0.916	0.664	0.902
12804	1.006	0.916	0.664	0.902
12808	0.904	0.828	0.982	0.898
12809	0.904	0.828	0.982	0.898
12810	0.904	0.828	0.982	0.898
12812	0.976	0.804	1.278	0.978
12814	0.904	0.828	0.982	0.898
12815	0.904	0.828	0.982	0.898
12816	0.904	0.828	0.982	0.898
12817	0.904	0.828	0.982	0.898
12819	0.904	0.828	0.982	0.898
12821	0.904	0.828	0.982	0.898
12822	0.983	0.975	0.680	0.858
12823	0.904	0.828	0.982	0.898
12824	1.117	0.944	0.684	0.972
12827	0.904	0.828	0.982	0.898
12828	1.117	0.944	0.684	0.972
12831	0.983	0.975	0.680	0.858
12832	0.904	0.828	0.982	0.898
12833	1.147	0.921	0.655	0.949
12834	0.904	0.828	0.982	0.898
12835	0.983	0.975	0.680	0.858
12836	0.904	0.828	0.982	0.898
12837	0.904	0.828	0.982	0.898
12838	0.904	0.828	0.982	0.898
12839	1.117	0.944	0.684	0.972
12842	0.976	0.804	1.278	0.978
12843	0.904	0.828	0.982	0.898

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12844	1.117	0.944	0.684	0.972
12845	1.117	0.944	0.684	0.972
12846	0.904	0.828	0.982	0.898
12847	0.976	0.804	1.278	0.978
12849	0.904	0.828	0.982	0.898
12850	1.147	0.921	0.655	0.949
12851	0.976	0.804	1.278	0.978
12852	0.976	0.804	1.278	0.978
12853	0.904	0.828	0.982	0.898
12854	0.904	0.828	0.982	0.898
12855	0.976	0.804	1.278	0.978
12857	0.976	0.804	1.278	0.978
12858	0.976	0.804	1.278	0.978
12859	1.147	0.921	0.655	0.949
12860	0.904	0.828	0.982	0.898
12861	0.904	0.828	0.982	0.898
12863	1.147	0.921	0.655	0.949
12865	0.904	0.828	0.982	0.898
12866	1.147	0.921	0.655	0.949
12870	0.976	0.804	1.278	0.978
12871	1.147	0.921	0.655	0.949
12873	0.904	0.828	0.982	0.898
12874	0.904	0.828	0.982	0.898
12878	0.904	0.828	0.982	0.898
12879	0.976	0.804	1.278	0.978
12883	0.976	0.804	1.278	0.978
12885	0.904	0.828	0.982	0.898
12886	0.904	0.828	0.982	0.898
12887	0.904	0.828	0.982	0.898
12901	0.968	0.762	1.015	0.946
12903	0.968	0.762	1.015	0.946
12910	0.968	0.762	1.015	0.946
12911	0.968	0.762	1.015	0.946
12912	0.968	0.762	1.015	0.946
12913	0.976	0.804	1.278	0.978
12914	0.968	0.762	1.015	0.946
12916	0.968	0.762	1.015	0.946
12917	0.968	0.762	1.015	0.946
12918	0.968	0.762	1.015	0.946
12919	0.968	0.762	1.015	0.946
12920	0.968	0.762	1.015	0.946
12921	0.968	0.762	1.015	0.946
12922	0.976	0.804	1.278	0.978
12923	0.968	0.762	1.015	0.946
12924	0.968	0.762	1.015	0.946
12926	0.968	0.762	1.015	0.946
12928	0.976	0.804	1.278	0.978
12930	0.968	0.762	1.015	0.946
12932	0.976	0.804	1.278	0.978

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
12934	0.968	0.762	1.015	0.946
12935	0.968	0.762	1.015	0.946
12936	0.976	0.804	1.278	0.978
12937	0.968	0.762	1.015	0.946
12941	0.976	0.804	1.278	0.978
12942	0.976	0.804	1.278	0.978
12943	0.976	0.804	1.278	0.978
12944	0.976	0.804	1.278	0.978
12945	0.976	0.804	1.278	0.978
12946	0.976	0.804	1.278	0.978
12949	0.976	0.804	1.278	0.978
12950	0.976	0.804	1.278	0.978
12952	0.968	0.762	1.015	0.946
12953	0.968	0.762	1.015	0.946
12955	0.968	0.762	1.015	0.946
12956	0.976	0.804	1.278	0.978
12957	0.976	0.804	1.278	0.978
12958	0.968	0.762	1.015	0.946
12959	0.968	0.762	1.015	0.946
12960	0.976	0.804	1.278	0.978
12961	0.976	0.804	1.278	0.978
12962	0.968	0.762	1.015	0.946
12964	0.976	0.804	1.278	0.978
12965	0.976	0.804	1.278	0.978
12966	0.968	0.762	1.015	0.946
12967	0.976	0.804	1.278	0.978
12969	0.976	0.804	1.278	0.978
12970	0.976	0.804	1.278	0.978
12972	0.968	0.762	1.015	0.946
12974	0.976	0.804	1.278	0.978
12978	0.968	0.762	1.015	0.946
12979	0.968	0.762	1.015	0.946
12980	0.976	0.804	1.278	0.978
12981	0.968	0.762	1.015	0.946
12983	0.976	0.804	1.278	0.978
12985	0.968	0.762	1.015	0.946
12986	0.976	0.804	1.278	0.978
12987	0.976	0.804	1.278	0.978
12989	0.976	0.804	1.278	0.978
12992	0.968	0.762	1.015	0.946
12993	0.976	0.804	1.278	0.978
12996	0.976	0.804	1.278	0.978
12997	0.976	0.804	1.278	0.978
12998	0.976	0.804	1.278	0.978
13021	1.031	0.901	0.868	0.942
13026	1.017	0.815	1.069	0.877
13027	1.124	1.000	0.668	0.921
13028	1.107	1.087	1.052	0.937
13029	1.124	1.000	0.668	0.921

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
13030	1.002	0.926	0.985	0.931
13031	1.124	1.000	0.668	0.921
13032	1.002	0.926	0.985	0.931
13033	1.017	0.815	1.069	0.877
13034	1.031	0.901	0.868	0.942
13035	1.002	0.926	0.985	0.931
13036	1.107	1.087	1.052	0.937
13037	1.002	0.926	0.985	0.931
13039	1.124	1.000	0.668	0.921
13040	1.020	0.940	1.228	0.971
13041	1.124	1.000	0.668	0.921
13042	1.107	1.087	1.052	0.937
13044	1.107	1.087	1.052	0.937
13045	1.020	0.940	1.228	0.971
13052	1.020	0.940	1.228	0.971
13053	1.020	0.940	1.228	0.971
13054	1.002	0.926	0.985	0.931
13057	1.037	1.077	0.681	0.895
13060	1.121	1.034	0.989	0.973
13061	1.020	0.940	1.228	0.971
13063	1.121	1.034	0.989	0.973
13066	1.037	1.077	0.681	0.895
13068	1.020	0.940	1.228	0.971
13069	0.999	1.052	0.882	0.969
13071	1.017	0.815	1.069	0.877
13072	1.020	0.940	1.228	0.971
13073	1.020	0.940	1.228	0.971
13074	1.107	1.087	1.052	0.937
13076	1.107	1.087	1.052	0.937
13077	1.020	0.940	1.228	0.971
13078	1.037	1.077	0.681	0.895
13080	1.121	1.034	0.989	0.973
13081	1.017	0.815	1.069	0.877
13082	1.037	1.077	0.681	0.895
13083	1.107	1.087	1.052	0.937
13084	1.121	1.034	0.989	0.973
13088	1.124	1.000	0.668	0.921
13090	1.124	1.000	0.668	0.921
13092	1.017	0.815	1.069	0.877
13101	1.020	0.940	1.228	0.971
13103	1.107	1.087	1.052	0.937
13104	1.037	1.077	0.681	0.895
13108	1.121	1.034	0.989	0.973
13110	1.121	1.034	0.989	0.973
13111	1.017	0.815	1.069	0.877
13112	1.121	1.034	0.989	0.973
13114	1.107	1.087	1.052	0.937
13116	1.037	1.077	0.681	0.895
13118	1.017	0.815	1.069	0.877

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
13120	1.037	1.077	0.681	0.895
13122	1.002	0.926	0.985	0.931
13124	1.020	0.940	1.228	0.971
13126	0.999	1.052	0.882	0.969
13131	1.107	1.087	1.052	0.937
13132	1.107	1.087	1.052	0.937
13135	1.107	1.087	1.052	0.937
13136	1.020	0.940	1.228	0.971
13140	1.017	0.815	1.069	0.877
13141	1.020	0.940	1.228	0.971
13142	1.107	1.087	1.052	0.937
13143	1.017	0.815	1.069	0.877
13144	1.107	1.087	1.052	0.937
13145	1.107	1.087	1.052	0.937
13146	1.017	0.815	1.069	0.877
13147	1.017	0.815	1.069	0.877
13148	1.017	0.815	1.069	0.877
13152	1.121	1.034	0.989	0.973
13155	1.020	0.940	1.228	0.971
13156	1.017	0.815	1.069	0.877
13158	1.020	0.940	1.228	0.971
13159	1.121	1.034	0.989	0.973
13160	1.031	0.901	0.868	0.942
13164	1.124	1.000	0.668	0.921
13165	1.017	0.815	1.069	0.877
13166	1.017	0.815	1.069	0.877
13167	1.107	1.087	1.052	0.937
13202	1.221	1.192	0.729	1.120
13203	1.221	1.192	0.729	1.120
13204	1.221	1.192	0.729	1.120
13205	1.221	1.192	0.729	1.120
13206	1.221	1.192	0.729	1.120
13207	1.221	1.192	0.729	1.120
13208	1.221	1.192	0.729	1.120
13209	1.124	1.000	0.668	0.921
13210	1.221	1.192	0.729	1.120
13211	1.037	1.077	0.681	0.895
13212	1.124	1.000	0.668	0.921
13214	1.037	1.077	0.681	0.895
13215	1.124	1.000	0.668	0.921
13218	1.221	1.192	0.729	1.120
13219	1.124	1.000	0.668	0.921
13224	1.221	1.192	0.729	1.120
13290	1.221	1.192	0.729	1.120
13301	0.976	0.804	1.278	0.978
13302	1.107	1.087	1.052	0.937
13303	0.976	0.804	1.278	0.978
13304	0.976	0.804	1.278	0.978
13308	0.976	0.804	1.278	0.978



## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
13309	0.976	0.804	1.278	0.978
13310	1.020	0.940	1.228	0.971
13314	1.020	0.940	1.228	0.971
13315	1.044	0.978	1.254	1.007
13316	0.976	0.804	1.278	0.978
13317	0.925	0.924	0.871	0.930
13318	1.002	0.926	0.985	0.931
13319	1.002	0.926	0.985	0.931
13320	1.044	0.978	1.254	1.007
13322	1.002	0.926	0.985	0.931
13323	1.002	0.926	0.985	0.931
13324	0.976	0.804	1.278	0.978
13325	0.976	0.804	1.278	0.978
13326	1.044	0.978	1.254	1.007
13327	0.976	0.804	1.278	0.978
13328	1.002	0.926	0.985	0.931
13329	0.925	0.924	0.871	0.930
13331	0.976	0.804	1.278	0.978
13332	1.020	0.940	1.228	0.971
13333	1.044	0.978	1.254	1.007
13334	1.020	0.940	1.228	0.971
13335	1.044	0.978	1.254	1.007
13337	1.044	0.978	1.254	1.007
13338	0.976	0.804	1.278	0.978
13339	0.925	0.924	0.871	0.930
13340	0.925	0.924	0.871	0.930
13342	1.044	0.978	1.254	1.007
13343	0.976	0.804	1.278	0.978
13345	0.976	0.804	1.278	0.978
13346	1.020	0.940	1.228	0.971
13348	1.044	0.978	1.254	1.007
13350	0.925	0.924	0.871	0.930
13354	0.976	0.804	1.278	0.978
13355	1.020	0.940	1.228	0.971
13357	0.925	0.924	0.871	0.930
13360	0.976	0.804	1.278	0.978
13361	1.044	0.978	1.254	1.007
13363	0.976	0.804	1.278	0.978
13365	0.925	0.924	0.871	0.930
13367	0.976	0.804	1.278	0.978
13368	0.976	0.804	1.278	0.978
13402	1.020	0.940	1.228	0.971
13403	1.140	1.086	0.790	0.996
13406	0.976	0.804	1.278	0.978
13407	0.925	0.924	0.871	0.930
13408	1.020	0.940	1.228	0.971
13409	1.002	0.926	0.985	0.931
13411	1.020	0.940	1.228	0.971
13413	1.002	0.926	0.985	0.931

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
13415	1.044	0.978	1.254	1.007
13416	0.976	0.804	1.278	0.978
13417	1.140	1.086	0.790	0.996
13418	1.020	0.940	1.228	0.971
13420	0.976	0.804	1.278	0.978
13421	1.002	0.926	0.985	0.931
13424	1.140	1.086	0.790	0.996
13425	1.020	0.940	1.228	0.971
13428	0.925	0.924	0.871	0.930
13431	0.976	0.804	1.278	0.978
13433	0.976	0.804	1.278	0.978
13436	0.976	0.804	1.278	0.978
13437	1.107	1.087	1.052	0.937
13438	0.976	0.804	1.278	0.978
13439	1.044	0.978	1.254	1.007
13440	1.070	1.169	0.956	0.932
13441	1.070	1.169	0.956	0.932
13450	1.044	0.978	1.254	1.007
13452	0.925	0.924	0.871	0.930
13454	0.976	0.804	1.278	0.978
13456	1.002	0.926	0.985	0.931
13459	1.044	0.978	1.254	1.007
13460	1.020	0.940	1.228	0.971
13461	1.002	0.926	0.985	0.931
13464	1.020	0.940	1.228	0.971
13465	1.020	0.940	1.228	0.971
13468	1.044	0.978	1.254	1.007
13469	1.140	1.086	0.790	0.996
13470	0.976	0.804	1.278	0.978
13471	0.976	0.804	1.278	0.978
13473	0.976	0.804	1.278	0.978
13475	1.044	0.978	1.254	1.007
13476	1.002	0.926	0.985	0.931
13477	1.002	0.926	0.985	0.931
13478	1.002	0.926	0.985	0.931
13480	1.002	0.926	0.985	0.931
13482	1.044	0.978	1.254	1.007
13483	0.976	0.804	1.278	0.978
13485	1.044	0.978	1.254	1.007
13486	0.976	0.804	1.278	0.978
13488	1.044	0.978	1.254	1.007
13489	0.976	0.804	1.278	0.978
13490	1.070	1.169	0.956	0.932
13491	1.044	0.978	1.254	1.007
13492	1.140	1.086	0.790	0.996
13493	1.107	1.087	1.052	0.937
13494	0.976	0.804	1.278	0.978
13495	1.140	1.086	0.790	0.996
13501	1.002	0.926	0.985	0.931

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
13502	1.140	1.086	0.790	0.996
13601	0.974	0.885	1.083	0.976
13602	0.974	0.885	1.083	0.976
13603	0.974	0.885	1.083	0.976
13605	0.974	0.885	1.083	0.976
13606	0.974	0.885	1.083	0.976
13607	0.974	0.885	1.083	0.976
13608	0.974	0.885	1.083	0.976
13612	0.974	0.885	1.083	0.976
13613	0.968	0.762	1.015	0.946
13614	0.976	0.804	1.278	0.978
13616	0.974	0.885	1.083	0.976
13617	0.968	0.762	1.015	0.946
13618	0.974	0.885	1.083	0.976
13619	0.974	0.885	1.083	0.976
13620	0.976	0.804	1.278	0.978
13621	0.968	0.762	1.015	0.946
13622	0.974	0.885	1.083	0.976
13624	0.974	0.885	1.083	0.976
13625	0.976	0.804	1.278	0.978
13626	0.976	0.804	1.278	0.978
13630	0.976	0.804	1.278	0.978
13633	0.976	0.804	1.278	0.978
13634	0.974	0.885	1.083	0.976
13635	0.976	0.804	1.278	0.978
13636	0.974	0.885	1.083	0.976
13637	0.974	0.885	1.083	0.976
13638	0.974	0.885	1.083	0.976
13639	0.976	0.804	1.278	0.978
13640	0.974	0.885	1.083	0.976
13642	0.976	0.804	1.278	0.978
13646	0.976	0.804	1.278	0.978
13648	0.976	0.804	1.278	0.978
13650	0.974	0.885	1.083	0.976
13652	0.976	0.804	1.278	0.978
13654	0.976	0.804	1.278	0.978
13655	0.968	0.762	1.015	0.946
13656	0.974	0.885	1.083	0.976
13658	0.976	0.804	1.278	0.978
13659	0.974	0.885	1.083	0.976
13660	0.968	0.762	1.015	0.946
13661	0.974	0.885	1.083	0.976
13662	0.968	0.762	1.015	0.946
13664	0.968	0.762	1.015	0.946
13665	0.974	0.885	1.083	0.976
13667	0.968	0.762	1.015	0.946
13668	0.968	0.762	1.015	0.946
13669	0.968	0.762	1.015	0.946
13670	0.976	0.804	1.278	0.978

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
13672	0.976	0.804	1.278	0.978
13673	0.974	0.885	1.083	0.976
13675	0.974	0.885	1.083	0.976
13676	0.976	0.804	1.278	0.978
13679	0.974	0.885	1.083	0.976
13680	0.976	0.804	1.278	0.978
13681	0.976	0.804	1.278	0.978
13682	0.974	0.885	1.083	0.976
13684	0.976	0.804	1.278	0.978
13685	0.974	0.885	1.083	0.976
13687	0.976	0.804	1.278	0.978
13690	0.976	0.804	1.278	0.978
13691	0.974	0.885	1.083	0.976
13693	0.974	0.885	1.083	0.976
13694	0.968	0.762	1.015	0.946
13696	0.976	0.804	1.278	0.978
13697	0.968	0.762	1.015	0.946
13730	1.020	0.940	1.228	0.971
13731	1.044	0.978	1.254	1.007
13732	0.932	0.926	1.142	0.891
13733	1.020	0.940	1.228	0.971
13734	0.932	0.926	1.142	0.891
13736	0.932	0.926	1.142	0.891
13739	1.044	0.978	1.254	1.007
13740	1.044	0.978	1.254	1.007
13743	0.932	0.926	1.142	0.891
13744	1.047	0.915	0.818	0.916
13746	0.895	0.972	1.053	0.895
13748	1.047	0.915	0.818	0.916
13750	1.044	0.978	1.254	1.007
13751	1.044	0.978	1.254	1.007
13752	1.044	0.978	1.254	1.007
13753	1.044	0.978	1.254	1.007
13754	0.895	0.972	1.053	0.895
13755	1.044	0.978	1.254	1.007
13756	1.044	0.978	1.254	1.007
13757	1.044	0.978	1.254	1.007
13760	1.047	0.915	0.818	0.916
13775	1.044	0.978	1.254	1.007
13776	1.044	0.978	1.254	1.007
13777	0.895	0.972	1.053	0.895
13778	1.020	0.940	1.228	0.971
13780	1.020	0.940	1.228	0.971
13782	1.044	0.978	1.254	1.007
13783	1.044	0.978	1.254	1.007
13786	1.044	0.978	1.254	1.007
13787	0.895	0.972	1.053	0.895
13788	1.044	0.978	1.254	1.007
13790	1.047	0.915	0.818	0.916

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
13795	1.047	0.915	0.818	0.916
13796	1.044	0.978	1.254	1.007
13797	0.895	0.972	1.053	0.895
13801	1.020	0.940	1.228	0.971
13802	0.895	0.972	1.053	0.895
13803	1.020	0.940	1.228	0.971
13804	1.044	0.978	1.254	1.007
13806	1.044	0.978	1.254	1.007
13807	1.044	0.978	1.254	1.007
13808	1.044	0.978	1.254	1.007
13809	1.020	0.940	1.228	0.971
13810	1.044	0.978	1.254	1.007
13811	0.932	0.926	1.142	0.891
13812	0.932	0.926	1.142	0.891
13813	0.895	0.972	1.053	0.895
13815	1.020	0.940	1.228	0.971
13820	1.044	0.978	1.254	1.007
13825	1.044	0.978	1.254	1.007
13826	0.895	0.972	1.053	0.895
13827	0.932	0.926	1.142	0.891
13830	1.020	0.940	1.228	0.971
13832	1.020	0.940	1.228	0.971
13833	0.895	0.972	1.053	0.895
13834	1.044	0.978	1.254	1.007
13835	0.932	0.926	1.142	0.891
13838	1.044	0.978	1.254	1.007
13839	1.044	0.978	1.254	1.007
13841	1.020	0.940	1.228	0.971
13842	1.044	0.978	1.254	1.007
13843	1.020	0.940	1.228	0.971
13844	1.020	0.940	1.228	0.971
13846	1.044	0.978	1.254	1.007
13849	1.044	0.978	1.254	1.007
13850	1.047	0.915	0.818	0.916
13856	1.044	0.978	1.254	1.007
13859	1.044	0.978	1.254	1.007
13861	1.044	0.978	1.254	1.007
13862	0.895	0.972	1.053	0.895
13863	1.020	0.940	1.228	0.971
13864	0.932	0.926	1.142	0.891
13865	0.895	0.972	1.053	0.895
13901	1.047	0.915	0.818	0.916
13903	1.047	0.915	0.818	0.916
13904	1.047	0.915	0.818	0.916
13905	1.047	0.915	0.818	0.916
14001	1.195	1.291	0.915	0.843
14004	1.195	1.291	0.915	0.843
14005	1.148	1.591	1.180	0.867
14006	1.177	1.393	1.198	0.933

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
14008	1.127	1.291	1.006	0.900
14009	0.921	0.851	1.465	0.844
14011	0.921	0.851	1.465	0.844
14012	1.127	1.291	1.006	0.900
14013	1.148	1.591	1.180	0.867
14020	1.148	1.591	1.180	0.867
14024	0.921	0.851	1.465	0.844
14025	1.177	1.393	1.198	0.933
14026	1.195	1.291	0.915	0.843
14028	1.127	1.291	1.006	0.900
14030	1.177	1.393	1.198	0.933
14031	1.321	1.315	0.703	0.909
14032	1.321	1.315	0.703	0.909
14033	1.177	1.393	1.198	0.933
14034	1.177	1.393	1.198	0.933
14036	1.148	1.591	1.180	0.867
14037	0.921	0.851	1.465	0.844
14039	0.921	0.851	1.465	0.844
14040	1.148	1.591	1.180	0.867
14041	0.921	0.851	1.465	0.844
14042	0.921	0.851	1.465	0.844
14043	1.195	1.291	0.915	0.843
14047	1.177	1.393	1.198	0.933
14048	1.145	1.201	1.174	0.868
14051	1.321	1.315	0.703	0.909
14052	1.195	1.291	0.915	0.843
14054	1.148	1.591	1.180	0.867
14055	1.177	1.393	1.198	0.933
14057	1.177	1.393	1.198	0.933
14058	1.148	1.591	1.180	0.867
14059	1.195	1.291	0.915	0.843
14060	0.921	0.851	1.465	0.844
14062	1.145	1.201	1.174	0.868
14063	1.145	1.201	1.174	0.868
14065	0.921	0.851	1.465	0.844
14066	0.921	0.851	1.465	0.844
14067	1.127	1.291	1.006	0.900
14068	1.321	1.315	0.703	0.909
14069	1.177	1.393	1.198	0.933
14070	1.177	1.393	1.198	0.933
14072	1.321	1.315	0.703	0.909
14075	1.195	1.291	0.915	0.843
14080	1.177	1.393	1.198	0.933
14081	1.145	1.201	1.174	0.868
14082	0.921	0.851	1.465	0.844
14083	0.921	0.851	1.465	0.844
14085	1.195	1.291	0.915	0.843
14086	1.195	1.291	0.915	0.843
14091	1.177	1.393	1.198	0.933

PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
14092	1.699	1.448	0.753	0.937
14094	1.311	1.331	0.806	0.851
14098	1.086	1.164	1.334	0.902
14101	0.921	0.851	1.465	0.844
14102	1.195	1.291	0.915	0.843
14103	1.086	1.164	1.334	0.902
14105	1.127	1.291	1.006	0.900
14108	1.127	1.291	1.006	0.900
14111	1.177	1.393	1.198	0.933
14113	0.921	0.851	1.465	0.844
14120	1.699	1.448	0.753	0.937
14125	1.148	1.591	1.180	0.867
14127	1.195	1.291	0.915	0.843
14129	0.921	0.851	1.465	0.844
14131	1.127	1.291	1.006	0.900
14132	1.699	1.448	0.753	0.937
14134	1.177	1.393	1.198	0.933
14136	1.145	1.201	1.174	0.868
14138	0.921	0.851	1.465	0.844
14139	1.195	1.291	0.915	0.843
14141	1.177	1.393	1.198	0.933
14143	1.148	1.591	1.180	0.867
14145	0.921	0.851	1.465	0.844
14150	1.321	1.315	0.703	0.909
14167	0.921	0.851	1.465	0.844
14170	1.195	1.291	0.915	0.843
14171	0.921	0.851	1.465	0.844
14172	1.127	1.291	1.006	0.900
14174	1.127	1.291	1.006	0.900
14201	2.044	2.108	0.868	1.365
14202	2.044	2.108	0.868	1.365
14203	2.044	2.108	0.868	1.365
14204	2.044	2.108	0.868	1.365
14206	2.044	2.108	0.868	1.365
14207	2.269	2.197	0.890	1.106
14208	2.044	2.108	0.868	1.365
14209	2.044	2.108	0.868	1.365
14210	2.269	2.197	0.890	1.106
14211	2.044	2.108	0.868	1.365
14212	2.044	2.108	0.868	1.365
14213	2.044	2.108	0.868	1.365
14214	2.044	2.108	0.868	1.365
14215	1.868	2.268	1.014	1.267
14216	2.044	2.108	0.868	1.365
14217	1.762	1.516	0.619	1.056
14218	2.269	2.197	0.890	1.106
14219	1.762	1.516	0.619	1.056
14220	2.269	2.197	0.890	1.106
14221	1.762	1.516	0.619	1.056

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
14222	2.044	2.108	0.868	1.365
14223	1.762	1.516	0.619	1.056
14224	1.762	1.516	0.619	1.056
14225	1.762	1.516	0.619	1.056
14226	1.762	1.516	0.619	1.056
14227	1.762	1.516	0.619	1.056
14228	1.762	1.516	0.619	1.056
14301	1.699	1.448	0.753	0.937
14303	1.699	1.448	0.753	0.937
14304	1.699	1.448	0.753	0.937
14305	1.699	1.448	0.753	0.937
14411	1.086	1.164	1.334	0.902
14414	0.921	0.851	1.465	0.844
14415	1.017	0.815	1.069	0.877
14416	1.148	1.591	1.180	0.867
14418	1.017	0.815	1.069	0.877
14420	1.048	1.011	0.845	0.814
14422	1.148	1.591	1.180	0.867
14423	0.921	0.851	1.465	0.844
14424	1.017	0.815	1.069	0.877
14425	1.017	0.815	1.069	0.877
14427	0.921	0.851	1.465	0.844
14428	1.057	0.910	0.914	0.835
14432	1.017	0.815	1.069	0.877
14433	1.017	0.815	1.069	0.877
14435	0.921	0.851	1.465	0.844
14437	0.921	0.851	1.465	0.844
14441	1.017	0.815	1.069	0.877
14445	1.143	0.951	0.612	0.858
14450	1.143	0.951	0.612	0.858
14454	0.921	0.851	1.465	0.844
14456	1.017	0.815	1.069	0.877
14462	0.921	0.851	1.465	0.844
14464	1.048	1.011	0.845	0.814
14466	0.921	0.851	1.465	0.844
14467	1.143	0.951	0.612	0.858
14468	1.057	0.910	0.914	0.835
14469	1.017	0.815	1.069	0.877
14470	1.086	1.164	1.334	0.902
14471	1.017	0.815	1.069	0.877
14472	1.057	0.910	0.914	0.835
14475	1.017	0.815	1.069	0.877
14476	1.086	1.164	1.334	0.902
14477	1.086	1.164	1.334	0.902
14478	1.017	0.815	1.069	0.877
14479	1.086	1.164	1.334	0.902
14480	0.921	0.851	1.465	0.844
14481	0.921	0.851	1.465	0.844
14482	1.148	1.591	1.180	0.867



## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
14485	0.921	0.851	1.465	0.844
14486	0.921	0.851	1.465	0.844
14487	0.921	0.851	1.465	0.844
14489	1.017	0.815	1.069	0.877
14502	1.017	0.815	1.069	0.877
14504	1.017	0.815	1.069	0.877
14505	1.017	0.815	1.069	0.877
14506	1.057	0.910	0.914	0.835
14507	1.017	0.815	1.069	0.877
14510	0.921	0.851	1.465	0.844
14512	1.017	0.815	1.069	0.877
14513	1.017	0.815	1.069	0.877
14514	1.143	0.951	0.612	0.858
14516	1.017	0.815	1.069	0.877
14517	0.921	0.851	1.465	0.844
14519	1.017	0.815	1.069	0.877
14521	1.017	0.815	1.069	0.877
14522	1.017	0.815	1.069	0.877
14525	1.148	1.591	1.180	0.867
14526	1.143	0.951	0.612	0.858
14527	1.017	0.815	1.069	0.877
14530	0.921	0.851	1.465	0.844
14532	1.017	0.815	1.069	0.877
14533	0.921	0.851	1.465	0.844
14534	1.143	0.951	0.612	0.858
14536	0.921	0.851	1.465	0.844
14541	1.017	0.815	1.069	0.877
14543	1.057	0.910	0.914	0.835
14544	1.017	0.815	1.069	0.877
14545	0.921	0.851	1.465	0.844
14546	1.057	0.910	0.914	0.835
14548	1.017	0.815	1.069	0.877
14550	0.921	0.851	1.465	0.844
14551	1.017	0.815	1.069	0.877
14555	1.017	0.815	1.069	0.877
14559	1.057	0.910	0.914	0.835
14560	0.921	0.851	1.465	0.844
14561	1.017	0.815	1.069	0.877
14564	1.017	0.815	1.069	0.877
14568	1.017	0.815	1.069	0.877
14569	0.921	0.851	1.465	0.844
14571	1.086	1.164	1.334	0.902
14572	0.921	0.851	1.465	0.844
14580	1.143	0.951	0.612	0.858
14585	1.017	0.815	1.069	0.877
14586	1.143	0.951	0.612	0.858
14589	1.017	0.815	1.069	0.877
14590	1.017	0.815	1.069	0.877
14591	0.921	0.851	1.465	0.844

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
14603	1.405	1.490	0.716	1.059
14604	1.405	1.490	0.716	1.059
14605	1.405	1.490	0.716	1.059
14606	1.143	0.951	0.612	0.858
14607	1.143	0.951	0.612	0.858
14608	1.405	1.490	0.716	1.059
14609	1.143	0.951	0.612	0.858
14610	1.143	0.951	0.612	0.858
14611	1.405	1.490	0.716	1.059
14612	1.143	0.951	0.612	0.858
14613	1.143	0.951	0.612	0.858
14614	1.405	1.490	0.716	1.059
14615	1.143	0.951	0.612	0.858
14616	1.143	0.951	0.612	0.858
14617	1.143	0.951	0.612	0.858
14618	1.143	0.951	0.612	0.858
14619	1.405	1.490	0.716	1.059
14620	1.143	0.951	0.612	0.858
14621	1.405	1.490	0.716	1.059
14622	1.143	0.951	0.612	0.858
14623	1.143	0.951	0.612	0.858
14624	1.143	0.951	0.612	0.858
14625	1.143	0.951	0.612	0.858
14626	1.143	0.951	0.612	0.858
14701	0.912	0.825	1.188	0.822
14706	0.921	0.851	1.465	0.844
14708	0.921	0.851	1.465	0.844
14709	0.921	0.851	1.465	0.844
14710	0.912	0.825	1.188	0.822
14711	0.921	0.851	1.465	0.844
14712	0.912	0.825	1.188	0.822
14714	0.921	0.851	1.465	0.844
14715	0.921	0.851	1.465	0.844
14716	1.145	1.201	1.174	0.868
14717	0.921	0.851	1.465	0.844
14718	1.145	1.201	1.174	0.868
14719	0.921	0.851	1.465	0.844
14721	0.921	0.851	1.465	0.844
14723	1.145	1.201	1.174	0.868
14724	0.912	0.825	1.188	0.822
14726	0.921	0.851	1.465	0.844
14727	0.921	0.851	1.465	0.844
14728	0.912	0.825	1.188	0.822
14729	0.921	0.851	1.465	0.844
14731	0.921	0.851	1.465	0.844
14733	0.912	0.825	1.188	0.822
14735	0.921	0.851	1.465	0.844
14736	0.912	0.825	1.188	0.822
14737	0.921	0.851	1.465	0.844

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
14738	0.912	0.825	1.188	0.822
14739	0.921	0.851	1.465	0.844
14740	0.912	0.825	1.188	0.822
14741	0.921	0.851	1.465	0.844
14743	0.921	0.851	1.465	0.844
14744	0.921	0.851	1.465	0.844
14747	0.912	0.825	1.188	0.822
14748	0.921	0.851	1.465	0.844
14750	0.912	0.825	1.188	0.822
14753	0.921	0.851	1.465	0.844
14754	0.921	0.851	1.465	0.844
14755	0.921	0.851	1.465	0.844
14757	0.912	0.825	1.188	0.822
14760	0.921	0.851	1.465	0.844
14767	0.912	0.825	1.188	0.822
14769	0.912	0.825	1.188	0.822
14770	0.921	0.851	1.465	0.844
14772	0.921	0.851	1.465	0.844
14775	0.912	0.825	1.188	0.822
14777	0.921	0.851	1.465	0.844
14779	0.921	0.851	1.465	0.844
14781	0.912	0.825	1.188	0.822
14782	0.912	0.825	1.188	0.822
14784	1.145	1.201	1.174	0.868
14787	0.912	0.825	1.188	0.822
14801	0.921	0.851	1.465	0.844
14802	0.921	0.851	1.465	0.844
14803	0.921	0.851	1.465	0.844
14804	0.921	0.851	1.465	0.844
14805	0.932	0.926	1.142	0.891
14806	0.921	0.851	1.465	0.844
14807	0.921	0.851	1.465	0.844
14808	0.921	0.851	1.465	0.844
14809	0.921	0.851	1.465	0.844
14810	0.921	0.851	1.465	0.844
14812	0.932	0.926	1.142	0.891
14813	0.921	0.851	1.465	0.844
14814	0.982	0.840	0.964	0.840
14815	0.921	0.851	1.465	0.844
14816	0.982	0.840	0.964	0.840
14817	1.020	0.940	1.228	0.971
14818	0.932	0.926	1.142	0.891
14819	0.921	0.851	1.465	0.844
14820	0.921	0.851	1.465	0.844
14821	0.968	0.778	1.039	0.852
14822	0.921	0.851	1.465	0.844
14823	0.921	0.851	1.465	0.844
14824	0.932	0.926	1.142	0.891
14825	0.932	0.926	1.142	0.891

## PRIVATE PASSENGER AUTO

NY RATES

<b>Territory</b>	<b>Liability*</b>	<b>PIP/UM**</b>	<b>Comp</b>	<b>Coll</b>
14826	0.921	0.851	1.465	0.844
14830	0.968	0.778	1.039	0.852
14836	0.921	0.851	1.465	0.844
14837	1.017	0.815	1.069	0.877
14838	0.932	0.926	1.142	0.891
14839	0.921	0.851	1.465	0.844
14840	0.921	0.851	1.465	0.844
14841	0.932	0.926	1.142	0.891
14842	1.017	0.815	1.069	0.877
14843	0.921	0.851	1.465	0.844
14845	0.982	0.840	0.964	0.840
14846	0.921	0.851	1.465	0.844
14847	1.017	0.815	1.069	0.877
14850	1.020	0.940	1.228	0.971
14853	1.020	0.940	1.228	0.971
14855	0.921	0.851	1.465	0.844
14858	0.921	0.851	1.465	0.844
14859	0.932	0.926	1.142	0.891
14860	1.017	0.815	1.069	0.877
14861	0.982	0.840	0.964	0.840
14864	0.932	0.926	1.142	0.891
14865	0.932	0.926	1.142	0.891
14867	1.020	0.940	1.228	0.971
14869	0.932	0.926	1.142	0.891
14870	0.968	0.778	1.039	0.852
14871	0.982	0.840	0.964	0.840
14872	0.932	0.926	1.142	0.891
14873	0.921	0.851	1.465	0.844
14874	0.921	0.851	1.465	0.844
14877	0.921	0.851	1.465	0.844
14878	1.017	0.815	1.069	0.877
14879	0.921	0.851	1.465	0.844
14880	0.921	0.851	1.465	0.844
14881	1.020	0.940	1.228	0.971
14882	1.020	0.940	1.228	0.971
14883	0.932	0.926	1.142	0.891
14884	0.921	0.851	1.465	0.844
14885	0.921	0.851	1.465	0.844
14886	1.020	0.940	1.228	0.971
14889	0.932	0.926	1.142	0.891
14891	0.932	0.926	1.142	0.891
14892	0.932	0.926	1.142	0.891
14894	0.982	0.840	0.964	0.840
14895	0.921	0.851	1.465	0.844
14897	0.921	0.851	1.465	0.844
14898	0.921	0.851	1.465	0.844
14901	0.982	0.840	0.964	0.840
14903	0.982	0.840	0.964	0.840
14904	0.982	0.840	0.964	0.840

## PRIVATE PASSENGER AUTO

NY RATES

Territory	Liability*	PIP/UM**	Comp	Coll
14905	0.982	0.840	0.964	0.840
14925	0.982	0.840	0.964	0.840

\*Liability relates to BI, PD, and CSL

\*\*PIP/UM relates to BPIP, APIP, OBEL, UM, and SUM

**Default Territory Factors**

Note: If the 5-digit territory is not in the territory table, the 3-digit territory will be assigned.

Territory	Liability*	PIP/UM**	Comp	Coll
100XX	2.470	2.785	1.776	1.687
101XX	2.286	2.558	1.515	1.455
102XX	2.283	2.567	1.519	1.472
103XX	2.441	3.000	1.381	1.663
104XX	3.148	5.220	2.176	2.150
105XX	1.786	1.943	1.046	1.316
106XX	1.671	1.660	1.072	1.330
107XX	1.896	1.937	1.216	1.492
108XX	1.675	1.644	1.084	1.331
109XX	1.705	1.897	1.165	1.433
110XX	2.693	2.799	1.277	1.572
111XX	2.598	3.232	1.994	1.914
112XX	4.039	4.356	3.134	2.219
113XX	3.013	3.456	1.921	1.734
114XX	3.437	4.372	2.001	1.967
115XX	2.512	2.573	1.038	1.612
116XX	3.956	5.699	2.082	2.372
117XX	2.306	2.489	0.978	1.499
118XX	2.252	2.110	0.949	1.730
119XX	1.832	2.191	0.963	1.210
120XX	1.110	1.011	1.004	1.003
121XX	1.115	1.011	1.009	1.010
122XX	1.166	0.930	0.712	0.992
123XX	1.218	1.138	0.717	0.978
124XX	1.194	1.238	1.228	1.098
125XX	1.474	1.668	1.137	1.244
126XX	1.510	1.546	0.956	1.170
127XX	1.561	1.826	1.459	1.364
128XX	1.006	0.868	0.974	0.964
129XX	0.971	0.779	1.134	0.980
130XX	1.038	0.932	1.010	0.948
131XX	1.038	0.932	1.010	0.948
132XX	1.131	1.053	0.691	0.981
133XX	1.015	0.928	1.172	0.987
134XX	1.029	0.955	1.127	0.989
135XX	1.045	0.979	0.932	0.976
136XX	0.972	0.803	1.128	0.982
137XX	1.010	0.943	1.145	0.976
138XX	1.010	0.943	1.145	0.976

Territory	Liability*	PIP/UM**	Comp	Coll
139XX	1.047	0.915	0.830	0.939
140XX	1.095	1.108	1.212	0.889
141XX	1.089	1.102	1.222	0.890
142XX	1.956	1.892	0.805	1.227
143XX	1.699	1.448	0.758	0.967
144XX	1.018	0.919	1.119	0.879
145XX	1.018	0.918	1.124	0.880
146XX	1.178	1.028	0.634	0.907
147XX	0.930	0.864	1.389	0.861
148XX	0.963	0.858	1.272	0.895
149XX	0.982	0.840	0.976	0.865

\*Liability relates to BI, PD, and CSL

\*\*PIP/UM relates to BPIP, APIP, OBEL, UM, and SUM

**Liability and Other Symbol Factors**

**Model Years 2010 & Older**

Model Years 2010 & Older			
Liability *		Other **	
Symbol	Factor	Symbol	Factor
01	0.788	01	0.887
02	0.813	02	0.887
03	0.835	03	0.887
04	0.854	04	0.887
05	0.874	05	0.887
06	0.894	06	0.887
07	0.919	07	0.887
08	0.949	08	0.890
09	0.988	09	0.908
10	1.039	10	0.935
11	1.103	11	0.967
12	1.186	12	1.002
13	1.289	13	1.036
14	1.300	14	1.066
		15	1.087
		16	1.088
		17	1.088
		18	1.088
		19	1.088
		20	1.088
VV	1.000	VV	1.000
WW	1.000	WW	1.000
XX	1.000	XX	1.000
YY	1.000	YY	1.000
ZZ	1.000	ZZ	1.000

\* "Liability" relates to BI, PD, and CSL.

\*\* "Other" relates to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL.

**Model Years 2011 & Newer**

<b>Model Years 2011 &amp; Newer</b>			
<b>SYMB_LIAB</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>
01	0.219	0.398	0.219
02	0.232	0.412	0.232
03	0.245	0.427	0.245
04	0.258	0.441	0.258
05	0.271	0.455	0.271
06	0.285	0.470	0.285
07	0.298	0.484	0.298
08	0.313	0.499	0.313
09	0.328	0.514	0.328
10	0.343	0.528	0.343
11	0.357	0.543	0.357
12	0.372	0.557	0.372
13	0.387	0.571	0.387
14	0.402	0.586	0.402
15	0.418	0.600	0.418
16	0.433	0.614	0.433
17	0.448	0.628	0.448
18	0.463	0.642	0.463
19	0.479	0.655	0.479
20	0.494	0.668	0.494
21	0.509	0.682	0.509
22	0.524	0.695	0.524
23	0.541	0.708	0.541
24	0.556	0.720	0.556
25	0.570	0.733	0.570
26	0.585	0.744	0.585
27	0.600	0.756	0.600
28	0.614	0.768	0.614
29	0.628	0.779	0.628
30	0.642	0.790	0.642
31	0.656	0.801	0.656
32	0.669	0.812	0.669
33	0.682	0.822	0.682
34	0.695	0.832	0.695
35	0.708	0.841	0.708
36	0.721	0.850	0.721
37	0.733	0.859	0.733
38	0.746	0.868	0.746
39	0.758	0.876	0.758
40	0.769	0.884	0.769
41	0.780	0.892	0.780
42	0.791	0.900	0.791
43	0.802	0.907	0.802
44	0.812	0.914	0.812
45	0.823	0.921	0.823
46	0.833	0.927	0.833
47	0.842	0.934	0.842
48	0.852	0.940	0.852
49	0.862	0.945	0.862
50	0.871	0.950	0.871
51	0.880	0.955	0.880

<b>Model Years 2011 &amp; Newer</b>	
<b>SYMB_OTHR</b>	<b>Other*</b>
01	0.253
02	0.262
03	0.270
04	0.278
05	0.287
06	0.294
07	0.303
08	0.310
09	0.319
10	0.335
11	0.350
12	0.367
13	0.401
14	0.435
15	0.470
16	0.505
17	0.540
18	0.575
19	0.610
20	0.643
21	0.677
22	0.708
23	0.739
24	0.768
25	0.796
26	0.823
27	0.848
28	0.872
29	0.894
30	0.915
31	0.934
32	0.952
33	0.968
34	0.985
35	0.999
36	1.013
37	1.026
38	1.037
39	1.050
40	1.062
41	1.074
42	1.087
43	1.100
44	1.113
45	1.128
46	1.143
47	1.160
48	1.180
49	1.201
50	1.225
51	1.251

Model Years 2011 & Newer			
SYMB_LIAB	BI	PD	CSL
52	0.889	0.961	0.889
53	0.898	0.966	0.898
54	0.906	0.970	0.906
55	0.915	0.975	0.915
56	0.924	0.979	0.924
57	0.932	0.983	0.932
58	0.941	0.988	0.941
59	0.950	0.992	0.950
60	0.959	0.995	0.959
61	0.967	0.999	0.967
62	0.976	1.003	0.976
63	0.984	1.006	0.984
64	0.993	1.010	0.993
65	1.002	1.013	1.002
66	1.011	1.017	1.011
67	1.021	1.020	1.021
68	1.030	1.023	1.030
69	1.040	1.027	1.040
70	1.050	1.030	1.050
71	1.061	1.034	1.061
72	1.072	1.037	1.072
73	1.083	1.041	1.083
74	1.095	1.043	1.095
75	1.107	1.047	1.107
76	1.120	1.051	1.120
77	1.133	1.055	1.133
78	1.147	1.059	1.147
79	1.162	1.063	1.162
80	1.178	1.068	1.178
81	1.194	1.072	1.194
82	1.211	1.077	1.211
83	1.228	1.082	1.228
84	1.247	1.088	1.247
85	1.267	1.093	1.267
86	1.288	1.099	1.288
87	1.310	1.105	1.310
88	1.333	1.112	1.333
89	1.358	1.119	1.358
90	1.385	1.126	1.385
91	1.412	1.134	1.412
92	1.442	1.141	1.442
93	1.473	1.149	1.473
94	1.506	1.158	1.506
95	1.541	1.168	1.541
96	1.579	1.178	1.579
97	1.618	1.188	1.618
98	1.658	1.199	1.658
99	1.697	1.210	1.697

Model Years 2011 & Newer	
SYMB_OTHR	Other*
52	1.259
53	1.268
54	1.278
55	1.286
56	1.295
57	1.304
58	1.312
59	1.321
60	1.330
61	1.339
62	1.348
63	1.356
64	1.365
65	1.374
66	1.383
67	1.392
68	1.400
69	1.409
70	1.418
71	1.427
72	1.436
73	1.445
74	1.453
75	1.462
76	1.470
77	1.480
78	1.489
79	1.497
80	1.506
81	1.515
82	1.523
83	1.533
84	1.542
85	1.550
86	1.559
87	1.567
88	1.576
89	1.586
90	1.594
91	1.603
92	1.612
93	1.620
94	1.630
95	1.639
96	1.647
97	1.656
98	1.664
99	1.673

\* "Other" relates to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL.



**Physical Damage Symbols (2011 & Newer) – PPA \***

<b>Model Years 2011 &amp; Newer</b>			
<b>SYMB_COMP</b>	<b>Comp</b>	<b>SYMB_COLL</b>	<b>Coll</b>
01	0.414	01	0.521
02	0.426	02	0.539
03	0.439	03	0.557
04	0.451	04	0.576
05	0.464	05	0.594
06	0.476	06	0.613
07	0.488	07	0.631
08	0.500	08	0.650
09	0.513	09	0.668
10	0.525	10	0.686
11	0.536	11	0.705
12	0.548	12	0.740
13	0.560	13	0.775
14	0.571	14	0.808
15	0.583	15	0.838
16	0.594	16	0.865
17	0.605	17	0.890
18	0.616	18	0.911
19	0.627	19	0.931
20	0.637	20	0.948
21	0.647	21	0.962
22	0.658	22	0.975
23	0.668	23	0.985
24	0.678	24	0.995
25	0.687	25	1.001
26	0.697	26	1.008
27	0.706	27	1.013
28	0.716	28	1.018
29	0.725	29	1.022
30	0.734	30	1.026
31	0.742	31	1.032
32	0.751	32	1.036
33	0.760	33	1.042
34	0.768	34	1.050
35	0.776	35	1.059
36	0.784	36	1.070
37	0.793	37	1.084
38	0.801	38	1.099
39	0.808	39	1.116
40	0.817	40	1.137
41	0.825	41	1.158
42	0.832	42	1.183
43	0.840	43	1.210
44	0.848	44	1.239
45	0.856	45	1.271
46	0.864	46	1.304
47	0.872	47	1.340
48	0.880	48	1.378
49	0.888	49	1.418
50	0.896	50	1.460
51	0.905	51	1.506

<b>Model Years 2011 &amp; Newer</b>			
<b>SYMB_COMP</b>	<b>Comp</b>	<b>SYMB_COLL</b>	<b>Coll</b>
52	0.913	52	1.552
53	0.922	53	1.601
54	0.931	54	1.652
55	0.940	55	1.704
56	0.949	56	1.759
57	0.959	57	1.815
58	0.969	58	1.873
59	0.979	59	1.931
60	0.989	60	1.992
61	1.000	61	2.052
62	1.012	62	2.108
63	1.023	63	2.163
64	1.036	64	2.217
65	1.048	65	2.272
66	1.061	66	2.326
67	1.075	67	2.382
68	1.089	68	2.436
69	1.105	69	2.491
70	1.120	70	2.546
71	1.136	71	2.600
72	1.154	72	2.655
73	1.171	73	2.710
74	1.190	74	2.765
75	1.211	75	2.820
76	1.231	76	2.874
77	1.253	77	2.929
78	1.276	78	2.983
79	1.301	79	3.039
80	1.326	80	3.093
81	1.354	81	3.148
82	1.382	82	3.203
83	1.412	83	3.257
84	1.444	84	3.312
85	1.477	85	3.367
86	1.513	86	3.422
87	1.550	87	3.476
88	1.589	88	3.531
89	1.632	89	3.586
90	1.676	90	3.640
91	1.723	91	3.696
92	1.773	92	3.750
93	1.826	93	3.805
94	1.882	94	3.860
95	1.942	95	3.914
96	2.005	96	3.970
97	2.073	97	4.024
98	2.145	98	4.079
99	2.222	99	4.133

\* Excludes Motor Homes and Special Interest Autos

**High Valued Vehicle Adjustment (2011 & Newer) – PPA**

<b>Cost New</b>	<b>Comp</b>	<b>Coll</b>
<b>\$150,000 and below</b>	1.000	1.000
<b>\$150,001-160,000</b>	1.058	1.051
<b>\$160,001-170,000</b>	1.116	1.101
<b>\$170,001-180,000</b>	1.174	1.152
<b>\$180,001-190,000</b>	1.232	1.202
<b>\$190,001-200,000</b>	1.290	1.253
<b>\$200,001-210,000</b>	1.348	1.303
<b>\$210,001-220,000</b>	1.406	1.354
<b>\$220,001-230,000</b>	1.464	1.404
<b>\$230,001-240,000</b>	1.522	1.455
<b>\$240,001-250,000</b>	1.580	1.505
<b>\$250,001-260,000</b>	1.638	1.556
<b>\$260,001-270,000</b>	1.696	1.606
<b>\$270,001-280,000</b>	1.754	1.657
<b>\$280,001-290,000</b>	1.812	1.707
<b>\$290,001-300,000</b>	1.870	1.758

Vehicles valued over \$300,000 - Refer to the instructions for "Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer)"

The Phy Dam Symbol Factors (Model Years 2011 & Newer) – PPA must be adjusted for vehicles with a Cost New greater than \$150,000. To calculate the adjusted phy dam symbol factor for these vehicles:

1. Determine the Phy Dam Symbol Factor based on the Phy Dam Symbol Factors (Model Years 2011 & Newer) – PPA table.
2. Multiply the Phy Dam Symbol Factor from step 1 by the High Valued Vehicle Adjustment Factor.
3. Round the result of step 2 to three decimal places.

**Physical Damage Symbols (2010 & Prior) - PPA**

Model Years 1990 to 2010			Model Years 1989 & Prior		
Symbol*	Comp	Coll	Symbol*	Comp	Coll
<b>01</b>	0.681	0.573	<b>01</b>	0.199	0.414
<b>02</b>	0.716	0.582	<b>02</b>	0.199	0.414
<b>03</b>	0.749	0.600	<b>03</b>	0.199	0.414
<b>04</b>	0.780	0.627	<b>04</b>	0.223	0.447
<b>05</b>	0.809	0.662	<b>05</b>	0.281	0.534
<b>06</b>	0.837	0.703	<b>06</b>	0.434	0.643
<b>07</b>	0.862	0.750	<b>07</b>	0.527	0.709
<b>08</b>	0.886	0.801	<b>08</b>	0.715	0.839
<b>10(A)</b>	0.909	0.852	<b>10(J)</b>	0.844	0.927
<b>11(C)</b>	0.932	0.902	<b>11(K)</b>	1.008	1.025
<b>12(E)</b>	0.954	0.947	<b>12(M)</b>	1.207	1.134
<b>13(F)</b>	0.977	0.984	<b>13(N)</b>	1.266	1.155
<b>14(G)</b>	1.001	1.016	<b>15(R)</b>	1.477	1.286
<b>15(H)</b>	1.027	1.049	<b>16(S)</b>	1.547	1.330
<b>16(J)</b>	1.057	1.087	<b>17(T)</b>	1.664	1.395
<b>17(K)</b>	1.092	1.132	<b>18(U)</b>	1.735	1.428
<b>18(L)</b>	1.134	1.186	<b>19(V)</b>	2.004	1.613
<b>19(M)</b>	1.185	1.247	<b>20(W)</b>	2.075	1.657
<b>20(N)</b>	1.249	1.319	<b>21(X)</b>	2.192	1.711
<b>21(P)</b>	1.328	1.400	<b>22(Y)</b>	2.274	1.755
<b>22(R)</b>	1.426	1.494	<b>23(A)</b>	2.579	1.973
<b>23(T)</b>	1.549	1.722	<b>24(B)</b>	2.661	2.017
<b>24(U)</b>	1.704	1.861	<b>25(C)</b>	2.778	2.071
<b>25(W)</b>	1.901	2.019	<b>26(D)</b>	2.848	2.115
<b>26(X)</b>	2.153	2.199	<b>27(E)</b>	3.247	2.311
<b>27(Y)**</b>			<b>28(F)</b>	3.317	2.355
			<b>29(G)</b>	3.434	2.409
			<b>30(H)</b>	3.516	2.453
			<b>99(Z)**</b>		

\* The letter in parentheses following the number symbol is for Home Office use only.

\*\* Refer to "Phy Dam Symbol Factors (Model Years 2010 & Prior), High Valued Vehicles - PPA" for:

- vehicles with a model year of 1990 to 2010, valued over \$80,000
- vehicles with a model year of 1989 & prior valued over \$60,000.

**Phy Dam Symbol Factors (Model Years 2010 & Prior), High Valued Vehicles – PPA**

Cost New *	PPA			
	Model Years 1990 - 2010		Model Years 1989 & Prior	
	Comp	Coll	Comp	Coll
\$60,001-70,000	N/A	N/A	4.149	2.812
\$70,001-80,000	N/A	N/A	4.747	3.128
\$80,001-90,000	2.392	2.391	5.275	3.401
\$90,001-100,000	2.631	2.582	5.802	3.673
\$100,001-110,000	2.871	2.774	6.330	3.946
\$110,001-120,000	3.110	2.965	6.857	4.219
\$120,001-130,000	3.349	3.157	7.385	4.491
\$130,001-140,000	3.588	3.348	7.912	4.764
\$140,001-150,000	3.828	3.540	8.439	5.036
\$150,001-160,000	4.067	3.731	8.967	5.309
\$160,001-170,000	4.306	3.923	9.494	5.581
\$170,001-180,000	4.545	4.115	10.022	5.854
\$180,001-190,000	4.784	4.306	10.549	6.126
\$190,001-200,000	5.024	4.498	11.077	6.399
\$200,001-210,000	5.263	4.689	11.604	6.671
\$210,001-220,000	5.502	4.881	12.132	6.944
\$220,001-230,000	5.741	5.072	12.659	7.216
\$230,001-240,000	5.981	5.264	13.187	7.489
\$240,001-250,000	6.220	5.455	13.714	7.761
\$250,001-260,000	6.459	5.647	14.242	8.034
\$260,001-270,000	6.698	5.838	14.769	8.306
\$270,001-280,000	6.937	6.030	15.297	8.579
\$280,001-290,000	7.177	6.222	15.824	8.851
\$290,001-300,000	7.416	6.413	16.351	9.124

For vehicles valued over \$300,000 - refer to the instructions for "Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)"

\* For Special Interest Autos, use Agreed Value rather than Cost New.

**Model Year Factors**

<b>Model Year</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>BPIP</b>	<b>APIP</b>	<b>OBEL</b>	<b>UM</b>	<b>SUM</b>	<b>COMP</b>	<b>COLL</b>
2021	1.057	1.057	1.057	1.060	1.060	1.060	1.060	1.060	1.346	1.383
2020	1.054	1.054	1.054	1.057	1.057	1.057	1.057	1.057	1.288	1.323
2019	1.051	1.051	1.051	1.054	1.054	1.054	1.054	1.054	1.233	1.266
2018	1.048	1.048	1.048	1.051	1.051	1.051	1.051	1.051	1.175	1.207
2017	1.040	1.040	1.040	1.043	1.043	1.043	1.043	1.043	1.130	1.155
2016	1.032	1.032	1.032	1.035	1.035	1.035	1.035	1.035	1.087	1.101
2015	1.015	1.015	1.015	1.020	1.020	1.020	1.020	1.020	1.040	1.050
2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	0.952	0.952	0.952	0.974	0.974	0.974	0.974	0.974	0.952	0.952
2012	0.907	0.907	0.907	0.948	0.948	0.948	0.948	0.948	0.907	0.907
2011	0.864	0.864	0.864	0.923	0.923	0.923	0.923	0.923	0.864	0.864
2010	0.823	0.823	0.823	0.897	0.897	0.897	0.897	0.897	0.823	0.823
2009	0.789	0.789	0.789	0.871	0.871	0.871	0.871	0.871	0.784	0.784
2008	0.758	0.758	0.758	0.842	0.842	0.842	0.842	0.842	0.747	0.747
2007	0.730	0.730	0.730	0.812	0.812	0.812	0.812	0.812	0.711	0.711
2006	0.703	0.703	0.703	0.780	0.780	0.780	0.780	0.780	0.677	0.677
2005	0.680	0.680	0.680	0.746	0.746	0.746	0.746	0.746	0.645	0.645
2004	0.659	0.659	0.659	0.711	0.711	0.711	0.711	0.711	0.614	0.614
2003	0.640	0.640	0.640	0.677	0.677	0.677	0.677	0.677	0.585	0.585
2002	0.624	0.624	0.624	0.645	0.645	0.645	0.645	0.645	0.557	0.557
2001	0.611	0.611	0.611	0.628	0.628	0.628	0.628	0.628	0.530	0.530
2000	0.600	0.600	0.600	0.628	0.628	0.628	0.628	0.628	0.505	0.505
1999	0.592	0.592	0.592	0.628	0.628	0.628	0.628	0.628	0.481	0.481
1998	0.587	0.587	0.587	0.628	0.628	0.628	0.628	0.628	0.458	0.458
1997	0.585	0.585	0.585	0.628	0.628	0.628	0.628	0.628	0.436	0.436
1996	0.585	0.585	0.585	0.628	0.628	0.628	0.628	0.628	0.415	0.415
1995 & Older	0.585	0.585	0.585	0.628	0.628	0.628	0.628	0.628	0.395	0.395

**Vehicle Usage Factors**

Usage	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Farm	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Pleasure	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Work	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Business	1.311	1.311	1.311	1.000	1.000	1.000	1.000	1.000	1.136	1.153
Occasional	0.790	0.790	0.790	1.000	1.000	1.000	1.000	1.000	1.062	0.788
Principal	1.039	1.039	1.039	1.000	1.000	1.000	1.000	1.000	1.100	1.078

**Annual Mileage Factors**

Annual Miles	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
< 5,000	0.836	0.836	0.836	1.000	1.000	1.000	1.000	1.000	0.779	0.846
5,000 to 7,499	0.909	0.909	0.909	1.000	1.000	1.000	1.000	1.000	0.887	0.912
7,500 to 11,999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12,000 to 14,999	1.050	1.050	1.050	1.000	1.000	1.000	1.000	1.000	1.050	1.020
15,000 to 19,999	1.050	1.050	1.050	1.000	1.000	1.000	1.000	1.000	1.127	1.020
20,000+	1.103	1.103	1.103	1.000	1.000	1.000	1.000	1.000	1.298	1.115

**Miles to Work Factors**

Miles to Work	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
1-3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.034	1.000
7-9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.089	1.000
10-14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.122	1.000
15-19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.195	1.000
20-30	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.325	1.000
31+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.471	1.000
Not Driven to Work	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Reduced Usage Discount Factors**

Reduced Use	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Yes	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Anti-lock Brake Discount Factors**

2 Wheel	4 Wheel	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
No	No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	No	0.990	0.990	0.990	0.990	0.990	0.990	1.000	1.000	1.000	0.990
No	Yes	0.990	0.990	0.990	0.990	0.990	0.990	1.000	1.000	1.000	0.990

**Daytime Running Lights Discount Factors**

DRL	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	0.990	0.990	0.990	0.990	0.990	0.990	1.000	1.000	1.000	0.990

**Passive Restraint Discount Factors**

Airbag	Seatbelt	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
None	None	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
None	Both	1.000	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000
None	Driver	1.000	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000
Driver	None	1.000	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000
Driver	Both	1.000	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000
Driver	Driver	1.000	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000
Front Both	None	1.000	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000
Front Both	Both	1.000	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000
Front Both	Driver	1.000	1.000	1.000	0.950	0.950	0.950	1.000	1.000	1.000	1.000
Front Side	None	1.000	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000
Front Side	Both	1.000	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000
Front Side	Driver	1.000	1.000	1.000	0.900	0.900	0.900	1.000	1.000	1.000	1.000

**Anti-theft Discount Factors**

Homing	VIN Etch	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
No	No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.950	1.000
No	Yes	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.980	1.000
Yes	Yes	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.931	1.000



**Marital Status, Age, Gender Factors**

Marital	Age	Gender	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Married	16	Female	1.489	1.489	1.489	1.130	1.130	1.130	1.130	1.130	1.080	1.400
Married	17	Female	1.489	1.489	1.489	1.130	1.130	1.130	1.130	1.130	1.080	1.400
Married	18	Female	1.489	1.489	1.489	1.130	1.130	1.130	1.130	1.130	1.080	1.400
Married	19	Female	1.153	1.153	1.153	1.130	1.130	1.130	1.130	1.130	1.080	1.172
Married	20	Female	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.130	1.080	1.149
Married	21	Female	1.107	1.107	1.107	1.130	1.130	1.130	1.130	1.130	1.080	1.127
Married	22	Female	0.962	0.962	0.962	1.130	1.130	1.130	1.130	1.130	1.080	1.006
Married	23	Female	0.947	0.947	0.947	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	24	Female	0.947	0.947	0.947	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	25	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	26	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	27	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	28	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	29	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	30	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	31	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	32	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	33	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	34	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.080	0.976
Married	35	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.075	0.976
Married	36	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.070	0.976
Married	37	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.065	0.976
Married	38	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.060	0.976
Married	39	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.055	0.976
Married	40	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.050	0.976
Married	41	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.045	0.976
Married	42	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.040	0.976
Married	43	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.035	0.976
Married	44	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.030	0.976
Married	45	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.025	0.976
Married	46	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.020	0.976
Married	47	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.015	0.976
Married	48	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.010	0.976
Married	49	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.005	0.976
Married	50	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	1.000	0.976
Married	51	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.995	0.976
Married	52	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.990	0.976
Married	53	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.985	0.976
Married	54	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.980	0.976
Married	55	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.975	0.976
Married	56	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.970	0.976
Married	57	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.965	0.976
Married	58	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.960	0.976
Married	59	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.955	0.976
Married	60	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.950	0.976
Married	61	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.945	0.976
Married	62	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.940	0.976

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Marital	Age	Gender	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Married	63	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.935	0.976
Married	64	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.930	0.976
Married	65	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	66	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	67	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	68	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	69	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	70	Female	0.944	0.944	0.944	1.130	1.130	1.130	1.130	1.130	0.886	0.976
Married	71	Female	0.972	0.972	0.972	1.130	1.130	1.130	1.130	1.130	0.886	1.005
Married	72	Female	0.991	0.991	0.991	1.130	1.130	1.130	1.130	1.130	0.886	1.025
Married	73	Female	1.010	1.010	1.010	1.130	1.130	1.130	1.130	1.130	0.886	1.044
Married	74	Female	1.029	1.029	1.029	1.130	1.130	1.130	1.130	1.130	0.886	1.064
Married	75	Female	1.038	1.038	1.038	1.130	1.130	1.130	1.130	1.130	0.886	1.074
Married	76	Female	1.069	1.069	1.069	1.130	1.130	1.130	1.130	1.130	0.886	1.106
Married	77	Female	1.122	1.122	1.122	1.130	1.130	1.130	1.130	1.130	0.886	1.159
Married	78	Female	1.163	1.163	1.163	1.130	1.130	1.130	1.130	1.130	0.886	1.202
Married	79	Female	1.184	1.184	1.184	1.130	1.130	1.130	1.130	1.130	0.886	1.224
Married	80	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	81	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	82	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	83	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	84	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	85	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	86	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	87	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	88	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	89	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	90	Female	1.195	1.195	1.195	1.130	1.130	1.130	1.130	1.130	0.886	1.234
Married	91	Female	1.215	1.215	1.215	1.130	1.130	1.130	1.130	1.130	0.886	1.257
Married	92	Female	1.248	1.248	1.248	1.130	1.130	1.130	1.130	1.130	0.886	1.290
Married	93	Female	1.280	1.280	1.280	1.130	1.130	1.130	1.130	1.130	0.886	1.323
Married	94	Female	1.313	1.313	1.313	1.130	1.130	1.130	1.130	1.130	0.886	1.358
Married	95	Female	1.393	1.393	1.393	1.130	1.130	1.130	1.130	1.130	0.886	1.440
Married	96	Female	1.428	1.428	1.428	1.130	1.130	1.130	1.130	1.130	0.886	1.476
Married	97	Female	1.440	1.440	1.440	1.130	1.130	1.130	1.130	1.130	0.886	1.488
Married	98	Female	1.451	1.451	1.451	1.130	1.130	1.130	1.130	1.130	0.886	1.501
Married	99	Female	1.463	1.463	1.463	1.130	1.130	1.130	1.130	1.130	0.886	1.513
Married	100+	Female	1.475	1.475	1.475	1.130	1.130	1.130	1.130	1.130	0.886	1.525
Unmarried	16	Female	1.838	1.838	1.838	1.222	1.222	1.222	1.222	1.222	1.065	1.729
Unmarried	17	Female	1.838	1.838	1.838	1.222	1.222	1.222	1.222	1.222	1.065	1.729
Unmarried	18	Female	1.838	1.838	1.838	1.222	1.222	1.222	1.222	1.222	1.065	1.729
Unmarried	19	Female	1.423	1.423	1.423	1.222	1.222	1.222	1.222	1.222	1.065	1.447
Unmarried	20	Female	1.395	1.395	1.395	1.222	1.222	1.222	1.222	1.222	1.065	1.419
Unmarried	21	Female	1.367	1.367	1.367	1.222	1.222	1.222	1.222	1.222	1.065	1.391
Unmarried	22	Female	1.188	1.188	1.188	1.222	1.222	1.222	1.222	1.222	1.065	1.242
Unmarried	23	Female	1.165	1.165	1.165	1.222	1.222	1.222	1.222	1.222	1.065	1.218
Unmarried	24	Female	1.142	1.142	1.142	1.222	1.222	1.222	1.222	1.222	1.065	1.194
Unmarried	25	Female	1.089	1.089	1.089	1.222	1.222	1.222	1.222	1.222	1.065	1.134
Unmarried	26	Female	1.068	1.068	1.068	1.222	1.222	1.222	1.222	1.222	1.065	1.105

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NY RATES

Marital	Age	Gender	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Unmarried	27	Female	1.053	1.053	1.053	1.222	1.222	1.222	1.222	1.222	1.065	1.082
Unmarried	28	Female	1.043	1.043	1.043	1.222	1.222	1.222	1.222	1.222	1.065	1.063
Unmarried	29	Female	1.036	1.036	1.036	1.222	1.222	1.222	1.222	1.222	1.065	1.049
Unmarried	30	Female	1.030	1.030	1.030	1.222	1.222	1.222	1.222	1.222	1.065	1.039
Unmarried	31	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.065	1.031
Unmarried	32	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.065	1.026
Unmarried	33	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.065	1.023
Unmarried	34	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.057	1.021
Unmarried	35	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.049	1.021
Unmarried	36	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.041	1.020
Unmarried	37	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.033	1.020
Unmarried	38	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.025	1.019
Unmarried	39	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.017	1.016
Unmarried	40	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.009	1.012
Unmarried	41	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	1.001	1.007
Unmarried	42	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.993	0.998
Unmarried	43	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.985	0.988
Unmarried	44	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.977	0.976
Unmarried	45	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.969	0.963
Unmarried	46	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.961	0.950
Unmarried	47	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.953	0.950
Unmarried	48	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.945	0.950
Unmarried	49	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.937	0.950
Unmarried	50	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.929	0.950
Unmarried	51	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.921	0.950
Unmarried	52	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.913	0.950
Unmarried	53	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.905	0.950
Unmarried	54	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.897	0.950
Unmarried	55	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.889	0.950
Unmarried	56	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.881	0.950
Unmarried	57	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.873	0.950
Unmarried	58	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.865	0.950
Unmarried	59	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.857	0.950
Unmarried	60	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.849	0.950
Unmarried	61	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.841	0.950
Unmarried	62	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.833	0.950
Unmarried	63	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.825	0.950
Unmarried	64	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.817	0.950
Unmarried	65	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.745	0.950
Unmarried	66	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.745	0.950
Unmarried	67	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.745	0.950
Unmarried	68	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.745	0.950
Unmarried	69	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.745	0.950
Unmarried	70	Female	1.020	1.020	1.020	1.222	1.222	1.222	1.222	1.222	0.745	0.950
Unmarried	71	Female	1.051	1.051	1.051	1.222	1.222	1.222	1.222	1.222	0.745	0.979
Unmarried	72	Female	1.071	1.071	1.071	1.222	1.222	1.222	1.222	1.222	0.745	0.998
Unmarried	73	Female	1.091	1.091	1.091	1.222	1.222	1.222	1.222	1.222	0.745	1.017
Unmarried	74	Female	1.112	1.112	1.112	1.222	1.222	1.222	1.222	1.222	0.745	1.036
Unmarried	75	Female	1.122	1.122	1.122	1.222	1.222	1.222	1.222	1.222	0.745	1.045

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NY RATES

Marital	Age	Gender	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Unmarried	76	Female	1.156	1.156	1.156	1.222	1.222	1.222	1.222	1.222	0.745	1.077
Unmarried	77	Female	1.212	1.212	1.212	1.222	1.222	1.222	1.222	1.222	0.745	1.129
Unmarried	78	Female	1.256	1.256	1.256	1.222	1.222	1.222	1.222	1.222	0.745	1.170
Unmarried	79	Female	1.279	1.279	1.279	1.222	1.222	1.222	1.222	1.222	0.745	1.191
Unmarried	80	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	81	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	82	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	83	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	84	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	85	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	86	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	87	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	88	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	89	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	90	Female	1.290	1.290	1.290	1.222	1.222	1.222	1.222	1.222	0.745	1.202
Unmarried	91	Female	1.313	1.313	1.313	1.222	1.222	1.222	1.222	1.222	0.745	1.223
Unmarried	92	Female	1.348	1.348	1.348	1.222	1.222	1.222	1.222	1.222	0.745	1.256
Unmarried	93	Female	1.383	1.383	1.383	1.222	1.222	1.222	1.222	1.222	0.745	1.288
Unmarried	94	Female	1.418	1.418	1.418	1.222	1.222	1.222	1.222	1.222	0.745	1.321
Unmarried	95	Female	1.506	1.506	1.506	1.222	1.222	1.222	1.222	1.222	0.745	1.403
Unmarried	96	Female	1.543	1.543	1.543	1.222	1.222	1.222	1.222	1.222	0.745	1.437
Unmarried	97	Female	1.556	1.556	1.556	1.222	1.222	1.222	1.222	1.222	0.745	1.449
Unmarried	98	Female	1.568	1.568	1.568	1.222	1.222	1.222	1.222	1.222	0.745	1.461
Unmarried	99	Female	1.581	1.581	1.581	1.222	1.222	1.222	1.222	1.222	0.745	1.473
Unmarried	100+	Female	1.594	1.594	1.594	1.222	1.222	1.222	1.222	1.222	0.745	1.485
Married	16	Male	1.560	1.560	1.560	0.935	0.935	0.935	0.935	0.935	1.085	1.482
Married	17	Male	1.560	1.560	1.560	0.935	0.935	0.935	0.935	0.935	1.085	1.482
Married	18	Male	1.560	1.560	1.560	0.935	0.935	0.935	0.935	0.935	1.085	1.482
Married	19	Male	1.238	1.238	1.238	0.935	0.935	0.935	0.935	0.935	1.078	1.257
Married	20	Male	1.218	1.218	1.218	0.935	0.935	0.935	0.935	0.935	1.077	1.232
Married	21	Male	1.194	1.194	1.194	0.935	0.935	0.935	0.935	0.935	1.076	1.207
Married	22	Male	1.000	1.000	1.000	0.935	0.935	0.935	0.935	0.935	1.075	1.070
Married	23	Male	0.981	0.981	0.981	0.935	0.935	0.935	0.935	0.935	1.075	1.050
Married	24	Male	0.961	0.961	0.961	0.935	0.935	0.935	0.935	0.935	1.075	1.029
Married	25	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.071	0.977
Married	26	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.067	0.953
Married	27	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.063	0.939
Married	28	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.059	0.939
Married	29	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.055	0.939
Married	30	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.051	0.939
Married	31	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.047	0.939
Married	32	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.043	0.939
Married	33	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.039	0.939
Married	34	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.035	0.939
Married	35	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.031	0.939
Married	36	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.027	0.939
Married	37	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.023	0.939
Married	38	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.019	0.939
Married	39	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.015	0.939

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NY RATES

Marital	Age	Gender	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Married	40	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.011	0.939
Married	41	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.007	0.939
Married	42	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.003	0.939
Married	43	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	1.000	0.939
Married	44	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.997	0.939
Married	45	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.994	0.939
Married	46	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.991	0.939
Married	47	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.988	0.939
Married	48	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.985	0.939
Married	49	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.982	0.939
Married	50	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.979	0.939
Married	51	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.976	0.939
Married	52	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.973	0.939
Married	53	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.970	0.939
Married	54	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.967	0.939
Married	55	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.964	0.939
Married	56	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.961	0.939
Married	57	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.958	0.939
Married	58	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.955	0.939
Married	59	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.952	0.939
Married	60	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.949	0.939
Married	61	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.946	0.939
Married	62	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.943	0.939
Married	63	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.940	0.939
Married	64	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.937	0.939
Married	65	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	66	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	67	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	68	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	69	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	70	Male	0.927	0.927	0.927	0.935	0.935	0.935	0.935	0.935	0.910	0.939
Married	71	Male	0.955	0.955	0.955	0.935	0.935	0.935	0.935	0.935	0.910	0.967
Married	72	Male	0.973	0.973	0.973	0.935	0.935	0.935	0.935	0.935	0.910	0.986
Married	73	Male	0.992	0.992	0.992	0.935	0.935	0.935	0.935	0.935	0.910	1.005
Married	74	Male	1.010	1.010	1.010	0.935	0.935	0.935	0.935	0.935	0.910	1.024
Married	75	Male	1.020	1.020	1.020	0.935	0.935	0.935	0.935	0.935	0.910	1.033
Married	76	Male	1.051	1.051	1.051	0.935	0.935	0.935	0.935	0.935	0.910	1.064
Married	77	Male	1.101	1.101	1.101	0.935	0.935	0.935	0.935	0.935	0.910	1.115
Married	78	Male	1.142	1.142	1.142	0.935	0.935	0.935	0.935	0.935	0.910	1.157
Married	79	Male	1.163	1.163	1.163	0.935	0.935	0.935	0.935	0.935	0.910	1.177
Married	80	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	81	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	82	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	83	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	84	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	85	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	86	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	87	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	88	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188

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NY RATES

Marital	Age	Gender	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Married	89	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	90	Male	1.173	1.173	1.173	0.935	0.935	0.935	0.935	0.935	0.910	1.188
Married	91	Male	1.193	1.193	1.193	0.935	0.935	0.935	0.935	0.935	0.910	1.209
Married	92	Male	1.225	1.225	1.225	0.935	0.935	0.935	0.935	0.935	0.910	1.241
Married	93	Male	1.257	1.257	1.257	0.935	0.935	0.935	0.935	0.935	0.910	1.274
Married	94	Male	1.289	1.289	1.289	0.935	0.935	0.935	0.935	0.935	0.910	1.306
Married	95	Male	1.368	1.368	1.368	0.935	0.935	0.935	0.935	0.935	0.910	1.386
Married	96	Male	1.402	1.402	1.402	0.935	0.935	0.935	0.935	0.935	0.910	1.421
Married	97	Male	1.414	1.414	1.414	0.935	0.935	0.935	0.935	0.935	0.910	1.432
Married	98	Male	1.426	1.426	1.426	0.935	0.935	0.935	0.935	0.935	0.910	1.444
Married	99	Male	1.437	1.437	1.437	0.935	0.935	0.935	0.935	0.935	0.910	1.456
Married	100+	Male	1.449	1.449	1.449	0.935	0.935	0.935	0.935	0.935	0.910	1.468
Unmarried	16	Male	2.026	2.026	2.026	0.941	0.941	0.941	0.941	0.941	1.265	1.925
Unmarried	17	Male	2.026	2.026	2.026	0.941	0.941	0.941	0.941	0.941	1.265	1.925
Unmarried	18	Male	2.026	2.026	2.026	0.941	0.941	0.941	0.941	0.941	1.265	1.925
Unmarried	19	Male	1.608	1.608	1.608	0.941	0.941	0.941	0.941	0.941	1.265	1.632
Unmarried	20	Male	1.582	1.582	1.582	0.941	0.941	0.941	0.941	0.941	1.265	1.600
Unmarried	21	Male	1.550	1.550	1.550	0.941	0.941	0.941	0.941	0.941	1.265	1.568
Unmarried	22	Male	1.299	1.299	1.299	0.941	0.941	0.941	0.941	0.941	1.265	1.390
Unmarried	23	Male	1.274	1.274	1.274	0.941	0.941	0.941	0.941	0.941	1.265	1.363
Unmarried	24	Male	1.248	1.248	1.248	0.941	0.941	0.941	0.941	0.941	1.265	1.336
Unmarried	25	Male	1.138	1.138	1.138	0.941	0.941	0.941	0.941	0.941	1.265	1.254
Unmarried	26	Male	1.087	1.087	1.087	0.941	0.941	0.941	0.941	0.941	1.265	1.211
Unmarried	27	Male	1.044	1.044	1.044	0.941	0.941	0.941	0.941	0.941	1.256	1.175
Unmarried	28	Male	1.009	1.009	1.009	0.941	0.941	0.941	0.941	0.941	1.247	1.143
Unmarried	29	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.238	1.116
Unmarried	30	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.229	1.092
Unmarried	31	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.220	1.073
Unmarried	32	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.211	1.056
Unmarried	33	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.202	1.041
Unmarried	34	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.193	1.029
Unmarried	35	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.184	1.019
Unmarried	36	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.175	1.010
Unmarried	37	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.166	1.002
Unmarried	38	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.157	0.996
Unmarried	39	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.148	0.990
Unmarried	40	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.139	0.984
Unmarried	41	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.130	0.978
Unmarried	42	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.121	0.973
Unmarried	43	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.112	0.973
Unmarried	44	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.103	0.973
Unmarried	45	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.094	0.973
Unmarried	46	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.085	0.973
Unmarried	47	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.076	0.973
Unmarried	48	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.067	0.973
Unmarried	49	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.058	0.973
Unmarried	50	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.049	0.973
Unmarried	51	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.040	0.973
Unmarried	52	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.031	0.973

PRIVATE PASSENGER AUTO

NY RATES

Marital	Age	Gender	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Unmarried	53	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.022	0.973
Unmarried	54	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.013	0.973
Unmarried	55	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.004	0.973
Unmarried	56	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.995	0.973
Unmarried	57	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.986	0.973
Unmarried	58	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.977	0.973
Unmarried	59	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.968	0.973
Unmarried	60	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.959	0.973
Unmarried	61	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.950	0.973
Unmarried	62	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.941	0.973
Unmarried	63	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.932	0.973
Unmarried	64	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.923	0.973
Unmarried	65	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	66	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	67	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	68	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	69	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	70	Male	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	0.914	0.973
Unmarried	71	Male	1.008	1.008	1.008	0.941	0.941	0.941	0.941	0.941	0.914	1.002
Unmarried	72	Male	1.028	1.028	1.028	0.941	0.941	0.941	0.941	0.941	0.914	1.022
Unmarried	73	Male	1.048	1.048	1.048	0.941	0.941	0.941	0.941	0.941	0.914	1.041
Unmarried	74	Male	1.067	1.067	1.067	0.941	0.941	0.941	0.941	0.941	0.914	1.061
Unmarried	75	Male	1.077	1.077	1.077	0.941	0.941	0.941	0.941	0.941	0.914	1.070
Unmarried	76	Male	1.109	1.109	1.109	0.941	0.941	0.941	0.941	0.941	0.914	1.102
Unmarried	77	Male	1.163	1.163	1.163	0.941	0.941	0.941	0.941	0.941	0.914	1.156
Unmarried	78	Male	1.206	1.206	1.206	0.941	0.941	0.941	0.941	0.941	0.914	1.199
Unmarried	79	Male	1.228	1.228	1.228	0.941	0.941	0.941	0.941	0.941	0.914	1.220
Unmarried	80	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	81	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	82	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	83	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	84	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	85	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	86	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	87	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	88	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	89	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	90	Male	1.239	1.239	1.239	0.941	0.941	0.941	0.941	0.941	0.914	1.231
Unmarried	91	Male	1.261	1.261	1.261	0.941	0.941	0.941	0.941	0.941	0.914	1.253
Unmarried	92	Male	1.294	1.294	1.294	0.941	0.941	0.941	0.941	0.941	0.914	1.286
Unmarried	93	Male	1.328	1.328	1.328	0.941	0.941	0.941	0.941	0.941	0.914	1.320
Unmarried	94	Male	1.361	1.361	1.361	0.941	0.941	0.941	0.941	0.941	0.914	1.353
Unmarried	95	Male	1.445	1.445	1.445	0.941	0.941	0.941	0.941	0.941	0.914	1.436
Unmarried	96	Male	1.481	1.481	1.481	0.941	0.941	0.941	0.941	0.941	0.914	1.471
Unmarried	97	Male	1.493	1.493	1.493	0.941	0.941	0.941	0.941	0.941	0.914	1.484
Unmarried	98	Male	1.506	1.506	1.506	0.941	0.941	0.941	0.941	0.941	0.914	1.496
Unmarried	99	Male	1.518	1.518	1.518	0.941	0.941	0.941	0.941	0.941	0.914	1.508
Unmarried	100+	Male	1.530	1.530	1.530	0.941	0.941	0.941	0.941	0.941	0.914	1.520

**Driving Record Factors**

Chargeable	Major	Small At Fault	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
0	0	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	0	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	0	2	1.340	1.340	1.340	1.340	1.340	1.340	1.000	1.000	1.000	1.340
0	0	3	1.786	1.786	1.786	1.786	1.786	1.786	1.000	1.000	1.000	1.786
0	0	4	2.396	2.396	2.396	2.396	2.396	2.396	1.000	1.000	1.000	2.396
0	1	0	1.680	1.680	1.680	1.680	1.680	1.680	1.000	1.000	1.000	1.680
0	1	1	1.680	1.680	1.680	1.680	1.680	1.680	1.000	1.000	1.000	1.680
0	1	2	2.251	2.251	2.251	2.251	2.251	2.251	1.000	1.000	1.000	2.251
0	2	0	2.230	2.230	2.230	2.230	2.230	2.230	1.000	1.000	1.000	2.230
0	2	1	2.230	2.230	2.230	2.230	2.230	2.230	1.000	1.000	1.000	2.230
0	2	2	2.988	2.988	2.988	2.988	2.988	2.988	1.000	1.000	1.000	2.988
0	3	0	2.850	2.850	2.850	2.850	2.850	2.850	1.000	1.000	1.000	2.850
0	3	1	2.850	2.850	2.850	2.850	2.850	2.850	1.000	1.000	1.000	2.850
1	0	0	1.300	1.300	1.300	1.300	1.300	1.300	1.000	1.000	1.000	1.300
1	0	1	1.300	1.300	1.300	1.300	1.300	1.300	1.000	1.000	1.000	1.300
1	0	2	1.742	1.742	1.742	1.742	1.742	1.742	1.000	1.000	1.000	1.742
1	0	3	2.322	2.322	2.322	2.322	2.322	2.322	1.000	1.000	1.000	2.322
1	1	0	2.184	2.184	2.184	2.184	2.184	2.184	1.000	1.000	1.000	2.184
1	1	1	2.184	2.184	2.184	2.184	2.184	2.184	1.000	1.000	1.000	2.184
1	1	2	2.927	2.927	2.927	2.927	2.927	2.927	1.000	1.000	1.000	2.927
1	2	0	2.899	2.899	2.899	2.899	2.899	2.899	1.000	1.000	1.000	2.899
1	2	1	2.899	2.899	2.899	2.899	2.899	2.899	1.000	1.000	1.000	2.899
2	0	0	1.680	1.680	1.680	1.680	1.680	1.680	1.000	1.000	1.000	1.680
2	0	1	1.680	1.680	1.680	1.680	1.680	1.680	1.000	1.000	1.000	1.680
2	0	2	2.251	2.251	2.251	2.251	2.251	2.251	1.000	1.000	1.000	2.251
2	1	0	2.822	2.822	2.822	2.822	2.822	2.822	1.000	1.000	1.000	2.822
2	1	1	2.822	2.822	2.822	2.822	2.822	2.822	1.000	1.000	1.000	2.822
3	0	0	2.187	2.187	2.187	2.187	2.187	2.187	1.000	1.000	1.000	2.187
3	0	1	2.187	2.187	2.187	2.187	2.187	2.187	1.000	1.000	1.000	2.187
3	0	2	2.931	2.931	2.931	2.931	2.931	2.931	1.000	1.000	1.000	2.931
4	0	0	2.846	2.846	2.846	2.846	2.846	2.846	1.000	1.000	1.000	2.846
4	0	1	2.846	2.846	2.846	2.846	2.846	2.846	1.000	1.000	1.000	2.846
Other combinations			3.000	3.000	3.000	3.000	3.000	3.000	1.000	1.000	1.000	3.000



**Claims/Violation Free Discount Factors**

Level	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
A	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
B	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
C	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
D	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850
E	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
F	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
G	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
H	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
I	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Note: The factors for Levels A, B and C will always be equal per §2335 New York Insurance Law.

**Claims/Violation Free Discount – Levels**

Level	Initially Qualified <sup>1</sup>	Minor <sup>2</sup>	Not-at-fault <sup>3</sup>	At-fault <sup>4</sup>	Small PD, Coll <sup>5</sup>	Major <sup>6</sup>
A	Yes	0	0	0	0	0
B	Yes	1	0	0	0	0
C	Yes	0	0	0	1	0
D	Yes	0	1	0	0	0
E	Yes	1	1	0	0	0
F	Yes	0	2	0	0	0
G	Yes	0	0	0	2	0
H	Yes	Any other combination				
I	No	Driver did not initially qualify for the discount				

1. Initially Qualified: Did driver initially qualify for Claims/Violation Free Discount? Yes/No
2. Minor Violations: Number of Non-surchageable Violations in last 5 years
3. Not-at-fault: Number of not-at-fault claims in last 5 years
4. At-fault: Number of At-fault claims in last 5 years
5. Small PD, Coll: Number of aggregate property damage claims (without a BI loss) in excess of \$500, but not in excess of \$2,000 in last 5 years
6. Major: Number of Surchageable Violations in last 5 years

**Accident Prevention Course Discount Factors**

<b>APCD</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>BPIP</b>	<b>APIP</b>	<b>OBEL</b>	<b>UM</b>	<b>SUM</b>	<b>Comp</b>	<b>Coll</b>
Yes	0.900	0.900	0.900	0.900	0.900	0.900	1.000	1.000	1.000	0.900
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Inexperienced Operator Surcharge**

<b>Years</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>BPIP</b>	<b>APIP</b>	<b>OBEL</b>	<b>UM</b>	<b>SUM</b>	<b>Comp</b>	<b>Coll</b>
0 up to 1	1.300	1.300	1.300	1.300	1.300	1.300	1.300	1.300	1.000	1.300
1 up to 2	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.000	1.250
2 up to 3	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.000	1.200
3+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Note:** Years = Policy Effective Date – Date Licensed

**Car / Driver / Youthful Factors**

**No Youthfuls Present**

BI/PD/CSL					PIP/APIP/OBEL/UM/SUM				
# of Vehicles	# of Drivers				# of Vehicles	# of Drivers			
	1	2	3	4+		1	2	3	4+
1	1.000	1.000	1.400	1.400	1	1.000	1.000	1.400	1.400
2	0.830	0.830	1.130	1.130	2	0.830	0.830	1.130	1.130
3	0.750	0.750	0.910	0.910	3	0.750	0.750	0.910	0.910
4+	0.750	0.750	0.910	0.910	4+	0.750	0.750	0.910	0.910

Comprehensive					Collision				
# of Vehicles	# of Drivers				# of Vehicles	# of Drivers			
	1	2	3	4+		1	2	3	4+
1	1.000	1.000	1.400	1.400	1	1.000	1.000	1.400	1.400
2	0.830	0.830	1.130	1.130	2	0.830	0.830	1.130	1.130
3	0.750	0.750	0.910	0.910	3	0.750	0.750	0.910	0.910
4+	0.750	0.750	0.910	0.910	4+	0.750	0.750	0.910	0.910

**Youthfuls Present (Age 21 & Under)**

BI/PD/CSL					PIP/APIP/OBEL/UM/SUM				
# of Vehicles	# of Drivers				# of Vehicles	# of Drivers			
	1	2	3	4+		1	2	3	4+
1	1.100	1.100	1.540	1.540	1	1.100	1.100	1.540	1.540
2	0.913	0.913	1.243	1.243	2	0.913	0.913	1.243	1.243
3	0.825	0.825	1.001	1.001	3	0.825	0.825	1.001	1.001
4+	0.825	0.825	1.001	1.001	4+	0.825	0.825	1.001	1.001

Comprehensive					Collision				
# of Vehicles	# of Drivers				# of Vehicles	# of Drivers			
	1	2	3	4+		1	2	3	4+
1	1.100	1.100	1.540	1.540	1	1.100	1.100	1.540	1.540
2	0.913	0.913	1.243	1.243	2	0.913	0.913	1.243	1.243
3	0.825	0.825	1.001	1.001	3	0.825	0.825	1.001	1.001
4+	0.825	0.825	1.001	1.001	4+	0.825	0.825	1.001	1.001

**Spousal Liability**

Optional Coverage	BI	CSL
Spousal Liability	0.130	0.075

## Underwriting Tier Factor

U/W Tier	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
1	0.564	0.564	0.564	0.564	0.564	0.564	0.564	0.564	0.564	0.564
2	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600
3	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624
4	0.645	0.645	0.645	0.645	0.645	0.645	0.645	0.645	0.645	0.645
5	0.665	0.665	0.665	0.665	0.665	0.665	0.665	0.665	0.665	0.665
6	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685
7	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704
8	0.722	0.722	0.722	0.722	0.722	0.722	0.722	0.722	0.722	0.722
9	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740
10	0.758	0.758	0.758	0.758	0.758	0.758	0.758	0.758	0.758	0.758
11	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777
12	0.794	0.794	0.794	0.794	0.794	0.794	0.794	0.794	0.794	0.794
13	0.812	0.812	0.812	0.812	0.812	0.812	0.812	0.812	0.812	0.812
14	0.831	0.831	0.831	0.831	0.831	0.831	0.831	0.831	0.831	0.831
15	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850
16	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870
17	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889
18	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910
19	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
20	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954
21	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018
24	1.028	1.028	1.028	1.028	1.028	1.028	1.028	1.028	1.028	1.028
25	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039
26	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049
27	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060
28	1.071	1.071	1.071	1.071	1.071	1.071	1.071	1.071	1.071	1.071
29	1.083	1.083	1.083	1.083	1.083	1.083	1.083	1.083	1.083	1.083
30	1.095	1.095	1.095	1.095	1.095	1.095	1.095	1.095	1.095	1.095
31	1.107	1.107	1.107	1.107	1.107	1.107	1.107	1.107	1.107	1.107
32	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120	1.120
33	1.132	1.132	1.132	1.132	1.132	1.132	1.132	1.132	1.132	1.132
34	1.146	1.146	1.146	1.146	1.146	1.146	1.146	1.146	1.146	1.146
35	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160
36	1.175	1.175	1.175	1.175	1.175	1.175	1.175	1.175	1.175	1.175
37	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190	1.190
38	1.206	1.206	1.206	1.206	1.206	1.206	1.206	1.206	1.206	1.206
39	1.221	1.221	1.221	1.221	1.221	1.221	1.221	1.221	1.221	1.221
40	1.238	1.238	1.238	1.238	1.238	1.238	1.238	1.238	1.238	1.238
41	1.257	1.257	1.257	1.257	1.257	1.257	1.257	1.257	1.257	1.257
42	1.276	1.276	1.276	1.276	1.276	1.276	1.276	1.276	1.276	1.276
43	1.295	1.295	1.295	1.295	1.295	1.295	1.295	1.295	1.295	1.295
44	1.316	1.316	1.316	1.316	1.316	1.316	1.316	1.316	1.316	1.316
45	1.339	1.339	1.339	1.339	1.339	1.339	1.339	1.339	1.339	1.339
46	1.364	1.364	1.364	1.364	1.364	1.364	1.364	1.364	1.364	1.364

## PRIVATE PASSENGER AUTO

## NY RATES

<b>U/W Tier</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>	<b>BPIP</b>	<b>APIP</b>	<b>OBEL</b>	<b>UM</b>	<b>SUM</b>	<b>Comp</b>	<b>Coll</b>
47	1.389	1.389	1.389	1.389	1.389	1.389	1.389	1.389	1.389	1.389
48	1.417	1.417	1.417	1.417	1.417	1.417	1.417	1.417	1.417	1.417
49	1.448	1.448	1.448	1.448	1.448	1.448	1.448	1.448	1.448	1.448
50	1.481	1.481	1.481	1.481	1.481	1.481	1.481	1.481	1.481	1.481
51	1.519	1.519	1.519	1.519	1.519	1.519	1.519	1.519	1.519	1.519
52	1.560	1.560	1.560	1.560	1.560	1.560	1.560	1.560	1.560	1.560
53	1.609	1.609	1.609	1.609	1.609	1.609	1.609	1.609	1.609	1.609
54	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664
55	1.731	1.731	1.731	1.731	1.731	1.731	1.731	1.731	1.731	1.731
56	1.814	1.814	1.814	1.814	1.814	1.814	1.814	1.814	1.814	1.814
57	1.926	1.926	1.926	1.926	1.926	1.926	1.926	1.926	1.926	1.926
58	2.094	2.094	2.094	2.094	2.094	2.094	2.094	2.094	2.094	2.094
59	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432
60	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554

**Underwriting Tier Movement**

Number of Claim Free Years in NY	Tier Movement if No Late Pay Latest Year					Tier Movement if Late Pay in Latest Year
	Underwriting Tier					
	1-12	13-24	25-36	37-48	49-60	
0	0	0	0	0	0	0
1	0	0	-5	-5	-5	0
2	0	0	-5	-5	-10	0
3	-1	-1	-5	-5	-10	0
4	-1	-1	-5	-5	-10	0
5	-1	-1	-5	-5	-10	0
6	-1	-1	-5	-5	-10	0
7	-1	-1	-5	-5	-10	0
8	-1	-1	-5	-5	-10	0
9	-1	-1	-5	-5	-10	0
10	-1	-1	-5	-5	-10	0
11	-1	-1	-5	-5	-10	0
12	-1	-1	-5	-5	-10	0
13	-1	-1	-5	-5	-10	0
14	-1	-1	-5	-5	-10	0
15	-1	-1	-5	-5	-10	0
16	-1	-1	-5	-5	-10	0
17	-1	-1	-5	-5	-10	0
18	-1	-1	-5	-5	-10	0
19	-1	-1	-5	-5	-10	0
20+	-1	-1	-5	-5	-10	0

**Tier Movement Rules**

1. Claim-free for purposes of this rule is no claim greater than \$500.
2. The counting of number of claim-free years in New York will begin on 10/1/2012 (the inception of the Rate Protection program).
3. The lowest tier obtainable through claims-free tier movement is 2; lowest tier obtainable through improved insurance score is 1.
4. If a Late Pay occurs during the most recent policy period, then tier movement is stopped for the subsequent policy period.
5. A Late Pay is defined as any payment received for the previous policy period after the due date of premium payment.
6. Applicable tier movement is the maximum determined by the table above or by a newly requested insurance score.

**Increased Limit Factors**

**BI**

Limit	Factor
\$25/50	1.000
\$50/100	1.265
\$100/100	1.389
\$100/300	1.525
\$300/300	1.633
\$250/500	1.700
\$300/500	1.714
\$500/500	1.824
\$500/1,000	1.920
\$1,000/1,000	2.052

**SUM BI**

Limit	Factor
\$25/50	1.000
\$50/100	1.891
\$100/100	2.153
\$100/300	2.941
\$300/300	3.099
\$250/500	3.361
\$300/500	3.466
\$500/500	3.887
\$500/1,000	4.202
\$1,000/1,000	4.569

**SUM CSL**

Limit	Factor
\$50	1.000
\$60	1.200
\$100	2.050
\$300	2.950
\$500	3.700
\$750	4.050
\$1,000	4.350

**PD**

Limit	Factor
\$10,000	0.965
\$25,000	1.000
\$50,000	1.025
\$100,000	1.050
\$200,000	1.100
\$250,000	1.125
\$300,000	1.150
\$500,000	1.190
\$1,000,000	1.240

**CSL**

Limit	Factor
\$60	1.000
\$100	1.152
\$300	1.309
\$500	1.418
\$750	1.492
\$1,000	1.565

**APIP**

Limit	Factor
\$25,000	1.000
\$50,000	1.223
\$100,000	1.637

**Secondary on Work Loss Factor**

Optional Coverage	BPIP
Secondary on Work Loss	0.88

**Deductible Factors**

**COMP**

<b>Ded</b>	<b>w/o FWG</b>	<b>w/ FWG</b>
<b>\$50</b>	1.112	1.150
<b>\$100</b>	0.943	1.000
<b>\$200</b>	0.735	0.820
<b>\$250</b>	0.679	0.770
<b>\$500</b>	0.531	0.620
<b>\$1,000</b>	0.376	0.454
<b>\$1,500</b>	0.320	0.400
<b>\$2,000</b>	0.270	0.350
<b>\$2,500</b>	0.229	0.305
<b>\$5,000</b>	0.197	0.280
<b>\$10,000</b>	0.169	0.250

**BPIP**

<b>Ded</b>	<b>BPIP</b>
<b>\$200</b>	0.750

**COLL**

<b>Ded</b>	<b>w/o FWG</b>	<b>w/ FWG</b>
<b>\$100</b>	1.000	1.101
<b>\$200</b>	0.893	0.994
<b>\$250</b>	0.843	0.953
<b>\$500</b>	0.739	0.862
<b>\$1,000</b>	0.574	0.688
<b>\$1,500</b>	0.450	0.560
<b>\$2,000</b>	0.350	0.457
<b>\$2,500</b>	0.270	0.365
<b>\$5,000</b>	0.240	0.336
<b>\$10,000</b>	0.210	0.307



**Expenses**

Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
<b>Fixed New</b>	36		36							
<b>Longevity</b>	below		below							
<b>Fixed All</b>	42		42							
<b>A &amp; O</b>	0.140	0.140	0.140	0.192	0.192	0.192	0.192	0.192	0.183	0.103
<b>Variable</b>	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.240	0.240

**Expected Longevity Calculation**

(Calculated at time of new policy application)

1. Intercept Factor
2. Multiply by State Factor
3. Multiply by Home Multi-Policy Indicator Factor
4. Multiply by Tenant Multi-Policy Indicator Factor
5. Multiply by Condo Multi-Policy Indicator Factor
6. Multiply by Mobile-Home Multi-Policy Discount Factor
7. Multiply by Number of Vehicles Factor
8. Multiply by Marital Status Factor
9. Multiply by Minimum Driver Age Factor
10. Multiply by UW Tier Level Factor
11. Add 1.00
12. Add Minimum Driver Age
13. Determine maximum of Minimum Driver Age plus 5 and 80
14. If result of step 12 is above 80, result from step 13 minus minimum driver age. Otherwise, result of step 11.

**Intercept**

32.704

**State Factor**

1.357

**Multi-Policy Indicator Factor**

Policy Type	Y	N
Home	1.000	0.460
Condo	1.000	0.542
Tenant	1.000	0.886
Mobile Home	1.000	0.584

**Number of Vehicles Factor**

# of Vehicles	Factor
1	0.597
2+	1.000

**Marital Status Factor**

Married	Factor
Y	1.173
N	1.000

**Minimum Driver Age Factor**

Minimum Age	Factor
0 to 23	0.665
24 to 29	0.726
30 to 39	0.707
40 to 49	0.873
50+	1.000

**Underwriting Tier Level Factor**

UW Tier	Factor
1 to 4	1.738
5 to 12	1.442
13 to 20	1.300
21 to 39	1.167
40 to 60	1.000

Multi-Policy Discount Factors

Home	Tenant	Condo	Mobile Home	PCL	Boat	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
Y	Y	Y	Y	Y	Y	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
Y	Y	Y	Y	Y	N	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	Y	Y	Y	N	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	Y	Y	Y	N	N	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902
Y	Y	Y	N	Y	Y	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
Y	Y	Y	N	Y	N	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	Y	Y	N	N	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	Y	Y	N	N	N	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902
Y	Y	N	Y	Y	Y	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
Y	Y	N	Y	Y	N	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	Y	N	Y	N	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	Y	N	Y	N	N	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902
Y	Y	N	N	Y	Y	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
Y	Y	N	N	Y	N	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	Y	N	N	N	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	Y	N	N	N	N	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902
Y	N	Y	Y	Y	Y	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
Y	N	Y	Y	Y	N	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	N	Y	Y	N	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	N	Y	Y	N	N	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902
Y	N	Y	N	Y	Y	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
Y	N	Y	N	Y	N	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	N	Y	N	N	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	N	Y	N	N	N	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902
Y	N	N	Y	Y	Y	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
Y	N	N	Y	Y	N	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	N	N	Y	N	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	N	N	Y	N	N	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902
Y	N	N	N	Y	Y	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
Y	N	N	N	Y	N	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	N	N	N	N	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Y	N	N	N	N	N	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902	0.902
N	Y	Y	Y	Y	Y	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885
N	Y	Y	Y	Y	N	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903
N	Y	Y	Y	N	Y	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903
N	Y	Y	Y	N	N	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922
N	Y	Y	N	Y	Y	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913
N	Y	Y	N	Y	N	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
N	Y	Y	N	N	Y	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
N	Y	Y	N	N	N	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951
N	Y	N	Y	Y	Y	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885
N	Y	N	Y	Y	N	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903
N	Y	N	Y	N	Y	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903
N	Y	N	Y	N	N	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922
N	Y	N	N	Y	Y	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913
N	Y	N	N	Y	N	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
N	Y	N	N	N	Y	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
N	Y	N	N	N	N	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951
N	N	Y	Y	Y	Y	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885

PRIVATE PASSENGER AUTO

NY RATES

Home	Tenant	Condo	Mobile Home	PCL	Boat	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
N	N	Y	Y	Y	N	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903
N	N	Y	Y	N	Y	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903	0.903
N	N	Y	Y	N	N	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922
N	N	Y	N	Y	Y	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913	0.913
N	N	Y	N	Y	N	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
N	N	Y	N	N	Y	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
N	N	Y	N	N	N	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951
N	N	N	Y	Y	Y	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912
N	N	N	Y	Y	N	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
N	N	N	Y	N	Y	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931	0.931
N	N	N	Y	N	N	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
N	N	N	N	Y	Y	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
N	N	N	N	Y	N	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
N	N	N	N	N	Y	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
N	N	N	N	N	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Home= ErieSecure Home (excl. Manufactured Homes) or HomeProtector (Broadcover, Extracover, or Ultracover Policy)

Tenant = ErieSecure Tenant or HomeProtector Tenantcover

Condo = ErieSecure Condo or HomeProtector Condocover

Mobile Home = ErieSecure Home for Manufactured Homes or HomeProtector Mobile Home Protector Policy

PCL = PCL Policy

Boat = Boat Protector Policy

**Pay Plan Discount Factors – Rate Protection**

Pay Plan	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
B	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
E	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
F	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
G	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Roadside and Rentals****Base Rates**

Limit per day/Limit per disablement	Company of NY
Class 1 - \$20/900	15
Class 2 - 25/1,125	22
Class 3 - 30/1,350	27
Class 4 - 35/1,575	32
Class 5 - 40/1,800	37
Road Service Only	4

Road Service will not be sold without Comp coverage.

**COMP Class Factors**

Limit per day/Limit per disablement	Company of NY
Class 1 - \$20/900	0.267
Class 2 - 25/1,125	0.364
Class 3 - 30/1,350	0.370
Class 4 - 35/1,575	0.375
Class 5 - 40/1,800	0.378

**COLL Class Factors**

Limit per day/Limit per disablement	Company of NY
Class 1 - \$20/900	1.000
Class 2 - 25/1,125	0.818
Class 3 - 30/1,350	0.778
Class 4 - 35/1,575	0.750
Class 5 - 40/1,800	0.730

**Transportation Expense Only**

Limit per day/Limit per disablement	Company of NY
Class 1 - \$20/900	0.733
Class 2 - 25/1,125	0.818
Class 3 - 30/1,350	0.852
Class 4 - 35/1,575	0.875
Class 5 - 40/1,800	0.892

**Transportation Expense – Comp Only**

Limit per day/Limit per disablement	Company of NY
<b>Class 1 - \$20/900</b>	0.000
<b>Class 2 - 25/1,125</b>	0.182
<b>Class 3 - 30/1,350</b>	0.222
<b>Class 4 - 35/1,575</b>	0.250
<b>Class 5 - 40/1,800</b>	0.270

**Transportation Expense – Coll Only**

Limit per day/Limit per disablement	Company of NY
<b>Class 1 - \$20/900</b>	0.733
<b>Class 2 - 25/1,125</b>	0.636
<b>Class 3 - 30/1,350</b>	0.630
<b>Class 4 - 35/1,575</b>	0.625
<b>Class 5 - 40/1,800</b>	0.622

**Type of Vehicle Surcharge**

Type of Vehicle	Company of NY
<b>Motorhome</b>	\$1
<b>Other</b>	\$0

**MISC PPA – RATE PROTECTION PROGRAM****ORDER OF CALCULATION – MISC PPA**

Use only those steps which are applicable. **Round after each step.**

**BI, PD & CSL Calculation – MISC PPA**

1. Misc PPA Base Rate by Territory.
2. Multiply by Misc PPA Increased Limit Factor.
3. Multiply by Misc PPA Liability Symbol Factor.
4. Multiply by Misc PPA Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Misc PPA Age 55 or Over Discount Factor.
5. Multiply by Misc PPA Secondary Class Factor.
6. Multiply by PPA Driving Record Factor.
7. Multiply by Misc PPA Accident Prevention Course Discount Factor.
8. Multiply by Misc PPA College Student Discount Factor.
9. Multiply by Misc PPA Anti-Lock Brake Discount Factor.
10. Multiply by Misc PPA Daytime Running Light Discount Factor.
11. Multiply by Misc PPA Inexperienced Operator Surcharge.
12. Multiply by Misc PPA Special Motor Home Discount Factor. (Refer to Rule 26.)
13. Multiply by PPA Multi-Policy Discount.
14. Multiply by PPA Claims/Violation Free Discount Factor.
15. Multiply by PPA Underwriting Tier Factor.
16. Multiply by PPA Pay Plan Discount.

**Basic PIP Calculation – MISC PPA**

1. Misc PPA Base Rate by Territory.
2. Multiply by Misc PPA PIP Coverage Option Factor.
3. Multiply by Misc PPA PIP/UM Symbol Factor.
4. Multiply by Misc PPA PIP Deductible Option Factor.
5. Multiply by MISC PPA Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Misc PPA Age 55 or Over Discount Factor.
6. Multiply by Misc PPA Secondary Class Factor.
7. Multiply by PPA Driving Record Factor.
8. Multiply by Misc PPA Accident Prevention Course Discount Factor.
9. Multiply by Misc PPA College Student Discount Factor.
10. Multiply by Misc PPA Passive Restraints Discount Factor.
11. Multiply by Misc PPA Anti-Lock Brake Discount Factor.
12. Multiply by Misc PPA Daytime Running Light Discount Factor.
13. Multiply by Misc PPA Inexperienced Operator Surcharge.
14. Multiply by Misc PPA Special Motor Home Discount Factor. (Refer to Rule 26.)
15. Multiply by PPA Multi-Policy Discount.
16. Multiply by PPA Underwriting Tier Factor.
17. Multiply by PPA Pay Plan Discount.

**Additional PIP Calculation – MISC PPA**

1. Misc PPA Rate for Additional Limit.
2. Multiply by Misc PPA PIP/UM Symbol Factor.
3. Multiply by Misc PPA Accident Prevention Course Discount Factor.
4. Multiply by Misc PPA Passive Restraints Discount Factor.
5. Multiply by Misc PPA Anti-Lock Brake Discount Factor.
6. Multiply by Misc PPA Daytime Running Light Discount Factor.
7. Multiply by PPA Underwriting Tier Factor.
8. Multiply by PPA Pay Plan Discount.

**OBEL Calculation – MISC PPA**

1. Misc PPA Base Rate.
2. Multiply by Misc PPA PIP/UM Symbol Factor.
3. Multiply by Misc PPA Accident Prevention Course Discount Factor.
4. Multiply by Misc PPA Passive Restraints Discount Factor.
5. Multiply by Misc PPA Anti-Lock Brake Discount Factor.
6. Multiply by Misc PPA Daytime Running Light Discount Factor.
7. Multiply by PPA Underwriting Tier Factor.
8. Multiply by PPA Pay Plan Discount.



**UM/SUM Calculation – MISC PPA**

1. Misc PPA Base Rate by Limit and Territory.
2. Multiply by Misc PPA PIP/UM Symbol Factor.
3. Multiply by Misc PPA Special Motor Home Discount Factor. (Refer to Rule 26.)
4. Multiply by PPA Underwriting Tier Factor.
5. Multiply by PPA Pay Plan Discount.

**Comp Calculation – MISC PPA**

1. Misc PPA Base Rate by Territory.
2. Multiply by Misc PPA Model Year Factor.
3. Multiply by Misc PPA Phy Dam Symbol Factor Model Years 2011 & Newer or Model Years 2010 & Prior.
4. Multiply by Misc PPA Comprehensive Deductible Factor. (Use appropriate factor for With or Without Full Window Glass Coverage.)
5. Multiply by Misc PPA Adult Class Factor or Youthful Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Misc PPA Age 55 or Over Discount Factor.
6. Multiply by Misc PPA Secondary Class Factor.
7. Multiply by Misc PPA College Student Discount Factor.
8. Multiply by Misc PPA Anti-Theft Discount.
9. Multiply by PPA Multi-Policy Discount.
10. Multiply by PPA Claims/Violation Free Discount Factor.
11. Multiply by PPA Underwriting Tier Factor.
12. Multiply by PPA Pay Plan Discount.

**Coll Calculation – MISC PPA**

1. MISC PPA Base Rate by Territory.
2. Multiply by Misc PPA Model Year Factor.
3. Multiply by Misc PPA Phy Dam Symbol Factor Model Years 2011 & Newer or Model Years 2010 & Prior.
4. Multiply by Misc PPA Collision Deductible Factor. (Use appropriate factor for With or Without Full Window Glass Coverage. Full Window Glass Coverage is only available under Coll if not purchased under Comp.)
5. Multiply by Misc PPA Coll Class Factor. Adjustments to this factor may include:
  - a. If Farm Class applies to a Youthful Class, see Youthful Farm Class Factor.
  - b. Subtract Multi-Car Discount Factor.
  - c. Subtract Misc PPA Age 55 or Over Discount Factor.
6. Multiply by Misc PPA Secondary Class Factor.
7. Multiply by PPA Driving Record Factor.
8. Multiply by Misc PPA Accident Prevention Course Discount Factor.
9. Multiply by Misc PPA College Student Discount Factor.
10. Multiply by Misc PPA Anti-Lock Brake Discount Factor.
11. Multiply by Misc PPA Daytime Running Light Discount Factor.
12. Multiply by Misc PPA Inexperienced Operator Surcharge.
13. Multiply by Misc PPA Special Motor Home Discount Factor. (Refer to Rule 26.)
14. Multiply by PPA Multi-Policy Discount.
15. Multiply by PPA Claims/Violation Free Discount Factor.
16. Multiply by PPA Underwriting Tier Factor.
17. Multiply by PPA Pay Plan Discount.

**Roadside and Rentals Calculation – MISC PPA**

**Transportation Expense - Comp, Transportation Expense - Coll, and Road Service – MISC PPA**

1. Base Rate by Class and Company.
2. Add Type of Vehicle Surcharge.

**Road Service Only – MISC PPA**

1. Base Rate for Road Service Only by Company.
2. Add Type of Vehicle Surcharge.

**Transportation Expense – Comp and Road Service – MISC PPA**

1. Base Rate by Class and Company.
2. Multiply by the Comp factor by Class and Company.
3. Add Type of Vehicle Surcharge.

**Transportation Expense - Coll and Road Service – MISC PPA**

1. Base Rate by Class and Company.
2. Multiply by the Coll factor by Class and Company.
3. Add Type of Vehicle Surcharge.

**Transportation Expense – Comp and Transportation Expense – Coll – MISC PPA**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense Only factor by Class and Company.

**Transportation Expense – Comp Only – MISC PPA**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense - Comp Only factor by Class and Company.

**Transportation Expense – Coll Only – MISC PPA**

1. Base Rate by Class and Company.
2. Multiply by the Transportation Expense - Coll Only factor by Class and Company.

**RATES AND FACTORS – MISCELLANEOUS PRIVATE PASSENGER AUTO**

**Base Rates (A1AL Single) – MISC PPA**

<b>Base Rates – MISC PPA</b>						
<b>Terr</b>	<b>\$25/50 BI</b>	<b>\$25M PD</b>	<b>\$60M CSL</b>	<b>\$50M PIP</b>	<b>\$100 Comp</b>	<b>\$250 Coll</b>
1	110	196	333	169	236	323
2	104	157	289	172	266	334
4	158	258	456	207	170	344
5	160	280	479	234	148	380
6	203	297	554	321	190	411
7	165	281	487	237	162	351
10	118	218	363	177	239	332
11	123	203	358	187	220	341
12	114	244	382	168	162	374
13	112	219	356	151	190	335
14	109	201	336	190	205	337
15	111	223	358	169	177	340
16	97	170	291	166	184	348
17	98	190	310	154	167	325
18	109	176	312	174	247	357
19	115	214	356	190	190	386
20	124	221	375	190	179	368
21	121	241	389	190	130	370
23	127	231	389	218	186	396
25	122	197	350	220	219	385
26	121	228	377	200	191	384
27	113	194	335	168	197	349
28	114	199	341	184	174	344
29	118	208	355	164	172	357
30	122	211	363	183	152	330
32	124	233	386	178	145	355
33	122	247	396	152	125	360
34	109	204	339	163	171	357
35	135	209	379	195	265	411
36	122	243	393	179	134	363
37	124	236	389	177	170	369
38	128	259	415	176	157	352
39	122	210	362	170	191	377
41	106	196	327	168	179	364
42	105	182	314	170	185	355
43	183	297	527	464	314	519
45	170	265	479	333	319	519
47	163	297	499	282	218	489
49	179	306	529	345	257	492
51	174	307	523	304	274	608
52	172	339	549	298	233	579
53	241	368	673	410	341	676
54	196	357	600	324	263	589

<b>Base Rates – MISC PPA</b>						
<b>Terr</b>	<b>\$25/50 BI</b>	<b>\$25M PD</b>	<b>\$60M CSL</b>	<b>\$50M PIP</b>	<b>\$100 Comp</b>	<b>\$250 Coll</b>
55	207	364	622	361	198	538
56	437	538	1102	670	1407	842
57	522	597	1274	798	1392	1107
58	313	397	800	444	1151	669
60	313	490	884	541	240	687
61	325	475	888	453	239	602
62	267	426	762	420	234	594
63	393	511	1016	675	1146	813
64	425	526	1074	756	628	729
65	276	453	799	472	225	597
66	224	353	635	414	238	518
67	593	673	1444	920	1523	998
68	625	676	1490	956	1528	1037
69	312	458	854	570	1181	669
70	138	229	403	220	201	347
71	141	218	396	206	229	335
72	102	182	309	160	209	359
73	109	192	327	165	210	356
74	159	273	472	292	229	473
75	141	243	419	222	245	404

**Additional PIP & OBEL Rates – MISC PPA**

<b>LIMIT</b>	<b>Rate</b>
<b>ADDITIONAL PIP</b>	
<b>\$25,000</b>	11
<b>50,000</b>	13
<b>100,000</b>	18
<b>OBEL</b>	
<b>\$25,000</b>	8

**Statutory UM BI Rates – MISC PPA**

<b>\$25/50 Statutory UM BI (for accidents which occur inside NY)</b>	
<b>Rate</b>	9

**SUM Rates – MISC PPA**

The following rates are for Supplementary Uninsured Motorists Coverage (SUM) and include Statutory UM BI. All Vehicles (Including Non-Owned) Per Vehicle or Set of Tags.

**SUM BI Rates – MISC PPA**

<b>SUM BI</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$25/50</b>	20	27
<b>50/100</b>	38	51
<b>100/100</b>	43	58
<b>100/300</b>	59	79
<b>300/300</b>	62	84
<b>250/500</b>	67	91
<b>300/500</b>	69	93
<b>500/500</b>	78	105
<b>500/1,000</b>	84	114
<b>1,000/1,000</b>	91	123

**SUM CSL Rates – MISC PPA**

<b>SUM CSL</b>		
<b>Limit</b>	<b>Rates</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$50,000</b>	21	28
<b>60,000</b>	25	34
<b>100,000</b>	43	58
<b>300,000</b>	62	84
<b>500,000</b>	78	105
<b>750,000</b>	85	114
<b>1,000,000</b>	91	123

**Increased Limit Factors – MISC PPA**

**Metro** includes the following zones: 4, 5, 6, 12, 20, 21, 56, 57, 58, 60, 61, 62, 63, 64, 67, 68, 69 and 71.

**Non-Metro** includes all remaining zones.

**Age ≤ 21** applies to all vehicles on policies with at least one driver age 21 or below.

**Age > 21** applies to all vehicles on policies with all drivers age 22 or older.

BI					CSL				
Limit	Non-Metro		Metro		Limit	Non-Metro		Metro	
	Age ≤ 21	Age > 21	Age ≤ 21	Age > 21		Age ≤ 21	Age > 21	Age ≤ 21	Age > 21
	Factor	Factor	Factor	Factor		Factor	Factor	Factor	Factor
<b>\$25/50</b>	1.000	1.000	1.000	1.000	<b>\$60,000</b>	1.000	1.000	1.000	1.000
<b>50/100</b>	1.303	1.265	1.290	1.257	<b>100,000</b>	1.155	1.152	1.151	1.148
<b>100/100</b>	1.401	1.389	1.387	1.375	<b>300,000</b>	1.328	1.309	1.319	1.299
<b>100/300</b>	1.510	1.525	1.495	1.505	<b>500,000</b>	1.465	1.418	1.450	1.401
<b>300/300</b>	1.690	1.633	1.663	1.602	<b>750,000</b>	1.548	1.492	1.530	1.471
<b>250/500</b>	1.802	1.700	1.768	1.663	<b>1,000,000</b>	1.631	1.565	1.610	1.541
<b>300/500</b>	1.819	1.714	1.784	1.676					
<b>500/500</b>	1.955	1.824	1.913	1.777					
<b>500/1,000</b>	2.074	1.920	2.026	1.864					
<b>1,000/1,000</b>	2.217	2.052	2.165	1.993					

PD	
Limit	Factor
<b>\$10,000</b>	0.965
<b>25,000</b>	1.000
<b>50,000</b>	1.025
<b>100,000</b>	1.050
<b>200,000</b>	1.100
<b>250,000</b>	1.125
<b>300,000</b>	1.150
<b>500,000</b>	1.190
<b>1,000,000</b>	1.240

**PIP Coverage Option Factors – MISC PPA**

Option	Factor
Basic PIP	1.00
Secondary on Work Loss (Named Insured and Spouse)	0.88

**PIP Deductible Option Factors – MISC PPA**

Option	Factor
No Deductible	1.00
\$200 Family Deductible Option	0.75

**Liability and Other Symbol Factors – MISC PPA****Model Years 2010 & Older – MISC PPA**

<b>Liability *</b>		<b>Other**</b>	
<b>Symbol</b>	<b>Factor</b>	<b>Symbol</b>	<b>Factor</b>
<b>01</b>	0.80	<b>01</b>	0.76
<b>02</b>	0.80	<b>02</b>	0.76
<b>03</b>	0.80	<b>03</b>	0.76
<b>04</b>	0.80	<b>04</b>	0.76
<b>05</b>	0.83	<b>05</b>	0.76
<b>06</b>	0.88	<b>06</b>	0.76
<b>07</b>	0.94	<b>07</b>	0.81
<b>08</b>	0.98	<b>08</b>	0.85
<b>09</b>	1.03	<b>09</b>	0.89
<b>10</b>	1.07	<b>10</b>	0.93
<b>11</b>	1.12	<b>11</b>	0.98
<b>12</b>	1.12	<b>12</b>	1.02
<b>13</b>	1.12	<b>13</b>	1.06
<b>14</b>	1.12	<b>14</b>	1.10
		<b>15</b>	1.14
		<b>16</b>	1.14
		<b>17</b>	1.14
		<b>18</b>	1.14
		<b>19</b>	1.14
		<b>20</b>	1.14
<b>VV</b>	1.00	<b>VV</b>	1.00
<b>WW</b>	1.00	<b>WW</b>	1.00
<b>XX</b>	1.00	<b>XX</b>	1.00
<b>YY</b>	1.00	<b>YY</b>	1.00
<b>ZZ</b>	1.00	<b>ZZ</b>	1.00

\* "Liability" relates to BI, PD, and CSL.

\*\* "Other" relates to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL.

**Model Years 2011 & Newer – MISC PPA**

<b>Model Years 2011 &amp; Newer</b>			
<b>SYMB_LIAB</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>
01	0.213	0.382	0.213
02	0.226	0.396	0.226
03	0.239	0.410	0.239
04	0.251	0.423	0.251
05	0.264	0.438	0.264
06	0.278	0.452	0.278
07	0.291	0.465	0.291
08	0.305	0.480	0.305
09	0.319	0.494	0.319
10	0.334	0.507	0.334
11	0.347	0.522	0.347
12	0.362	0.536	0.362
13	0.376	0.549	0.376
14	0.392	0.564	0.392
15	0.407	0.577	0.407
16	0.422	0.590	0.422
17	0.436	0.604	0.436
18	0.451	0.617	0.451
19	0.466	0.630	0.466
20	0.481	0.643	0.481
21	0.496	0.656	0.496
22	0.511	0.669	0.511
23	0.526	0.681	0.526
24	0.541	0.691	0.541
25	0.555	0.704	0.555
26	0.569	0.715	0.569
27	0.584	0.727	0.584
28	0.597	0.738	0.597
29	0.612	0.749	0.612
30	0.625	0.759	0.625
31	0.639	0.770	0.639
32	0.652	0.780	0.652
33	0.664	0.790	0.664
34	0.677	0.799	0.677
35	0.689	0.808	0.689
36	0.702	0.817	0.702
37	0.715	0.826	0.715
38	0.726	0.834	0.726
39	0.738	0.842	0.738
40	0.749	0.850	0.749
41	0.759	0.857	0.759
42	0.770	0.865	0.770
43	0.781	0.872	0.781
44	0.790	0.878	0.790
45	0.801	0.885	0.801
46	0.811	0.891	0.811

<b>Model Years 2011 &amp; Newer</b>	
<b>SYMB_OTHR</b>	<b>Other*</b>
01	0.263
02	0.272
03	0.282
04	0.290
05	0.299
06	0.306
07	0.315
08	0.323
09	0.332
10	0.349
11	0.365
12	0.382
13	0.418
14	0.453
15	0.489
16	0.527
17	0.562
18	0.599
19	0.635
20	0.670
21	0.704
22	0.737
23	0.770
24	0.800
25	0.830
26	0.857
27	0.883
28	0.908
29	0.931
30	0.953
31	0.973
32	0.992
33	1.008
34	1.026
35	1.040
36	1.054
37	1.068
38	1.081
39	1.094
40	1.106
41	1.118
42	1.132
43	1.146
44	1.159
45	1.174
46	1.190



Model Years 2011 & Newer			
SYMB_LIAB	BI	PD	CSL
47	0.820	0.897	0.820
48	0.830	0.903	0.830
49	0.840	0.909	0.840
50	0.848	0.914	0.848
51	0.857	0.918	0.857
52	0.866	0.924	0.866
53	0.875	0.929	0.875
54	0.882	0.933	0.882
55	0.891	0.937	0.891
56	0.900	0.941	0.900
57	0.908	0.945	0.908
58	0.916	0.950	0.916
59	0.924	0.954	0.924
60	0.934	0.957	0.934
61	0.941	0.960	0.941
62	0.950	0.964	0.950
63	0.958	0.967	0.958
64	0.967	0.971	0.967
65	0.975	0.974	0.975
66	0.984	0.977	0.984
67	0.994	0.980	0.994
68	1.003	0.983	1.003
69	1.012	0.987	1.012
70	1.022	0.990	1.022
71	1.033	0.994	1.033
72	1.044	0.997	1.044
73	1.055	1.000	1.055
74	1.067	1.003	1.067
75	1.078	1.007	1.078
76	1.091	1.011	1.091
77	1.103	1.015	1.103
78	1.117	1.019	1.117
79	1.131	1.022	1.131
80	1.147	1.027	1.147
81	1.163	1.031	1.163
82	1.179	1.036	1.179
83	1.195	1.040	1.195
84	1.214	1.046	1.214
85	1.233	1.051	1.233
86	1.255	1.057	1.255
87	1.276	1.062	1.276
88	1.298	1.069	1.298
89	1.322	1.076	1.322
90	1.348	1.082	1.348
91	1.375	1.090	1.375
92	1.404	1.098	1.404
93	1.434	1.105	1.434
94	1.466	1.114	1.466

Model Years 2011 & Newer	
SYMB_OTHR	Other*
47	1.209
48	1.228
49	1.251
50	1.276
51	1.302
52	1.311
53	1.321
54	1.331
55	1.340
56	1.349
57	1.357
58	1.366
59	1.375
60	1.386
61	1.395
62	1.404
63	1.412
64	1.421
65	1.430
66	1.440
67	1.450
68	1.459
69	1.468
70	1.476
71	1.486
72	1.495
73	1.505
74	1.514
75	1.523
76	1.531
77	1.541
78	1.550
79	1.559
80	1.569
81	1.578
82	1.587
83	1.596
84	1.605
85	1.614
86	1.623
87	1.633
88	1.642
89	1.652
90	1.660
91	1.669
92	1.678
93	1.687
94	1.698

PRIVATE PASSENGER AUTO

NY RATES

<b>Model Years 2011 &amp; Newer</b>			
<b>SYMB_LIAB</b>	<b>BI</b>	<b>PD</b>	<b>CSL</b>
<b>95</b>	1.501	1.123	1.501
<b>96</b>	1.537	1.133	1.537
<b>97</b>	1.575	1.141	1.575
<b>98</b>	1.614	1.152	1.614
<b>99</b>	1.652	1.162	1.652

<b>Model Years 2011 &amp; Newer</b>	
<b>SYMB_OTHR</b>	<b>Other*</b>
<b>95</b>	1.707
<b>96</b>	1.715
<b>97</b>	1.724
<b>98</b>	1.733
<b>99</b>	1.742

\* "Other" relates to PIP, APIP, OBEL, Statutory UMBI, SUM BI and SUM CSL.

**Class Factors, Adults – Liability, PIP & Phy Dam – MISC PPA**

<b>ADULT CLASSES</b>				
<b>Class</b>	<b>Use</b>	<b>Annual Mileage</b>	<b>Liab, PIP, Coll</b>	<b>Comp</b>
<b>A1AS</b>	Pleasure Use	Short (Up to 8,500 miles)	0.86	0.86
<b>A1AL</b>	Pleasure Use	Long (More than 8,500 miles)	1.00	1.00
<b>A1BS</b>	Driven to work less than 6 miles one way	Short (Up to 8,500 miles)	0.85	0.86
<b>A1BL</b>	Driven to work less than 6 miles one way	Long (More than 8,500 miles)	0.98	0.99
<b>A2AS</b>	Driven to work 6-10 miles one way	Short (Up to 8,500 miles)	0.90	0.91
<b>A2AL</b>	Driven to work 6-10 miles one way	Long (More than 8,500 miles)	0.99	1.00
<b>A2BS</b>	Driven to work 11-14 miles one way	Short (Up to 8,500 miles)	0.93	0.94
<b>A2BL</b>	Driven to work 11-14 miles one way	Long (More than 8,500 miles)	1.00	1.01
<b>A3AS</b>	Driven to work 15-20 miles one way	Short (Up to 12,500 miles)	1.05	1.03
<b>A3AL</b>	Driven to work 15-20 miles one way	Long (More than 12,500 miles)	1.07	1.05
<b>A3BS</b>	Driven to work 21-30 miles one way	Short (Up to 15,500 miles)	1.08	1.06
<b>A3BL</b>	Driven to work 21-30 miles one way	Long (More than 15,500 miles)	1.11	1.08
<b>A3C</b>	Driven to work 31+ miles one way	Not applicable	1.13	1.10
<b>A4S</b>	Business Use	Short (Up to 12,500 miles)	1.09	1.07
<b>A4L</b>	Business Use	Long (12,500 miles or more)	1.13	1.11
<b>A1AF</b>	Farm	Not applicable	0.85	0.85

**Age 55 & Over Discount – MISC PPA**

Age 55 & Over Discount	0.05
Age 55 & Over Discount does not apply	0.00

## Secondary Rating Class Factors – MISC PPA

Gender	Age	Married		Unmarried	
		Class	Factor	Class	Factor
Female	24	FM24	1.000	FS24	1.070
Female	25	FM25	1.000	FS25	1.050
Female	26	FM26	1.000	FS26	1.030
Female	27	FM27	0.990	FS27	1.020
Female	28	FM28	0.980	FS28	1.010
Female	29	FM29	0.965	FS29	0.990
Female	30	FM30	0.955	FS30	0.980
Female	31	FM31	0.950	FS31	0.975
Female	32	FM32	0.945	FS32	0.967
Female	33	FM33	0.934	FS33	0.960
Female	34	FM34	0.922	FS34	0.950
Female	35	FM35	0.908	FS35	0.940
Female	36	FM36	0.894	FS36	0.930
Female	37	FM37	0.880	FS37	0.920
Female	38	FM38	0.872	FS38	0.910
Female	39	FM39	0.864	FS39	0.900
Female	40	FM40	0.856	FS40	0.890
Female	41	FM41	0.848	FS41	0.880
Female	42	FM42	0.840	FS42	0.870
Female	43	FM43	0.840	FS43	0.866
Female	44	FM44	0.840	FS44	0.862
Female	45	FM45	0.840	FS45	0.858
Female	46	FM46	0.840	FS46	0.854
Female	47	FM47	0.840	FS47	0.850
Female	48	FM48	0.840	FS48	0.850
Female	49	FM49	0.840	FS49	0.850
Female	50	FM50	0.840	FS50	0.850
Female	51	FM51	0.840	FS51	0.850
Female	52	FM52	0.840	FS52	0.850
Female	53	FM53	0.842	FS53	0.856
Female	54	FM54	0.844	FS54	0.862
Female	55	FM55	0.846	FS55	0.868
Female	56	FM56	0.848	FS56	0.874
Female	57	FM57	0.850	FS57	0.880
Female	58	FM58	0.860	FS58	0.886
Female	59	FM59	0.870	FS59	0.892
Female	60	FM60	0.880	FS60	0.898
Female	61	FM61	0.890	FS61	0.904
Female	62	FM62	0.900	FS62	0.910
Female	63	FM63	0.910	FS63	0.918
Female	64	FM64	0.920	FS64	0.926
Female	65	FM65	0.930	FS65	0.934
Female	66	FM66	0.940	FS66	0.942
Female	67	FM67	0.950	FS67	0.950
Female	68	FM68	0.960	FS68	0.960
Female	69	FM69	0.970	FS69	0.970

PRIVATE PASSENGER AUTO

NY RATES

Gender	Age	Married		Unmarried	
		Class	Factor	Class	Factor
Female	70	FM70	0.980	FS70	0.980
Female	71	FM71	0.997	FS71	0.997
Female	72	FM72	1.015	FS72	1.015
Female	73	FM73	1.030	FS73	1.030
Female	74	FM74	1.060	FS74	1.060
Female	75	FM75	1.090	FS75	1.090
Female	76	FM76	1.090	FS76	1.090
Female	77	FM77	1.090	FS77	1.090
Female	78	FM78	1.090	FS78	1.090
Female	79	FM79	1.090	FS79	1.090
Female	80	FM80	1.090	FS80	1.090
Female	81	FM81	1.090	FS81	1.090
Female	82	FM82	1.090	FS82	1.090
Female	83	FM83	1.090	FS83	1.090
Female	84	FM84	1.090	FS84	1.090
Female	85	FM85	1.090	FS85	1.090
Female	86	FM86	1.090	FS86	1.090
Female	87	FM87	1.090	FS87	1.090
Female	88	FM88	1.090	FS88	1.090
Female	89	FM89	1.090	FS89	1.090
Female	90+	FM90	1.090	FS90	1.090
Male	24	MM24	1.000	MS24	1.180
Male	25	MM25	1.000	MS25	1.120
Male	26	MM26	1.000	MS26	1.090
Male	27	MM27	0.990	MS27	1.070
Male	28	MM28	0.980	MS28	1.040
Male	29	MM29	0.965	MS29	1.020
Male	30	MM30	0.955	MS30	1.000
Male	31	MM31	0.950	MS31	0.990
Male	32	MM32	0.945	MS32	0.980
Male	33	MM33	0.934	MS33	0.970
Male	34	MM34	0.922	MS34	0.960
Male	35	MM35	0.908	MS35	0.950
Male	36	MM36	0.894	MS36	0.940
Male	37	MM37	0.880	MS37	0.930
Male	38	MM38	0.872	MS38	0.920
Male	39	MM39	0.864	MS39	0.910
Male	40	MM40	0.856	MS40	0.900
Male	41	MM41	0.848	MS41	0.890
Male	42	MM42	0.840	MS42	0.880
Male	43	MM43	0.840	MS43	0.874
Male	44	MM44	0.840	MS44	0.868
Male	45	MM45	0.840	MS45	0.862
Male	46	MM46	0.840	MS46	0.856
Male	47	MM47	0.840	MS47	0.850
Male	48	MM48	0.840	MS48	0.850
Male	49	MM49	0.840	MS49	0.850
Male	50	MM50	0.840	MS50	0.850

## PRIVATE PASSENGER AUTO

NY RATES

Gender	Age	Married		Unmarried	
		Class	Factor	Class	Factor
Male	51	MM51	0.840	MS51	0.850
Male	52	MM52	0.840	MS52	0.850
Male	53	MM53	0.842	MS53	0.856
Male	54	MM54	0.844	MS54	0.862
Male	55	MM55	0.846	MS55	0.868
Male	56	MM56	0.848	MS56	0.874
Male	57	MM57	0.850	MS57	0.880
Male	58	MM58	0.860	MS58	0.886
Male	59	MM59	0.870	MS59	0.892
Male	60	MM60	0.880	MS60	0.898
Male	61	MM61	0.890	MS61	0.904
Male	62	MM62	0.900	MS62	0.910
Male	63	MM63	0.910	MS63	0.918
Male	64	MM64	0.920	MS64	0.926
Male	65	MM65	0.930	MS65	0.934
Male	66	MM66	0.940	MS66	0.942
Male	67	MM67	0.950	MS67	0.950
Male	68	MM68	0.960	MS68	0.960
Male	69	MM69	0.970	MS69	0.970
Male	70	MM70	0.980	MS70	0.980
Male	71	MM71	0.997	MS71	0.997
Male	72	MM72	1.015	MS72	1.015
Male	73	MM73	1.030	MS73	1.030
Male	74	MM74	1.060	MS74	1.060
Male	75	MM75	1.090	MS75	1.090
Male	76	MM76	1.090	MS76	1.090
Male	77	MM77	1.090	MS77	1.090
Male	78	MM78	1.090	MS78	1.090
Male	79	MM79	1.090	MS79	1.090
Male	80	MM80	1.090	MS80	1.090
Male	81	MM81	1.090	MS81	1.090
Male	82	MM82	1.090	MS82	1.090
Male	83	MM83	1.090	MS83	1.090
Male	84	MM84	1.090	MS84	1.090
Male	85	MM85	1.090	MS85	1.090
Male	86	MM86	1.090	MS86	1.090
Male	87	MM87	1.090	MS87	1.090
Male	88	MM88	1.090	MS88	1.090
Male	89	MM89	1.090	MS89	1.090
Male	90+	MM90	1.090	MS90	1.090

## Class Factors, Youthful – Liability, PIP &amp; Phy Dam – MISC PPA

Youthful Class Factors - MISC PPA						
Gender		Age	Driver Training	Class	Liab, PIP, & Coll	Comp
Male	Occasional	15	N	B15	2.23	1.59
Male	Occasional	16	N	B16	2.14	1.57
Male	Occasional	17	N	B17	2.06	1.54
Male	Occasional	18	N	B18	2.06	1.54
Male	Occasional	19	N	B19	2.06	1.54
Male	Occasional	20	N	B10	2.06	1.54
Male	Occasional	21	N/A	B11	1.76	1.38
Male	Occasional	22	N/A	B12	1.65	1.35
Male	Occasional	23	N/A	B13	1.60	1.33
Male	Occasional	15	Y	B25	2.09	1.49
Male	Occasional	16	Y	B26	2.01	1.47
Male	Occasional	17	Y	B27	1.94	1.45
Male	Occasional	18	Y	B28	1.94	1.45
Male	Occasional	19	Y	B29	1.94	1.45
Male	Occasional	20	Y	B20	1.94	1.45
Male	Married	15	N	B35	2.01	2.14
Male	Married	16	N	B36	1.96	2.08
Male	Married	17	N	B37	1.89	1.87
Male	Married	18	N	B38	1.88	1.83
Male	Married	19	N	B39	1.87	1.76
Male	Married	20	N	B30	1.81	1.72
Male	Married	21	N/A	B31	1.46	1.41
Male	Married	22	N/A	B32	1.31	1.37
Male	Married	23	N/A	B33	1.27	1.34
Male	Married	15	Y	B45	1.90	2.01
Male	Married	16	Y	B46	1.84	1.95
Male	Married	17	Y	B47	1.78	1.76
Male	Married	18	Y	B48	1.77	1.72
Male	Married	19	Y	B49	1.76	1.65
Male	Married	20	Y	B40	1.70	1.62
Male	Principal	15	N	C15	3.50	3.07
Male	Principal	16	N	C16	3.45	3.01
Male	Principal	17	N	C17	3.36	2.54
Male	Principal	18	N	C18	3.36	2.50
Male	Principal	19	N	C19	3.36	2.39
Male	Principal	20	N	C10	3.15	2.34
Male	Principal	21	N/A	C11	2.08	1.94
Male	Principal	22	N/A	C12	1.79	1.86
Male	Principal	23	N/A	C13	1.71	1.80
Male	Principal	15	Y	C25	3.29	2.89
Male	Principal	16	Y	C26	3.24	2.83
Male	Principal	17	Y	C27	3.16	2.39
Male	Principal	18	Y	C28	3.16	2.35
Male	Principal	19	Y	C29	3.16	2.25

Youthful Class Factors - MISC PPA						
Gender		Age	Driver Training	Class	Liab, PIP, & Coll	Comp
Male	Principal	20	Y	C20	2.96	2.20
Female	Occasional	15	N	D15	1.75	1.27
Female	Occasional	16	N	D16	1.64	1.25
Female	Occasional	17	N	D17	1.58	1.22
Female	Occasional	18	N	D18	1.58	1.22
Female	Occasional	19	N	D19	1.58	1.22
Female	Occasional	20	N	D10	1.58	1.21
Female	Occasional	21	N/A	D11	1.20	1.12
Female	Occasional	22	N/A	D12	1.19	1.11
Female	Occasional	23	N/A	D13	1.18	1.10
Female	Occasional	15	Y	D25	1.64	1.20
Female	Occasional	16	Y	D26	1.55	1.18
Female	Occasional	17	Y	D27	1.49	1.15
Female	Occasional	18	Y	D28	1.49	1.15
Female	Occasional	19	Y	D29	1.49	1.15
Female	Occasional	20	Y	D20	1.49	1.14
Female	Married	15	N	D35	1.21	1.24
Female	Married	16	N	D36	1.18	1.22
Female	Married	17	N	D37	1.11	1.19
Female	Married	18	N	D38	1.11	1.18
Female	Married	19	N	D39	1.05	1.18
Female	Married	20	N	D30	1.05	1.15
Female	Married	21	N/A	D31	0.94	1.05
Female	Married	22	N/A	D32	0.94	1.05
Female	Married	23	N/A	D33	0.93	1.05
Female	Married	15	Y	D45	1.17	1.20
Female	Married	16	Y	D46	1.13	1.18
Female	Married	17	Y	D47	1.08	1.15
Female	Married	18	Y	D48	1.08	1.14
Female	Married	19	Y	D49	0.97	1.05
Female	Married	20	Y	D40	0.97	1.05
Female	Principal	15	N	E15	1.96	1.64
Female	Principal	16	N	E16	1.87	1.61
Female	Principal	17	N	E17	1.71	1.56
Female	Principal	18	N	E18	1.68	1.55
Female	Principal	19	N	E19	1.50	1.55
Female	Principal	20	N	E10	1.49	1.51
Female	Principal	21	N/A	E11	1.35	1.42
Female	Principal	22	N/A	E12	1.29	1.42
Female	Principal	23	N/A	E13	1.27	1.40
Female	Principal	15	Y	E25	1.84	1.55
Female	Principal	16	Y	E26	1.75	1.52
Female	Principal	17	Y	E27	1.61	1.47
Female	Principal	18	Y	E28	1.58	1.46
Female	Principal	19	Y	E29	1.41	1.46
Female	Principal	20	Y	E20	1.40	1.42



\* If Farm class applies, enter an "F" in the 4th position of the class; otherwise leave blank. To determine the Farm Class Factor:

1. Determine the non-farm class factor.
2. Multiply the class factor in Step 1 by the Youthful Farm Class Factor and round to 2 decimal places.

#### Youthful Farm Class Factor – MISC PPA

Youthful Farm Class	0.85
Youthful Farm Class does not apply	1.00

#### Model Year Factors – MISC PPA

Model Year	Comp	Coll
2021	1.96	2.13
2020	1.88	2.04
2019	1.80	1.95
2018	1.72	1.86
2017	1.65	1.78
2016	1.59	1.70
2015	1.52	1.62
2014	1.46	1.55
2013	1.40	1.48
2012	1.34	1.41
2011	1.29	1.33
2010	1.21	1.25
2009	1.17	1.20
2008	1.12	1.15
2007	1.08	1.10
2006	1.04	1.05
2005	1.00	1.00
2004	0.95	0.93
2003	0.91	0.88
2002	0.89	0.84
2001 & Older	0.84	0.79

**Phy Dam Symbol Factors – (Model Years 2011 & Newer) – MISC PPA \***

<b>Model Years 2011 &amp; Newer</b>					
<b>Symbol</b>	<b>Comp</b>	<b>Coll</b>	<b>Symbol</b>	<b>Comp</b>	<b>Coll</b>
01	0.547	0.617	51	1.197	1.784
02	0.564	0.639	52	1.209	1.839
03	0.581	0.661	53	1.220	1.897
04	0.597	0.683	54	1.232	1.958
05	0.614	0.704	55	1.243	2.019
06	0.631	0.726	56	1.256	2.085
07	0.647	0.748	57	1.269	2.152
08	0.662	0.770	58	1.282	2.220
09	0.679	0.792	59	1.295	2.289
10	0.694	0.813	60	1.309	2.361
11	0.710	0.835	61	1.324	2.433
12	0.726	0.878	62	1.339	2.498
13	0.742	0.918	63	1.353	2.563
14	0.756	0.958	64	1.370	2.628
15	0.771	0.993	65	1.387	2.693
16	0.786	1.025	66	1.404	2.757
17	0.801	1.055	67	1.423	2.823
18	0.815	1.080	68	1.442	2.886
19	0.830	1.104	69	1.461	2.952
20	0.844	1.124	70	1.482	3.018
21	0.856	1.140	71	1.504	3.082
22	0.870	1.156	72	1.527	3.148
23	0.883	1.168	73	1.550	3.211
24	0.897	1.179	74	1.575	3.277
25	0.910	1.186	75	1.602	3.342
26	0.923	1.194	76	1.630	3.407
27	0.935	1.201	77	1.658	3.472
28	0.946	1.206	78	1.689	3.536
29	0.959	1.211	79	1.722	3.601
30	0.971	1.216	80	1.755	3.665
31	0.982	1.223	81	1.791	3.731
32	0.993	1.228	82	1.829	3.797
33	1.006	1.235	83	1.868	3.861
34	1.017	1.244	84	1.911	3.926
35	1.027	1.255	85	1.954	3.990
36	1.038	1.268	86	2.002	4.056
37	1.049	1.285	87	2.051	4.120
38	1.059	1.302	88	2.103	4.185
39	1.069	1.323	89	2.159	4.250
40	1.081	1.347	90	2.218	4.314
41	1.091	1.373	91	2.280	4.380
42	1.101	1.402	92	2.346	4.444
43	1.112	1.435	93	2.416	4.510
44	1.122	1.469	94	2.490	4.576
45	1.133	1.507	95	2.569	4.639
46	1.144	1.546	96	2.653	4.705
47	1.153	1.588	97	2.742	4.769
48	1.164	1.633	98	2.838	4.835
49	1.175	1.680	99	2.940	4.899
50	1.186	1.730			

\* Excludes Motor Homes

**High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – MISC PPA \***

Cost New	Model Years 2011 & Newer	
	Comp	Coll
<b>\$150,000 and below</b>	1.000	1.000
<b>\$150,001-160,000</b>	1.058	1.051
<b>\$160,001-170,000</b>	1.116	1.101
<b>\$170,001-180,000</b>	1.174	1.152
<b>\$180,001-190,000</b>	1.232	1.202
<b>\$190,001-200,000</b>	1.290	1.253
<b>\$200,001-210,000</b>	1.348	1.303
<b>\$210,001-220,000</b>	1.406	1.354
<b>\$220,001-230,000</b>	1.464	1.404
<b>\$230,001-240,000</b>	1.522	1.455
<b>\$240,001-250,000</b>	1.580	1.505
<b>\$250,001-260,000</b>	1.638	1.556
<b>\$260,001-270,000</b>	1.696	1.606
<b>\$270,001-280,000</b>	1.754	1.657
<b>\$280,001-290,000</b>	1.812	1.707
<b>\$290,001-300,000</b>	1.870	1.758

For vehicles valued over \$300,000 - Refer to the instructions for "Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer)".

\* Excludes Motor Homes

Phy Dam Symbol Factors (Model Years 2011 & Newer) – MISC PPA must be adjusted for vehicles with a Cost New greater than \$150,000. To calculate the adjusted phy dam symbol factor for these vehicles:

1. Determine the Phy Dam Symbol Factor based on the Phy Dam Symbol Factors (Model Years 2011 & Newer) – MISC PPA table.
2. Multiply the Phy Dam Symbol Factor from step 1 by the High Valued Vehicle Adjustment Factor.
3. Round the result of step 2 to three decimal places.

**Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes**

Cost New	Symbol	Model Years 2011 & Newer	
		Comp	Coll
\$10,000 and below	1	0.488	0.525
\$10,001-20,000	2	0.709	0.731
\$20,001-30,000	3	1.134	1.111
\$30,001-40,000	4	1.546	1.463
\$40,001-50,000	5	1.948	1.796
\$50,001-60,000	6	2.343	2.117
\$60,001-70,000	7	2.732	2.427
\$70,001-80,000	8	3.116	2.729
\$80,001-90,000	9	3.497	3.023
\$90,001-100,000	A	3.874	3.311
\$100,001-110,000	B	4.247	3.593
\$110,001-120,000	C	4.618	3.871
\$120,001-130,000	D	4.986	4.144
\$130,001-140,000	E	5.352	4.414
\$140,001-150,000	F	5.716	4.679
\$150,001-160,000	G	6.046	4.915
\$160,001-170,000	H	6.376	5.151
\$170,001-180,000	J	6.706	5.387
\$180,001-190,000	K	7.036	5.623
\$190,001-200,000	L	7.366	5.859
\$200,001-210,000	M	7.696	6.095
\$210,001-220,000	N	8.026	6.331
\$220,001-230,000	P	8.356	6.567
\$230,001-240,000	R	8.686	6.803
\$240,001-250,000	T	9.016	7.039
\$250,001-260,000	U	9.346	7.275
\$260,001-270,000	V	9.676	7.511
\$270,001-280,000	W	10.006	7.747
\$280,001-290,000	X	10.336	7.983
\$290,001-300,000	Y	10.666	8.219
>\$300,000	Z		

For vehicles valued over \$300,000 - Refer to the instructions for "Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) - Motor Homes"

## Phy Dam Symbol Factors (Model Years 2010 &amp; Prior) – MISC PPA

Model Years 1990 to 2010			Model Years 1989 & Prior		
Symbol*	Comp	Coll	Symbol*	Comp	Coll
01	0.39	0.56	01	0.17	0.38
02	0.43	0.62	02	0.17	0.38
03	0.53	0.68	03	0.17	0.38
04	0.60	0.74	04	0.19	0.41
05	0.69	0.80	05	0.24	0.49
06	0.75	0.84	06	0.37	0.59
07	0.85	0.88	07	0.45	0.65
08	0.92	0.95	08	0.61	0.77
10(A)	1.00	1.00	10(J)	0.72	0.85
11(C)	1.05	1.05	11(K)	0.86	0.94
12(E)	1.10	1.08	12(M)	1.03	1.04
13(F)	1.17	1.16	13(N)	1.08	1.06
14(G)	1.24	1.21	15(R)	1.26	1.18
15(H)	1.36	1.27	16(S)	1.32	1.22
16(J)	1.44	1.31	17(T)	1.42	1.28
17(K)	1.51	1.37	18(U)	1.48	1.31
18(L)	1.61	1.43	19(V)	1.71	1.48
19(M)	1.70	1.49	20(W)	1.77	1.52
20(N)	1.85	1.60	21(X)	1.87	1.57
21(P)	2.01	1.68	22(Y)	1.94	1.61
22(R)	2.27	1.84	23(A)	2.20	1.81
23(T)	2.55	2.02	24(B)	2.27	1.85
24(U)	2.89	2.23	25(C)	2.37	1.90
25(W)	3.54	2.58	26(D)	2.43	1.94
26(X)	4.05	2.87	27(E)	2.77	2.12
27(Y)**			28(F)	2.83	2.16
			29(G)	2.93	2.21
			30(H)	3.00	2.25
			99(Z)**		

\* The letter in parentheses following the number symbol is for Home Office use only.

\*\* Refer to "Phy Dam Symbol Factors (Model Years 2010 & Prior), High Valued Vehicles – Misc PPA" for:

- vehicles with a model year of 1990 to 2010, valued over \$80,000
- vehicles with a model year of 1989 & prior valued over \$60,000.

**Phy Dam Symbol Factors (Model Years 2010 & Prior), High Valued Vehicles – MISC PPA**

Cost New *	Model Years 2010 & Prior			
	PPA **		Motor Homes	
	Comp	Coll	Comp	Coll
<b>\$60,001-70,000</b>	3.54	2.58	3.54	2.58
<b>\$70,001-80,000</b>	4.05	2.87	4.05	2.87
<b>\$80,001-90,000</b>	4.50	3.12	4.50	3.37
<b>\$90,001-100,000</b>	4.95	3.37	4.95	3.87
<b>\$100,001-110,000</b>	5.40	3.62	5.40	4.37
<b>\$110,001-120,000</b>	5.85	3.87	5.85	4.87
<b>\$120,001-130,000</b>	6.30	4.12	6.30	5.37
<b>\$130,001-140,000</b>	6.75	4.37	6.75	5.87
<b>\$140,001-150,000</b>	7.20	4.62	7.20	6.37
<b>\$150,001-160,000</b>	7.65	4.87	7.65	6.87
<b>\$160,001-170,000</b>	8.10	5.12	8.10	7.37
<b>\$170,001-180,000</b>	8.55	5.37	8.55	7.87
<b>\$180,001-190,000</b>	9.00	5.62	9.00	8.37
<b>\$190,001-200,000</b>	9.45	5.87	9.45	8.87
<b>\$200,001-210,000</b>	9.90	6.12	9.90	9.37
<b>\$210,001-220,000</b>	10.35	6.37	10.35	9.87
<b>\$220,001-230,000</b>	10.80	6.62	10.80	10.37
<b>\$230,001-240,000</b>	11.25	6.87	11.25	10.87
<b>\$240,001-250,000</b>	11.70	7.12	11.70	11.37
<b>\$250,001-260,000</b>	12.15	7.37	12.15	11.87
<b>\$260,001-270,000</b>	12.60	7.62	12.60	12.37
<b>\$270,001-280,000</b>	13.05	7.87	13.05	12.87
<b>\$280,001-290,000</b>	13.50	8.12	13.50	13.37
<b>\$290,001-300,000</b>	13.95	8.37	13.95	13.87

For vehicles valued over \$300,000 - refer to the instructions for "Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior) - MISC PPA"

\* For Restricted Use Autos, use Agreed Value rather than Cost New.

\*\* Excludes Motor Homes

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) \*****NOTE**

Restricted Use Autos, as defined in RULE 24, are rated using Agreed Value rather than Cost New. All references below to "Cost New" are assumed to refer to "Agreed Value" for Restricted Use Autos.

The "High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – MISC PPA" table shows factors calculated up to a Cost New of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a vehicle with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .060 for Comp; .052 for Coll. For the example above the add-on factors would be  $6 \times .060 = 0.360$  for the Comp add-on factor and  $6 \times .052 = 0.312$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "High Valued Vehicle Adjustment Factor (Model Years 2011 & Newer) – MISC PPA". For the example above the High Valued Vehicle Adjustment factors would be  $1.870 + 0.360 = 2.230$  for Comp and  $1.758 + 0.312 = 2.070$  for Coll.
4. Determine the Phy Dam Symbol Factor based on the "Phy Dam Symbol Factors (Model Years 2011 & Newer) – MISC PPA" table.
5. Multiply the result of step 4 by the result of step 3 and round to three decimal places.
6. Contact the P/C Actuarial Department if assistance is needed.

\* Excludes Motor Homes.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2011 & Newer) – Motor Homes**

The tables of "Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes" show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .340 for Comp; .250 for Coll. For the motor home example, the add-on factors would be  $6 \times .340 = 2.040$  for the Comp add-on factor and  $6 \times .250 = 1.500$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "Phy Dam Symbol Factors (Model Years 2011 & Newer) – Motor Homes" For the example above the Phy Dam Symbol factors would be  $10.666 + 2.040 = 12.706$  for Comp and  $8.219 + 1.500 = 9.719$ .
4. Contact the P/C Actuarial Department if assistance is needed.

**Phy Dam Symbol Factors for Cost New over \$300,000 (Model Years 2010 & Prior)****NOTE**

Restricted Use Autos, as defined in RULE 24, are rated using Agreed Value rather than Cost New. All references below to "Cost New" are assumed to refer to "Agreed Value" for Restricted Use Autos.

The tables of "Phy Dam Symbol Factors (Model Years 2010 & Prior) - High Valued Vehicles" show factors calculated up to a cost new of \$300,000. **To calculate symbol factors for vehicles with a cost new over \$300,000:**

1. Determine the number of \$10,000 cost new ranges over \$300,000. Example: For a motor home with a \$355,000 cost new, the \$10,000 range is \$350,001-\$360,000. This is 6 ranges above \$300,000.
2. Determine the add-on factor by multiplying the number of ranges from step 1 by .45 for Comp; .50 for Coll on Motor Homes; .25 for Coll on PPA. For the motor home example, the add-on factors would be  $6 \times .45 = 2.70$  for the Comp add-on factor and  $6 \times .50 = 3.00$  for the Coll add-on factor.
3. Take the add-on factors calculated in step 2 and add to the appropriate \$290,001-\$300,000 cost new factor shown in the table of "Phy Dam Symbol Factors (Model Years 2010 & Prior), High Valued Vehicles – Misc PPA".
4. Contact the P/C Actuarial Department if assistance is needed.



**Deductible Factors – Comp – MISC PPA**

Deductible	Without Full Window Glass	With Full Window Glass
<b>\$50</b>	1.17	1.21
<b>100</b>	1.00	1.06
<b>200</b>	0.87	0.97
<b>250</b>	0.82	0.93
<b>500</b>	0.66	0.77
<b>1,000</b>	0.48	0.58
<b>1,500</b>	0.40	0.50
<b>2,000</b>	0.34	0.44
<b>2,500</b>	0.30	0.40
<b>5,000</b>	0.26	0.37
<b>10,000</b>	0.23	0.34

**Deductible Factors – Coll – MISC PPA**

Deductible	Without Full Window Glass	With Full Window Glass
<b>\$100</b>	1.25	1.33
<b>200</b>	1.06	1.18
<b>250</b>	1.00	1.13
<b>500</b>	0.78	0.91
<b>1,000</b>	0.50	0.60
<b>1,500</b>	0.41	0.51
<b>2,000</b>	0.36	0.47
<b>2,500</b>	0.34	0.46
<b>5,000</b>	0.30	0.42
<b>10,000</b>	0.26	0.38

**Accident Prevention Course Discount Factor - MISC PPA**

Accident Prevention Course Discount	0.90
Accident Prevention Course Discount does not apply	1.00

**College Student Discount Factor - MISC PPA**

College Student Discount	0.75
College Student Discount does not apply	1.00

**Passive Restraint Discount Factors - MISC PPA**

Type of Restraint System	Factor
Automatic Seat Belts	0.85
Driver Side Front Airbags only	0.85
Driver Side and Passenger-side Front Airbags only	0.85
Two Front Airbags and Side-Impact Airbag(s)	0.75
Passive Restraint does not apply	1.00

**Anti-Lock Brake Discount Factors - MISC PPA**

Four-wheel Systems	0.92
Two-wheel Systems	0.95
Anti-Lock Brake does not apply	1.00

**Daytime Running Light Discount Factor - MISC PPA**

Daytime Running Light Discount	0.97
Daytime Running Light Discount does not apply	1.00

**Inexperienced Operator Surcharge - MISC PPA**

Inexperienced Operator Surcharge	1.20
Inexperienced Operator Surcharge does not apply	1.00

**Anti-Theft Discount Factors - MISC PPA**

Type of Device	Factor
Passive Device	0.90
Audible Alarm System	0.90
Active Device	0.95
Window Etching	0.95
Electronic Homing Device	0.85
Active & Window Etching	0.90
Passive & Window Etching	0.85
Audible Alarm & Window Etching	0.85
Active & Homing Device	0.80
Window Etching & Homing Device	0.80
Other Allowable Combination*	0.75
Anti-Theft does not apply	1.00

\*Active Device, Passive Device and Audible Alarm System discounts cannot be combined.

**Special Motor Home Discount Factor - MISC PPA**

Special Motor Home Discount	0.30
Special Motor Home Discount does not apply	1.00

**Car Driver Rating Factors – MISC PPA**

***No Youthfuls Present***

Number of Vehicles	Number of Drivers			
	1	2	3	4+
1	1.00	1.10	1.15	1.20
2	0.95	0.95	1.05	1.10
3	0.90	0.90	1.00	1.05
4+	0.85	0.85	0.95	1.00

***Youthfuls Present (Age 21 & Under)***

Number of Vehicles	Number of Drivers			
	1	2	3	4+
1	1.00	1.10	1.15	1.20
2	1.00	1.05	1.10	1.15
3	1.00	1.00	1.00	1.05
4+	1.00	1.00	1.00	1.00

**Roadside and Rentals – MISC PPA**

**Base Rates – MISC PPA**

Limit per day/Limit per disablement	Company of NY
<b>Class 1 - \$20/900</b>	15
<b>Class 2 - 25/1,125</b>	22
<b>Class 3 - 30/1,350</b>	27
<b>Class 4 - 35/1,575</b>	32
<b>Class 5 - 40/1,800</b>	37
<b>Road Service Only</b>	4

Road Service will not be sold without Comp coverage.

**COMP Class Factors – MISC PPA**

Limit per day/Limit per disablement	Company of NY
<b>Class 1 - \$20/900</b>	0.267
<b>Class 2 - 25/1,125</b>	0.364
<b>Class 3 - 30/1,350</b>	0.370
<b>Class 4 - 35/1,575</b>	0.375
<b>Class 5 - 40/1,800</b>	0.378

**COLL Class Factors – MISC PPA**

Limit per day/Limit per disablement	Company of NY
Class 1 - \$20/900	1.000
Class 2 - 25/1,125	0.818
Class 3 - 30/1,350	0.778
Class 4 - 35/1,575	0.750
Class 5 - 40/1,800	0.730

**Transportation Expense Only – MISC PPA**

Limit per day/Limit per disablement	Company of NY
Class 1 - \$20/900	0.733
Class 2 - 25/1,125	0.818
Class 3 - 30/1,350	0.852
Class 4 - 35/1,575	0.875
Class 5 - 40/1,800	0.892

**Transportation Expense – Comp Only – MISC PPA**

Limit per day/Limit per disablement	Company of NY
Class 1 - \$20/900	0.000
Class 2 - 25/1,125	0.182
Class 3 - 30/1,350	0.222
Class 4 - 35/1,575	0.250
Class 5 - 40/1,800	0.270

**Transportation Expense – Coll Only – MISC PPA**

Limit per day/Limit per disablement	Company of NY
Class 1 - \$20/900	0.733
Class 2 - 25/1,125	0.636
Class 3 - 30/1,350	0.630
Class 4 - 35/1,575	0.625
Class 5 - 40/1,800	0.622

**Type of Vehicle Surcharge – MISC PPA**

Type of Vehicle	Company of NY
Motorhome	\$1
Other	\$0

**Non-Owned Endorsement – MISC PPA**

Step	Variable	NO-BI	NO-PD	NO-CSL	NO-PIP	NO-APIP	NO-OBEL	NO-Stat UMBI	NO-UMBI	NO-UM CSL	NO-Comp	NO-Coll
1	Base Rate*											
2	Vehicle Insured with Erie Factor											
3	Increased Limit Factor*											
4	PIP Coverage Option Factor*											
5	PIP Deductible Option Factor*											
6	Premium = (1) x (2) x (3) x (4) x (5)											

Notes:

1. "NO"- means non-owned.
2. The deductible will be \$500 for non-owned collision coverage for all policies.
3. The deductible will be \$250 for non-owned comprehensive coverage for all policies.
4. The non-owned physical damage deductible requirement does not restrict the deductible options available to other owned, regularly insured, vehicles on the policy.
5. \* See MISC PPA rates and factors

Vehicle Insured with Erie Factor	NO-BI	NO-PD	NO-CSL	NO-PIP	NO-APIP	NO-OBEL	NO-Stat UMBI	NO-UMBI	NO-UM CSL	NO-Comp	NO-Coll
Yes	0.024	0.023	0.020	0.021	0.050	0.050	0.033	0.023	0.020	0.027	0.032
No	0.236	0.226	0.197	0.205	0.500	0.500	0.327	0.225	0.204	0.271	0.325

**MOTORCYCLE RATES – RATE PROTECTION PROGRAM**

**ORDER OF CALCULATION – MOTORCYCLES**

Step	Variable Description	BI	PD	CSL	MP	Ped PIP	OBEL	Stat UM	UMBI	UMCSL	COMP	COLL
1	Base Rate											
2	Type of Vehicle Factor											
3	Usage Factor											
4	Symbol Factor											
5	Bike Age Factor											
6	Territory Factor											
7	Driving Record Rating Factor											
8	Claims/Violation Free Discount Factor **											
9	Tier Factor *											
10	MAG Factor											
11	Account Factor											
12	Years with ERIE Factor											
13	Bike Class x Driver Age Factor											
14	Bike Class x Bike Age Factor											
15	Increased Limit Factor											
16	Deductible Factor											
17	APCD Factor											
18	Multi-policy Discount Factor *											
19	Pay Plan Discount Factor *											
20	Vehicle Premium											

Notes:

1. Shaded cells indicate coverages in which a factor does not apply
2. Step 20 = product of steps 1 through 19 (round to nearest dollar)
3. \* See PPA rates and factors
4. \*\* Claims/Violation Free Discount will use the primary operator's Claims/Violation Free Level
5. Add all optional endorsements and coverages to step 20.

**RATES AND FACTORS – MOTORCYCLE****Base Rates – Motorcycles**

<b>Coverage</b>	<b>RateProtect</b>
BI	379
PD	320
CSL	405
MP	143
Ped PIP	3
OBEL	4
Stat UM	6
UMBI	12
UMCSL	11
COMP	286
COLL	524

**Type of Vehicle Factor – Motorcycles**

<b>Coverage</b>	<b>Motorcycle Factor</b>
BI	0.149
PD	0.149
CSL	0.149
MP	0.608
Ped PIP	0.608
OBEL	0.608
Stat UM	7.725
UMBI	7.725
UMCSL	7.725
COMP	0.458
COLL	0.549

**Symbol Factor – Motorcycles**

Symbol Procedure

1. Look up Symbol factor by coverage from VIN file
2. If VIN not found, subtract one year from model year and look up Symbol factor by coverage from VIN file
3. If VIN not found, look up Symbol factor by coverage from year, make and model table
4. If year, make and model not found, subtract one year from model year and look up Symbol factor by coverage from year, make and model table
5. If still not found, look up Symbol factor by coverage from cost new table

<b>Cost New</b>	<b>Symbol</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
<b>\$2,000</b>	2	0.262	0.637	0.622	0.069
<b>\$3,000</b>	3	0.262	0.637	0.639	0.158
<b>\$4,000</b>	4	0.342	0.714	0.660	0.277
<b>\$5,000</b>	5	0.434	0.795	0.687	0.397
<b>\$6,000</b>	6	0.535	0.874	0.718	0.499
<b>\$7,000</b>	7	0.641	0.945	0.754	0.588
<b>\$8,000</b>	8	0.748	1.003	0.795	0.687
<b>\$9,000</b>	9	0.854	1.045	0.840	0.802
<b>\$10,000</b>	10	0.954	1.069	0.888	0.927
<b>\$11,000</b>	11	1.045	1.076	0.938	1.051
<b>\$12,000</b>	12	1.127	1.076	0.988	1.160
<b>\$13,000</b>	13	1.196	1.076	1.037	1.239
<b>\$14,000</b>	14	1.254	1.076	1.085	1.288
<b>\$15,000</b>	15	1.301	1.076	1.129	1.309
<b>\$16,000</b>	16	1.338	1.076	1.169	1.312
<b>\$17,000</b>	17	1.367	1.076	1.206	1.312
<b>\$18,000</b>	18	1.390	1.076	1.240	1.312
<b>\$19,000</b>	19	1.411	1.076	1.271	1.312
<b>\$20,000</b>	20	1.432	1.076	1.300	1.312
<b>\$21,000</b>	21	1.457	1.076	1.330	1.330
<b>\$22,000</b>	22	1.487	1.076	1.363	1.399
<b>\$23,000</b>	23	1.528	1.076	1.400	1.518
<b>\$24,000</b>	24	1.583	1.076	1.445	1.710
<b>\$25,000</b>	25	1.657	1.076	1.501	1.710
<b>\$26,000</b>	26	1.756	1.076	1.574	1.710
<b>Add'l \$1,000</b>	98	0.026	0.001	0.039	0.001

Notes:

1. For each \$1,000 above \$26,000, add add'l \$1,000 factor to \$26,000 coverage factor
2. Always round intermediate values up
3. For example: Cost New = \$30,100; Liab = 1.756 + 5 x 0.026 = 1.886
4. Use symbol 98 for amounts greater than \$26,000
5. Default symbol for VIN or YMM hit is 99



**Bike Age Factor – Motorcycles**

<b>Bike Age</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
0	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000
20+	1.000	1.000	1.000	1.000

**Territory Factor – Motorcycles**

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
10001	1.327	1.188	1.906	1.861
10002	1.327	1.188	1.906	1.861
10003	1.327	1.188	1.906	1.861
10004	1.327	1.188	1.906	1.861
10005	1.327	1.188	1.906	1.861
10006	1.327	1.188	1.906	1.861
10007	1.327	1.188	1.906	1.861
10009	1.327	1.188	1.906	1.861
10010	1.327	1.188	1.906	1.861
10011	1.327	1.188	1.906	1.861
10012	1.327	1.188	1.906	1.861
10013	1.327	1.188	1.906	1.861
10014	1.327	1.188	1.906	1.861
10016	1.327	1.188	1.906	1.861
10017	1.327	1.188	1.906	1.861
10018	1.327	1.188	1.906	1.861
10019	1.327	1.188	1.906	1.861
10020	1.327	1.188	1.906	1.861
10021	1.327	1.188	1.906	1.861
10022	1.327	1.188	1.906	1.861
10023	1.327	1.188	1.906	1.861
10024	1.327	1.188	1.906	1.861

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
10025	1.327	1.188	1.906	1.861
10026	1.327	1.188	1.906	1.861
10027	1.327	1.188	1.906	1.861
10028	1.327	1.188	1.906	1.861
10029	1.327	1.188	1.906	1.861
10030	1.327	1.188	1.906	1.861
10031	1.327	1.188	1.906	1.861
10032	1.327	1.188	1.906	1.861
10033	1.327	1.188	1.906	1.861
10034	1.327	1.188	1.906	1.861
10035	1.327	1.188	1.906	1.861
10036	1.327	1.188	1.906	1.861
10037	1.327	1.188	1.906	1.861
10038	1.327	1.188	1.906	1.861
10039	1.327	1.188	1.906	1.861
10040	1.327	1.188	1.906	1.861
10041	1.327	1.188	1.906	1.861
10044	1.327	1.188	1.906	1.861
10045	1.327	1.188	1.906	1.861
10055	1.327	1.188	1.906	1.861
10060	1.327	1.188	1.906	1.861
10065	1.327	1.188	1.906	1.861
10069	1.327	1.188	1.906	1.861
10075	1.327	1.188	1.906	1.861
10090	1.327	1.188	1.906	1.861
10095	1.327	1.188	1.906	1.861
10103	1.327	1.188	1.906	1.861
10104	1.327	1.188	1.906	1.861
10105	1.327	1.188	1.906	1.861
10106	1.327	1.188	1.906	1.861
10107	1.327	1.188	1.906	1.861
10110	1.327	1.188	1.906	1.861
10111	1.327	1.188	1.906	1.861
10112	1.327	1.188	1.906	1.861
10115	1.327	1.188	1.906	1.861
10118	1.327	1.188	1.906	1.861
10119	1.327	1.188	1.906	1.861
10120	1.327	1.188	1.906	1.861
10121	1.327	1.188	1.906	1.861
10122	1.327	1.188	1.906	1.861
10123	1.327	1.188	1.906	1.861
10128	1.327	1.188	1.906	1.861
10151	1.327	1.188	1.906	1.861
10152	1.327	1.188	1.906	1.861
10153	1.327	1.188	1.906	1.861
10154	1.327	1.188	1.906	1.861
10155	1.327	1.188	1.906	1.861
10158	1.327	1.188	1.906	1.861
10161	1.327	1.188	1.906	1.861

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
10162	1.327	1.188	1.906	1.861
10165	1.327	1.188	1.906	1.861
10166	1.327	1.188	1.906	1.861
10167	1.327	1.188	1.906	1.861
10168	1.327	1.188	1.906	1.861
10169	1.327	1.188	1.906	1.861
10170	1.327	1.188	1.906	1.861
10171	1.327	1.188	1.906	1.861
10172	1.327	1.188	1.906	1.861
10173	1.327	1.188	1.906	1.861
10174	1.327	1.188	1.906	1.861
10175	1.327	1.188	1.906	1.861
10176	1.327	1.188	1.906	1.861
10177	1.327	1.188	1.906	1.861
10178	1.327	1.188	1.906	1.861
10199	1.327	1.188	1.906	1.861
10270	1.327	1.188	1.906	1.861
10271	1.327	1.188	1.906	1.861
10278	1.327	1.188	1.906	1.861
10279	1.327	1.188	1.906	1.861
10280	1.327	1.188	1.906	1.861
10281	1.327	1.188	1.906	1.861
10282	1.327	1.188	1.906	1.861
10301	1.056	1.060	1.045	1.097
10302	1.056	1.060	1.045	1.097
10303	1.056	1.060	1.045	1.097
10304	1.056	1.060	1.045	1.097
10305	1.056	1.060	1.045	1.097
10306	1.056	1.060	1.045	1.097
10307	1.056	1.060	1.045	1.097
10308	1.056	1.060	1.045	1.097
10309	1.056	1.060	1.045	1.097
10310	1.056	1.060	1.045	1.097
10311	1.056	1.060	1.045	1.097
10312	1.056	1.060	1.045	1.097
10314	1.056	1.060	1.045	1.097
10451	1.204	1.175	2.005	1.644
10452	1.204	1.175	2.005	1.644
10453	1.204	1.175	2.005	1.644
10454	1.204	1.175	2.005	1.644
10455	1.204	1.175	2.005	1.644
10456	1.204	1.175	2.005	1.644
10457	1.204	1.175	2.005	1.644
10458	1.204	1.175	2.005	1.644
10459	1.204	1.175	2.005	1.644
10460	1.204	1.175	2.005	1.644
10461	1.204	1.175	2.005	1.644
10462	1.204	1.175	2.005	1.644
10463	1.204	1.175	2.005	1.644

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
10464	1.204	1.175	2.005	1.644
10465	1.204	1.175	2.005	1.644
10466	1.204	1.175	2.005	1.644
10467	1.204	1.175	2.005	1.644
10468	1.204	1.175	2.005	1.644
10469	1.204	1.175	2.005	1.644
10470	1.204	1.175	2.005	1.644
10471	1.204	1.175	2.005	1.644
10472	1.204	1.175	2.005	1.644
10473	1.204	1.175	2.005	1.644
10474	1.204	1.175	2.005	1.644
10475	1.204	1.175	2.005	1.644
10501	1.158	1.036	0.908	1.072
10502	1.158	1.036	0.908	1.072
10504	1.158	1.036	0.908	1.072
10505	1.158	1.036	0.908	1.072
10506	1.158	1.036	0.908	1.072
10507	1.158	1.036	0.908	1.072
10509	1.001	0.953	0.713	0.930
10510	1.158	1.036	0.908	1.072
10511	1.158	1.036	0.908	1.072
10512	1.001	0.953	0.713	0.930
10514	1.158	1.036	0.908	1.072
10516	1.001	0.953	0.713	0.930
10518	1.158	1.036	0.908	1.072
10520	1.158	1.036	0.908	1.072
10522	1.158	1.036	0.908	1.072
10523	1.158	1.036	0.908	1.072
10524	1.001	0.953	0.713	0.930
10526	1.158	1.036	0.908	1.072
10527	1.158	1.036	0.908	1.072
10528	1.158	1.036	0.908	1.072
10530	1.158	1.036	0.908	1.072
10532	1.158	1.036	0.908	1.072
10533	1.158	1.036	0.908	1.072
10535	1.158	1.036	0.908	1.072
10536	1.158	1.036	0.908	1.072
10537	1.001	0.953	0.713	0.930
10538	1.302	1.175	1.545	1.545
10541	1.001	0.953	0.713	0.930
10543	1.302	1.175	1.545	1.545
10546	1.158	1.036	0.908	1.072
10547	1.158	1.036	0.908	1.072
10548	1.158	1.036	0.908	1.072
10549	1.158	1.036	0.908	1.072
10550	1.302	1.175	1.545	1.545
10552	1.302	1.175	1.545	1.545
10553	1.302	1.175	1.545	1.545
10560	1.158	1.036	0.908	1.072

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
10562	1.158	1.036	0.908	1.072
10566	1.158	1.036	0.908	1.072
10567	1.158	1.036	0.908	1.072
10570	1.158	1.036	0.908	1.072
10573	1.158	1.036	0.908	1.072
10576	1.158	1.036	0.908	1.072
10577	1.158	1.036	0.908	1.072
10578	1.158	1.036	0.908	1.072
10579	1.001	0.953	0.713	0.930
10580	1.158	1.036	0.908	1.072
10583	1.158	1.036	0.908	1.072
10588	1.158	1.036	0.908	1.072
10589	1.158	1.036	0.908	1.072
10590	1.158	1.036	0.908	1.072
10591	1.158	1.036	0.908	1.072
10594	1.158	1.036	0.908	1.072
10595	1.158	1.036	0.908	1.072
10597	1.158	1.036	0.908	1.072
10598	1.158	1.036	0.908	1.072
10601	1.158	1.036	0.908	1.072
10603	1.158	1.036	0.908	1.072
10604	1.158	1.036	0.908	1.072
10605	1.158	1.036	0.908	1.072
10606	1.158	1.036	0.908	1.072
10607	1.158	1.036	0.908	1.072
10701	1.302	1.175	1.545	1.545
10702	1.302	1.175	1.545	1.545
10703	1.302	1.175	1.545	1.545
10704	1.302	1.175	1.545	1.545
10705	1.302	1.175	1.545	1.545
10706	1.302	1.175	1.545	1.545
10707	1.302	1.175	1.545	1.545
10708	1.302	1.175	1.545	1.545
10709	1.302	1.175	1.545	1.545
10710	1.302	1.175	1.545	1.545
10801	1.302	1.175	1.545	1.545
10803	1.302	1.175	1.545	1.545
10804	1.302	1.175	1.545	1.545
10805	1.302	1.175	1.545	1.545
10901	1.155	1.054	0.683	1.065
10911	1.155	1.054	0.683	1.065
10913	1.155	1.054	0.683	1.065
10916	1.001	0.953	0.713	0.930
10917	1.001	0.953	0.713	0.930
10918	1.001	0.953	0.713	0.930
10919	1.047	0.963	0.727	0.973
10920	1.155	1.054	0.683	1.065
10921	1.047	0.963	0.727	0.973
10923	1.155	1.054	0.683	1.065

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
10924	1.047	0.963	0.727	0.973
10925	1.001	0.953	0.713	0.930
10926	1.001	0.953	0.713	0.930
10927	1.155	1.054	0.683	1.065
10928	1.001	0.953	0.713	0.930
10930	1.001	0.953	0.713	0.930
10931	1.155	1.054	0.683	1.065
10940	1.047	0.963	0.727	0.973
10941	1.047	0.963	0.727	0.973
10950	1.001	0.953	0.713	0.930
10952	1.155	1.054	0.683	1.065
10954	1.155	1.054	0.683	1.065
10956	1.155	1.054	0.683	1.065
10958	1.047	0.963	0.727	0.973
10960	1.155	1.054	0.683	1.065
10962	1.155	1.054	0.683	1.065
10963	1.047	0.963	0.727	0.973
10964	1.155	1.054	0.683	1.065
10965	1.155	1.054	0.683	1.065
10968	1.155	1.054	0.683	1.065
10969	1.047	0.963	0.727	0.973
10970	1.155	1.054	0.683	1.065
10973	1.047	0.963	0.727	0.973
10974	1.155	1.054	0.683	1.065
10975	1.001	0.953	0.713	0.930
10976	1.155	1.054	0.683	1.065
10977	1.155	1.054	0.683	1.065
10980	1.155	1.054	0.683	1.065
10983	1.155	1.054	0.683	1.065
10984	1.155	1.054	0.683	1.065
10985	1.047	0.963	0.727	0.973
10986	1.155	1.054	0.683	1.065
10987	1.001	0.953	0.713	0.930
10989	1.155	1.054	0.683	1.065
10990	1.001	0.953	0.713	0.930
10992	1.001	0.953	0.713	0.930
10993	1.155	1.054	0.683	1.065
10994	1.155	1.054	0.683	1.065
10996	1.001	0.953	0.713	0.930
10998	1.047	0.963	0.727	0.973
11001	1.174	1.079	1.308	1.111
11003	1.174	1.079	1.308	1.111
11004	1.308	1.162	1.624	1.745
11005	1.308	1.162	1.624	1.745
11010	1.174	1.079	1.308	1.111
11020	1.138	1.034	1.039	1.044
11021	1.138	1.034	1.039	1.044
11023	1.138	1.034	1.039	1.044
11024	1.138	1.034	1.039	1.044

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
11030	1.138	1.034	1.039	1.044
11040	1.138	1.034	1.039	1.044
11042	1.138	1.034	1.039	1.044
11050	1.138	1.034	1.039	1.044
11096	1.174	1.079	1.308	1.111
11101	1.308	1.162	1.624	1.745
11102	1.308	1.162	1.624	1.745
11103	1.308	1.162	1.624	1.745
11104	1.308	1.162	1.624	1.745
11105	1.308	1.162	1.624	1.745
11106	1.308	1.162	1.624	1.745
11109	1.330	1.270	2.084	1.923
11201	1.330	1.240	2.282	2.009
11203	1.330	1.240	2.282	2.009
11204	1.330	1.237	2.071	1.881
11205	1.330	1.240	2.282	2.009
11206	1.330	1.270	2.084	1.923
11207	1.330	1.270	2.084	1.923
11208	1.330	1.270	2.084	1.923
11209	1.330	1.237	2.071	1.881
11210	1.330	1.237	2.071	1.881
11211	1.330	1.270	2.084	1.923
11212	1.330	1.240	2.282	2.009
11213	1.330	1.240	2.282	2.009
11214	1.330	1.237	2.071	1.881
11215	1.330	1.240	2.282	2.009
11216	1.330	1.240	2.282	2.009
11217	1.330	1.240	2.282	2.009
11218	1.330	1.237	2.071	1.881
11219	1.330	1.237	2.071	1.881
11220	1.330	1.237	2.071	1.881
11221	1.330	1.270	2.084	1.923
11222	1.330	1.270	2.084	1.923
11223	1.330	1.237	2.071	1.881
11224	1.330	1.237	2.071	1.881
11225	1.330	1.240	2.282	2.009
11226	1.330	1.237	2.071	1.881
11228	1.330	1.237	2.071	1.881
11229	1.330	1.237	2.071	1.881
11230	1.330	1.237	2.071	1.881
11231	1.330	1.240	2.282	2.009
11232	1.330	1.237	2.071	1.881
11233	1.330	1.240	2.282	2.009
11234	1.330	1.237	2.071	1.881
11235	1.330	1.237	2.071	1.881
11236	1.330	1.237	2.071	1.881
11237	1.330	1.270	2.084	1.923
11238	1.330	1.240	2.282	2.009
11239	1.330	1.240	2.282	2.009

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
11241	1.330	1.240	2.282	2.009
11242	1.330	1.240	2.282	2.009
11243	1.330	1.240	2.282	2.009
11249	1.330	1.240	2.282	2.009
11252	1.330	1.237	2.071	1.881
11256	1.330	1.270	2.084	1.923
11351	1.308	1.162	1.624	1.745
11354	1.308	1.162	1.624	1.745
11355	1.308	1.162	1.624	1.745
11356	1.308	1.162	1.624	1.745
11357	1.308	1.162	1.624	1.745
11358	1.308	1.162	1.624	1.745
11359	1.308	1.162	1.624	1.745
11360	1.308	1.162	1.624	1.745
11361	1.308	1.162	1.624	1.745
11362	1.308	1.162	1.624	1.745
11363	1.308	1.162	1.624	1.745
11364	1.308	1.162	1.624	1.745
11365	1.308	1.162	1.624	1.745
11366	1.308	1.162	1.624	1.745
11367	1.308	1.162	1.624	1.745
11368	1.308	1.162	1.624	1.745
11369	1.308	1.162	1.624	1.745
11370	1.308	1.162	1.624	1.745
11371	1.308	1.162	1.624	1.745
11372	1.308	1.162	1.624	1.745
11373	1.308	1.162	1.624	1.745
11374	1.308	1.162	1.624	1.745
11375	1.308	1.162	1.624	1.745
11377	1.308	1.162	1.624	1.745
11378	1.330	1.270	2.084	1.923
11379	1.308	1.162	1.624	1.745
11385	1.330	1.270	2.084	1.923
11411	1.308	1.162	1.624	1.745
11412	1.308	1.162	1.624	1.745
11413	1.308	1.162	1.624	1.745
11414	1.308	1.162	1.624	1.745
11415	1.308	1.162	1.624	1.745
11416	1.308	1.162	1.624	1.745
11417	1.308	1.162	1.624	1.745
11418	1.308	1.162	1.624	1.745
11419	1.308	1.162	1.624	1.745
11420	1.308	1.162	1.624	1.745
11421	1.308	1.162	1.624	1.745
11422	1.308	1.162	1.624	1.745
11423	1.308	1.162	1.624	1.745
11426	1.308	1.162	1.624	1.745
11427	1.308	1.162	1.624	1.745
11428	1.308	1.162	1.624	1.745



PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
11429	1.308	1.162	1.624	1.745
11430	1.308	1.162	1.624	1.745
11432	1.308	1.162	1.624	1.745
11433	1.308	1.162	1.624	1.745
11434	1.308	1.162	1.624	1.745
11435	1.308	1.162	1.624	1.745
11436	1.308	1.162	1.624	1.745
11501	1.138	1.034	1.039	1.044
11507	1.138	1.034	1.039	1.044
11509	1.174	1.079	1.308	1.111
11510	1.244	1.119	0.911	1.214
11514	1.138	1.034	1.039	1.044
11516	1.174	1.079	1.308	1.111
11518	1.174	1.079	1.308	1.111
11520	1.244	1.119	0.911	1.214
11530	1.138	1.034	1.039	1.044
11542	1.138	1.034	1.039	1.044
11545	1.138	1.034	1.039	1.044
11548	1.138	1.034	1.039	1.044
11549	1.174	1.079	1.308	1.111
11550	1.174	1.079	1.308	1.111
11552	1.174	1.079	1.308	1.111
11553	1.174	1.079	1.308	1.111
11554	1.138	1.034	1.039	1.044
11556	1.138	1.034	1.039	1.044
11557	1.174	1.079	1.308	1.111
11558	1.174	1.079	1.308	1.111
11559	1.174	1.079	1.308	1.111
11560	1.138	1.034	1.039	1.044
11561	1.174	1.079	1.308	1.111
11563	1.174	1.079	1.308	1.111
11565	1.174	1.079	1.308	1.111
11566	1.244	1.119	0.911	1.214
11568	1.138	1.034	1.039	1.044
11570	1.174	1.079	1.308	1.111
11572	1.174	1.079	1.308	1.111
11575	1.174	1.079	1.308	1.111
11576	1.138	1.034	1.039	1.044
11577	1.138	1.034	1.039	1.044
11579	1.138	1.034	1.039	1.044
11580	1.174	1.079	1.308	1.111
11581	1.174	1.079	1.308	1.111
11590	1.138	1.034	1.039	1.044
11596	1.138	1.034	1.039	1.044
11598	1.174	1.079	1.308	1.111
11599	1.174	1.079	1.308	1.111
11691	1.308	1.162	1.624	1.745
11692	1.308	1.162	1.624	1.745
11693	1.308	1.162	1.624	1.745

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
11694	1.308	1.162	1.624	1.745
11697	1.308	1.162	1.624	1.745
11701	1.254	1.112	0.778	1.258
11702	1.254	1.112	0.778	1.258
11703	1.254	1.112	0.778	1.258
11704	1.254	1.112	0.778	1.258
11705	1.200	1.069	0.745	1.187
11706	1.254	1.112	0.778	1.258
11709	1.138	1.034	1.039	1.044
11710	1.244	1.119	0.911	1.214
11713	1.200	1.069	0.745	1.187
11714	1.244	1.119	0.911	1.214
11715	1.200	1.069	0.745	1.187
11716	1.200	1.069	0.745	1.187
11717	1.254	1.112	0.778	1.258
11718	1.254	1.112	0.778	1.258
11719	1.200	1.069	0.745	1.187
11720	1.200	1.069	0.745	1.187
11721	1.254	1.112	0.778	1.258
11722	1.254	1.112	0.778	1.258
11724	1.254	1.112	0.778	1.258
11725	1.254	1.112	0.778	1.258
11726	1.254	1.112	0.778	1.258
11727	1.200	1.069	0.745	1.187
11729	1.254	1.112	0.778	1.258
11730	1.254	1.112	0.778	1.258
11731	1.254	1.112	0.778	1.258
11732	1.138	1.034	1.039	1.044
11733	1.200	1.069	0.745	1.187
11735	1.244	1.119	0.911	1.214
11737	1.244	1.119	0.911	1.214
11738	1.200	1.069	0.745	1.187
11740	1.254	1.112	0.778	1.258
11741	1.200	1.069	0.745	1.187
11742	1.200	1.069	0.745	1.187
11743	1.254	1.112	0.778	1.258
11746	1.254	1.112	0.778	1.258
11747	1.254	1.112	0.778	1.258
11749	1.254	1.112	0.778	1.258
11751	1.254	1.112	0.778	1.258
11752	1.254	1.112	0.778	1.258
11753	1.138	1.034	1.039	1.044
11754	1.254	1.112	0.778	1.258
11755	1.200	1.069	0.745	1.187
11756	1.244	1.119	0.911	1.214
11757	1.254	1.112	0.778	1.258
11758	1.244	1.119	0.911	1.214
11762	1.244	1.119	0.911	1.214
11763	1.200	1.069	0.745	1.187

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
11764	1.200	1.069	0.745	1.187
11765	1.138	1.034	1.039	1.044
11766	1.200	1.069	0.745	1.187
11767	1.200	1.069	0.745	1.187
11768	1.254	1.112	0.778	1.258
11769	1.200	1.069	0.745	1.187
11771	1.138	1.034	1.039	1.044
11772	1.200	1.069	0.745	1.187
11776	1.200	1.069	0.745	1.187
11777	1.200	1.069	0.745	1.187
11778	1.200	1.069	0.745	1.187
11779	1.200	1.069	0.745	1.187
11780	1.200	1.069	0.745	1.187
11782	1.200	1.069	0.745	1.187
11783	1.244	1.119	0.911	1.214
11784	1.200	1.069	0.745	1.187
11786	1.200	1.069	0.745	1.187
11787	1.254	1.112	0.778	1.258
11788	1.254	1.112	0.778	1.258
11789	1.200	1.069	0.745	1.187
11790	1.200	1.069	0.745	1.187
11791	1.244	1.119	0.911	1.214
11792	1.200	1.069	0.745	1.187
11793	1.244	1.119	0.911	1.214
11795	1.254	1.112	0.778	1.258
11796	1.200	1.069	0.745	1.187
11797	1.244	1.119	0.911	1.214
11798	1.254	1.112	0.778	1.258
11801	1.244	1.119	0.911	1.214
11803	1.244	1.119	0.911	1.214
11804	1.244	1.119	0.911	1.214
11901	1.200	1.069	0.745	1.187
11933	1.200	1.069	0.745	1.187
11934	1.200	1.069	0.745	1.187
11935	1.200	1.069	0.745	1.187
11937	1.200	1.069	0.745	1.187
11939	1.200	1.069	0.745	1.187
11940	1.200	1.069	0.745	1.187
11941	1.200	1.069	0.745	1.187
11942	1.200	1.069	0.745	1.187
11944	1.200	1.069	0.745	1.187
11946	1.200	1.069	0.745	1.187
11948	1.200	1.069	0.745	1.187
11949	1.200	1.069	0.745	1.187
11950	1.200	1.069	0.745	1.187
11951	1.200	1.069	0.745	1.187
11952	1.200	1.069	0.745	1.187
11953	1.200	1.069	0.745	1.187
11954	1.200	1.069	0.745	1.187

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NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
11955	1.200	1.069	0.745	1.187
11957	1.200	1.069	0.745	1.187
11958	1.200	1.069	0.745	1.187
11961	1.200	1.069	0.745	1.187
11963	1.200	1.069	0.745	1.187
11967	1.200	1.069	0.745	1.187
11968	1.200	1.069	0.745	1.187
11971	1.200	1.069	0.745	1.187
11976	1.200	1.069	0.745	1.187
11977	1.200	1.069	0.745	1.187
11978	1.200	1.069	0.745	1.187
11980	1.200	1.069	0.745	1.187
12007	0.851	0.884	0.612	0.813
12008	0.851	0.884	0.612	0.813
12009	0.851	0.884	0.612	0.813
12010	0.780	0.874	0.732	0.724
12015	0.879	0.859	0.750	0.793
12017	0.820	0.854	0.661	0.773
12018	0.769	0.853	0.684	0.740
12019	0.831	0.865	0.553	0.779
12020	0.831	0.865	0.553	0.779
12022	0.769	0.853	0.684	0.740
12023	0.851	0.884	0.612	0.813
12024	0.769	0.853	0.684	0.740
12025	0.753	0.798	0.609	0.681
12027	0.831	0.865	0.553	0.779
12028	0.793	0.944	0.545	0.769
12029	0.820	0.854	0.661	0.773
12031	0.742	0.810	0.729	0.724
12032	0.753	0.798	0.609	0.681
12033	0.769	0.853	0.684	0.740
12035	0.742	0.810	0.729	0.724
12036	0.742	0.810	0.729	0.724
12037	0.820	0.854	0.661	0.773
12041	0.851	0.884	0.612	0.813
12042	0.879	0.859	0.750	0.793
12043	0.742	0.810	0.729	0.724
12046	0.851	0.884	0.612	0.813
12047	0.851	0.884	0.612	0.813
12051	0.879	0.859	0.750	0.793
12052	0.769	0.853	0.684	0.740
12053	0.851	0.884	0.612	0.813
12054	0.851	0.884	0.612	0.813
12055	0.851	0.884	0.612	0.813
12056	0.851	0.884	0.612	0.813
12057	0.769	0.853	0.684	0.740
12058	0.879	0.859	0.750	0.793
12059	0.851	0.884	0.612	0.813
12060	0.820	0.854	0.661	0.773

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NY RATES

ZIP Code	Liab	Other	Comp	Coll
12061	0.769	0.853	0.684	0.740
12062	0.769	0.853	0.684	0.740
12063	0.769	0.853	0.684	0.740
12064	0.804	0.845	0.838	0.760
12065	0.831	0.865	0.553	0.779
12066	0.780	0.874	0.732	0.724
12067	0.851	0.884	0.612	0.813
12068	0.780	0.874	0.732	0.724
12070	0.780	0.874	0.732	0.724
12071	0.742	0.810	0.729	0.724
12072	0.780	0.874	0.732	0.724
12074	0.831	0.865	0.553	0.779
12075	0.820	0.854	0.661	0.773
12076	0.742	0.810	0.729	0.724
12077	0.851	0.884	0.612	0.813
12078	0.753	0.798	0.609	0.681
12083	0.879	0.859	0.750	0.793
12084	0.851	0.884	0.612	0.813
12085	0.851	0.884	0.612	0.813
12086	0.780	0.874	0.732	0.724
12087	0.879	0.859	0.750	0.793
12090	0.769	0.853	0.684	0.740
12092	0.742	0.810	0.729	0.724
12093	0.742	0.810	0.729	0.724
12094	0.769	0.853	0.684	0.740
12095	0.753	0.798	0.609	0.681
12106	0.820	0.854	0.661	0.773
12108	0.736	0.810	0.764	0.715
12110	0.851	0.884	0.612	0.813
12115	0.820	0.854	0.661	0.773
12116	0.804	0.845	0.838	0.760
12117	0.753	0.798	0.609	0.681
12118	0.831	0.865	0.553	0.779
12120	0.851	0.884	0.612	0.813
12121	0.769	0.853	0.684	0.740
12122	0.742	0.810	0.729	0.724
12123	0.769	0.853	0.684	0.740
12125	0.820	0.854	0.661	0.773
12130	0.820	0.854	0.661	0.773
12131	0.742	0.810	0.729	0.724
12134	0.753	0.798	0.609	0.681
12136	0.820	0.854	0.661	0.773
12137	0.851	0.884	0.612	0.813
12138	0.769	0.853	0.684	0.740
12139	0.736	0.810	0.764	0.715
12140	0.769	0.853	0.684	0.740
12143	0.851	0.884	0.612	0.813
12144	0.769	0.853	0.684	0.740
12147	0.851	0.884	0.612	0.813

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NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12148	0.831	0.865	0.553	0.779
12149	0.742	0.810	0.729	0.724
12150	0.851	0.884	0.612	0.813
12151	0.831	0.865	0.553	0.779
12153	0.769	0.853	0.684	0.740
12154	0.769	0.853	0.684	0.740
12155	0.804	0.845	0.838	0.760
12156	0.769	0.853	0.684	0.740
12157	0.742	0.810	0.729	0.724
12158	0.851	0.884	0.612	0.813
12159	0.851	0.884	0.612	0.813
12160	0.742	0.810	0.729	0.724
12164	0.736	0.810	0.764	0.715
12165	0.820	0.854	0.661	0.773
12166	0.780	0.874	0.732	0.724
12167	0.887	0.888	0.937	0.808
12168	0.769	0.853	0.684	0.740
12169	0.769	0.853	0.684	0.740
12170	0.831	0.865	0.553	0.779
12173	0.820	0.854	0.661	0.773
12175	0.742	0.810	0.729	0.724
12176	0.879	0.859	0.750	0.793
12180	0.769	0.853	0.684	0.740
12182	0.769	0.853	0.684	0.740
12183	0.851	0.884	0.612	0.813
12184	0.820	0.854	0.661	0.773
12185	0.769	0.853	0.684	0.740
12186	0.851	0.884	0.612	0.813
12187	0.742	0.810	0.729	0.724
12188	0.831	0.865	0.553	0.779
12189	0.851	0.884	0.612	0.813
12190	0.736	0.810	0.764	0.715
12192	0.879	0.859	0.750	0.793
12193	0.851	0.884	0.612	0.813
12194	0.742	0.810	0.729	0.724
12196	0.769	0.853	0.684	0.740
12197	0.804	0.845	0.838	0.760
12198	0.769	0.853	0.684	0.740
12202	1.109	1.125	1.014	1.052
12203	1.109	1.125	1.014	1.052
12204	1.109	1.125	1.014	1.052
12205	0.851	0.884	0.612	0.813
12206	1.109	1.125	1.014	1.052
12207	1.109	1.125	1.014	1.052
12208	1.109	1.125	1.014	1.052
12209	1.109	1.125	1.014	1.052
12210	1.109	1.125	1.014	1.052
12211	0.851	0.884	0.612	0.813
12223	1.109	1.125	1.014	1.052

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
12226	0.851	0.884	0.612	0.813
12260	1.109	1.125	1.014	1.052
12302	0.851	0.884	0.612	0.813
12303	0.851	0.884	0.612	0.813
12304	1.109	1.125	1.014	1.052
12305	1.109	1.125	1.014	1.052
12306	0.851	0.884	0.612	0.813
12307	1.109	1.125	1.014	1.052
12308	1.109	1.125	1.014	1.052
12309	0.851	0.884	0.612	0.813
12401	0.936	0.897	0.672	0.836
12404	0.936	0.897	0.672	0.836
12405	0.879	0.859	0.750	0.793
12406	0.887	0.888	0.937	0.808
12407	0.879	0.859	0.750	0.793
12409	0.936	0.897	0.672	0.836
12410	0.936	0.897	0.672	0.836
12411	0.936	0.897	0.672	0.836
12412	0.936	0.897	0.672	0.836
12413	0.879	0.859	0.750	0.793
12414	0.879	0.859	0.750	0.793
12416	0.936	0.897	0.672	0.836
12418	0.879	0.859	0.750	0.793
12419	0.936	0.897	0.672	0.836
12421	0.887	0.888	0.937	0.808
12422	0.879	0.859	0.750	0.793
12423	0.879	0.859	0.750	0.793
12424	0.879	0.859	0.750	0.793
12427	0.879	0.859	0.750	0.793
12428	0.936	0.897	0.672	0.836
12430	0.887	0.888	0.937	0.808
12431	0.879	0.859	0.750	0.793
12433	0.936	0.897	0.672	0.836
12434	0.887	0.888	0.937	0.808
12435	0.936	0.897	0.672	0.836
12439	0.879	0.859	0.750	0.793
12440	0.936	0.897	0.672	0.836
12442	0.879	0.859	0.750	0.793
12443	0.936	0.897	0.672	0.836
12444	0.879	0.859	0.750	0.793
12446	0.936	0.897	0.672	0.836
12448	0.936	0.897	0.672	0.836
12449	0.936	0.897	0.672	0.836
12450	0.879	0.859	0.750	0.793
12451	0.879	0.859	0.750	0.793
12454	0.879	0.859	0.750	0.793
12455	0.887	0.888	0.937	0.808
12456	0.936	0.897	0.672	0.836
12457	0.936	0.897	0.672	0.836

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NY RATES

ZIP Code	Liab	Other	Comp	Coll
12458	0.936	0.897	0.672	0.836
12460	0.879	0.859	0.750	0.793
12461	0.936	0.897	0.672	0.836
12463	0.879	0.859	0.750	0.793
12464	0.936	0.897	0.672	0.836
12465	0.936	0.897	0.672	0.836
12466	0.936	0.897	0.672	0.836
12468	0.879	0.859	0.750	0.793
12469	0.851	0.884	0.612	0.813
12470	0.879	0.859	0.750	0.793
12472	0.936	0.897	0.672	0.836
12473	0.879	0.859	0.750	0.793
12474	0.887	0.888	0.937	0.808
12477	0.936	0.897	0.672	0.836
12480	0.936	0.897	0.672	0.836
12481	0.936	0.897	0.672	0.836
12482	0.879	0.859	0.750	0.793
12484	0.936	0.897	0.672	0.836
12485	0.879	0.859	0.750	0.793
12486	0.936	0.897	0.672	0.836
12487	0.936	0.897	0.672	0.836
12491	0.936	0.897	0.672	0.836
12492	0.879	0.859	0.750	0.793
12494	0.936	0.897	0.672	0.836
12495	0.936	0.897	0.672	0.836
12496	0.879	0.859	0.750	0.793
12498	0.936	0.897	0.672	0.836
12501	0.949	0.945	0.617	0.874
12502	0.820	0.854	0.661	0.773
12503	0.820	0.854	0.661	0.773
12507	0.949	0.945	0.617	0.874
12508	0.949	0.945	0.617	0.874
12513	0.820	0.854	0.661	0.773
12514	0.949	0.945	0.617	0.874
12515	0.936	0.897	0.672	0.836
12516	0.820	0.854	0.661	0.773
12517	0.820	0.854	0.661	0.773
12518	1.001	0.953	0.713	0.930
12520	1.001	0.953	0.713	0.930
12521	0.820	0.854	0.661	0.773
12522	0.949	0.945	0.617	0.874
12523	0.820	0.854	0.661	0.773
12524	0.949	0.945	0.617	0.874
12525	0.936	0.897	0.672	0.836
12526	0.820	0.854	0.661	0.773
12528	0.936	0.897	0.672	0.836
12529	0.820	0.854	0.661	0.773
12531	0.949	0.945	0.617	0.874
12533	0.949	0.945	0.617	0.874



## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12534	0.820	0.854	0.661	0.773
12538	0.949	0.945	0.617	0.874
12540	0.949	0.945	0.617	0.874
12542	0.936	0.897	0.672	0.836
12543	1.001	0.953	0.713	0.930
12545	0.949	0.945	0.617	0.874
12546	0.949	0.945	0.617	0.874
12547	0.936	0.897	0.672	0.836
12548	0.936	0.897	0.672	0.836
12549	1.001	0.953	0.713	0.930
12550	1.001	0.953	0.713	0.930
12553	1.001	0.953	0.713	0.930
12561	0.936	0.897	0.672	0.836
12563	1.001	0.953	0.713	0.930
12564	0.949	0.945	0.617	0.874
12565	0.820	0.854	0.661	0.773
12566	1.047	0.963	0.727	0.973
12567	0.949	0.945	0.617	0.874
12569	0.949	0.945	0.617	0.874
12570	0.949	0.945	0.617	0.874
12571	0.949	0.945	0.617	0.874
12572	0.949	0.945	0.617	0.874
12575	1.001	0.953	0.713	0.930
12577	1.001	0.953	0.713	0.930
12578	0.949	0.945	0.617	0.874
12580	0.949	0.945	0.617	0.874
12581	0.949	0.945	0.617	0.874
12582	0.949	0.945	0.617	0.874
12583	0.949	0.945	0.617	0.874
12585	0.949	0.945	0.617	0.874
12586	1.001	0.953	0.713	0.930
12589	0.936	0.897	0.672	0.836
12590	0.949	0.945	0.617	0.874
12592	0.949	0.945	0.617	0.874
12594	0.949	0.945	0.617	0.874
12601	0.949	0.945	0.617	0.874
12603	0.949	0.945	0.617	0.874
12701	0.881	0.905	0.804	0.824
12719	0.881	0.905	0.804	0.824
12720	0.881	0.905	0.804	0.824
12721	0.881	0.905	0.804	0.824
12723	0.881	0.905	0.804	0.824
12725	0.881	0.905	0.804	0.824
12726	0.881	0.905	0.804	0.824
12729	1.047	0.963	0.727	0.973
12732	0.881	0.905	0.804	0.824
12733	0.881	0.905	0.804	0.824
12734	0.881	0.905	0.804	0.824
12736	0.881	0.905	0.804	0.824

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12737	0.881	0.905	0.804	0.824
12738	0.881	0.905	0.804	0.824
12740	0.881	0.905	0.804	0.824
12741	0.881	0.905	0.804	0.824
12742	0.881	0.905	0.804	0.824
12743	0.881	0.905	0.804	0.824
12745	0.881	0.905	0.804	0.824
12746	1.047	0.963	0.727	0.973
12747	0.881	0.905	0.804	0.824
12748	0.881	0.905	0.804	0.824
12750	0.881	0.905	0.804	0.824
12751	0.881	0.905	0.804	0.824
12752	0.881	0.905	0.804	0.824
12754	0.881	0.905	0.804	0.824
12758	0.881	0.905	0.804	0.824
12759	0.881	0.905	0.804	0.824
12760	0.881	0.905	0.804	0.824
12762	0.881	0.905	0.804	0.824
12763	0.881	0.905	0.804	0.824
12764	0.881	0.905	0.804	0.824
12765	0.881	0.905	0.804	0.824
12766	0.881	0.905	0.804	0.824
12768	0.881	0.905	0.804	0.824
12770	0.881	0.905	0.804	0.824
12771	1.047	0.963	0.727	0.973
12775	0.881	0.905	0.804	0.824
12776	0.881	0.905	0.804	0.824
12777	0.881	0.905	0.804	0.824
12779	0.881	0.905	0.804	0.824
12780	1.047	0.963	0.727	0.973
12783	0.881	0.905	0.804	0.824
12786	0.881	0.905	0.804	0.824
12787	0.881	0.905	0.804	0.824
12788	0.881	0.905	0.804	0.824
12789	0.881	0.905	0.804	0.824
12790	0.881	0.905	0.804	0.824
12791	0.881	0.905	0.804	0.824
12792	0.881	0.905	0.804	0.824
12801	0.848	0.891	0.513	0.797
12803	0.831	0.865	0.553	0.779
12804	0.848	0.891	0.513	0.797
12808	0.848	0.891	0.513	0.797
12809	0.793	0.944	0.545	0.769
12810	0.848	0.891	0.513	0.797
12812	0.736	0.810	0.764	0.715
12814	0.848	0.891	0.513	0.797
12815	0.848	0.891	0.513	0.797
12816	0.793	0.944	0.545	0.769
12817	0.848	0.891	0.513	0.797

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12819	0.793	0.944	0.545	0.769
12821	0.793	0.944	0.545	0.769
12822	0.831	0.865	0.553	0.779
12823	0.793	0.944	0.545	0.769
12824	0.848	0.891	0.513	0.797
12827	0.793	0.944	0.545	0.769
12828	0.793	0.944	0.545	0.769
12831	0.831	0.865	0.553	0.779
12832	0.793	0.944	0.545	0.769
12833	0.831	0.865	0.553	0.779
12834	0.793	0.944	0.545	0.769
12835	0.831	0.865	0.553	0.779
12836	0.848	0.891	0.513	0.797
12837	0.793	0.944	0.545	0.769
12838	0.793	0.944	0.545	0.769
12839	0.793	0.944	0.545	0.769
12842	0.736	0.810	0.764	0.715
12843	0.848	0.891	0.513	0.797
12844	0.848	0.891	0.513	0.797
12845	0.848	0.891	0.513	0.797
12846	0.848	0.891	0.513	0.797
12847	0.736	0.810	0.764	0.715
12849	0.793	0.944	0.545	0.769
12850	0.831	0.865	0.553	0.779
12851	0.763	0.861	1.316	0.745
12852	0.763	0.861	1.316	0.745
12853	0.848	0.891	0.513	0.797
12854	0.793	0.944	0.545	0.769
12855	0.763	0.861	1.316	0.745
12857	0.763	0.861	1.316	0.745
12858	0.763	0.861	1.316	0.745
12859	0.831	0.865	0.553	0.779
12860	0.848	0.891	0.513	0.797
12861	0.793	0.944	0.545	0.769
12863	0.831	0.865	0.553	0.779
12865	0.793	0.944	0.545	0.769
12866	0.831	0.865	0.553	0.779
12870	0.763	0.861	1.316	0.745
12871	0.831	0.865	0.553	0.779
12873	0.793	0.944	0.545	0.769
12874	0.848	0.891	0.513	0.797
12878	0.848	0.891	0.513	0.797
12879	0.763	0.861	1.316	0.745
12883	0.763	0.861	1.316	0.745
12885	0.848	0.891	0.513	0.797
12886	0.848	0.891	0.513	0.797
12887	0.793	0.944	0.545	0.769
12901	0.763	0.861	1.316	0.745
12903	0.763	0.861	1.316	0.745

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
12910	0.763	0.861	1.316	0.745
12911	0.763	0.861	1.316	0.745
12912	0.763	0.861	1.316	0.745
12913	0.763	0.861	1.316	0.745
12914	0.743	0.856	1.465	0.701
12916	0.743	0.856	1.465	0.701
12917	0.743	0.856	1.465	0.701
12918	0.763	0.861	1.316	0.745
12919	0.763	0.861	1.316	0.745
12920	0.743	0.856	1.465	0.701
12921	0.763	0.861	1.316	0.745
12922	0.911	0.924	0.768	0.818
12923	0.763	0.861	1.316	0.745
12924	0.763	0.861	1.316	0.745
12926	0.743	0.856	1.465	0.701
12928	0.763	0.861	1.316	0.745
12930	0.743	0.856	1.465	0.701
12932	0.763	0.861	1.316	0.745
12934	0.763	0.861	1.316	0.745
12935	0.763	0.861	1.316	0.745
12936	0.763	0.861	1.316	0.745
12937	0.743	0.856	1.465	0.701
12941	0.763	0.861	1.316	0.745
12942	0.763	0.861	1.316	0.745
12943	0.763	0.861	1.316	0.745
12944	0.763	0.861	1.316	0.745
12945	0.743	0.856	1.465	0.701
12946	0.763	0.861	1.316	0.745
12949	0.911	0.924	0.768	0.818
12950	0.763	0.861	1.316	0.745
12952	0.763	0.861	1.316	0.745
12953	0.743	0.856	1.465	0.701
12955	0.763	0.861	1.316	0.745
12956	0.763	0.861	1.316	0.745
12957	0.743	0.856	1.465	0.701
12958	0.763	0.861	1.316	0.745
12959	0.763	0.861	1.316	0.745
12960	0.763	0.861	1.316	0.745
12961	0.763	0.861	1.316	0.745
12962	0.763	0.861	1.316	0.745
12964	0.763	0.861	1.316	0.745
12965	0.911	0.924	0.768	0.818
12966	0.743	0.856	1.465	0.701
12967	0.911	0.924	0.768	0.818
12969	0.743	0.856	1.465	0.701
12970	0.743	0.856	1.465	0.701
12972	0.763	0.861	1.316	0.745
12974	0.763	0.861	1.316	0.745
12978	0.763	0.861	1.316	0.745

PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
12979	0.763	0.861	1.316	0.745
12980	0.743	0.856	1.465	0.701
12981	0.763	0.861	1.316	0.745
12983	0.743	0.856	1.465	0.701
12985	0.763	0.861	1.316	0.745
12986	0.743	0.856	1.465	0.701
12987	0.763	0.861	1.316	0.745
12989	0.743	0.856	1.465	0.701
12992	0.763	0.861	1.316	0.745
12993	0.763	0.861	1.316	0.745
12996	0.763	0.861	1.316	0.745
12997	0.763	0.861	1.316	0.745
12998	0.763	0.861	1.316	0.745
13021	0.759	0.817	0.630	0.720
13026	0.759	0.817	0.630	0.720
13027	0.807	0.866	0.529	0.775
13028	0.760	0.825	0.617	0.713
13029	0.807	0.866	0.529	0.775
13030	0.807	0.866	0.529	0.775
13031	0.807	0.866	0.529	0.775
13032	0.768	0.849	0.541	0.746
13033	0.759	0.817	0.630	0.720
13034	0.759	0.817	0.630	0.720
13035	0.768	0.849	0.541	0.746
13036	0.760	0.825	0.617	0.713
13037	0.768	0.849	0.541	0.746
13039	0.807	0.866	0.529	0.775
13040	0.807	0.866	0.529	0.775
13041	0.807	0.866	0.529	0.775
13042	0.760	0.825	0.617	0.713
13044	0.760	0.825	0.617	0.713
13045	0.807	0.866	0.529	0.775
13052	0.768	0.849	0.541	0.746
13053	0.779	0.791	0.740	0.734
13054	0.818	0.874	0.607	0.763
13057	0.807	0.866	0.529	0.775
13060	0.807	0.866	0.529	0.775
13061	0.768	0.849	0.541	0.746
13063	0.807	0.866	0.529	0.775
13066	0.807	0.866	0.529	0.775
13068	0.779	0.791	0.740	0.734
13069	0.760	0.825	0.617	0.713
13071	0.759	0.817	0.630	0.720
13072	0.768	0.849	0.541	0.746
13073	0.779	0.791	0.740	0.734
13074	0.760	0.825	0.617	0.713
13076	0.760	0.825	0.617	0.713
13077	0.807	0.866	0.529	0.775
13078	0.807	0.866	0.529	0.775

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
13080	0.807	0.866	0.529	0.775
13081	0.759	0.817	0.630	0.720
13082	0.807	0.866	0.529	0.775
13083	0.760	0.825	0.617	0.713
13084	0.807	0.866	0.529	0.775
13088	0.807	0.866	0.529	0.775
13090	0.807	0.866	0.529	0.775
13092	0.759	0.817	0.630	0.720
13101	0.807	0.866	0.529	0.775
13103	0.760	0.825	0.617	0.713
13104	0.807	0.866	0.529	0.775
13108	0.807	0.866	0.529	0.775
13110	0.807	0.866	0.529	0.775
13111	0.759	0.817	0.630	0.720
13112	0.807	0.866	0.529	0.775
13114	0.760	0.825	0.617	0.713
13116	0.807	0.866	0.529	0.775
13118	0.759	0.817	0.630	0.720
13120	0.807	0.866	0.529	0.775
13122	0.768	0.849	0.541	0.746
13124	0.824	0.886	0.877	0.778
13126	0.760	0.825	0.617	0.713
13131	0.760	0.825	0.617	0.713
13132	0.760	0.825	0.617	0.713
13135	0.760	0.825	0.617	0.713
13136	0.824	0.886	0.877	0.778
13140	0.759	0.817	0.630	0.720
13141	0.807	0.866	0.529	0.775
13142	0.760	0.825	0.617	0.713
13143	0.763	0.818	0.644	0.678
13144	0.760	0.825	0.617	0.713
13145	0.760	0.825	0.617	0.713
13146	0.763	0.818	0.644	0.678
13147	0.759	0.817	0.630	0.720
13148	0.757	0.831	0.793	0.677
13152	0.807	0.866	0.529	0.775
13155	0.824	0.886	0.877	0.778
13156	0.759	0.817	0.630	0.720
13158	0.807	0.866	0.529	0.775
13159	0.807	0.866	0.529	0.775
13160	0.759	0.817	0.630	0.720
13164	0.807	0.866	0.529	0.775
13165	0.757	0.831	0.793	0.677
13166	0.759	0.817	0.630	0.720
13167	0.760	0.825	0.617	0.713
13202	0.897	1.072	1.102	0.950
13203	0.897	1.072	1.102	0.950
13204	0.897	1.072	1.102	0.950
13205	0.897	1.072	1.102	0.950

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
13206	0.897	1.072	1.102	0.950
13207	0.897	1.072	1.102	0.950
13208	0.897	1.072	1.102	0.950
13209	0.807	0.866	0.529	0.775
13210	0.897	1.072	1.102	0.950
13211	0.807	0.866	0.529	0.775
13212	0.807	0.866	0.529	0.775
13214	0.807	0.866	0.529	0.775
13215	0.807	0.866	0.529	0.775
13218	0.807	0.866	0.529	0.775
13219	0.807	0.866	0.529	0.775
13224	0.897	1.072	1.102	0.950
13290	0.807	0.866	0.529	0.775
13301	0.818	0.874	0.607	0.763
13302	0.760	0.825	0.617	0.713
13303	0.818	0.874	0.607	0.763
13304	0.818	0.874	0.607	0.763
13308	0.818	0.874	0.607	0.763
13309	0.818	0.874	0.607	0.763
13310	0.768	0.849	0.541	0.746
13314	0.768	0.849	0.541	0.746
13315	0.804	0.845	0.838	0.760
13316	0.818	0.874	0.607	0.763
13317	0.780	0.874	0.732	0.724
13318	0.818	0.874	0.607	0.763
13319	0.818	0.874	0.607	0.763
13320	0.804	0.845	0.838	0.760
13322	0.818	0.874	0.607	0.763
13323	0.818	0.874	0.607	0.763
13324	0.759	0.845	0.695	0.719
13325	0.752	0.878	0.888	0.714
13326	0.804	0.845	0.838	0.760
13327	0.752	0.878	0.888	0.714
13328	0.818	0.874	0.607	0.763
13329	0.759	0.845	0.695	0.719
13331	0.759	0.845	0.695	0.719
13332	0.824	0.886	0.877	0.778
13333	0.804	0.845	0.838	0.760
13334	0.768	0.849	0.541	0.746
13335	0.804	0.845	0.838	0.760
13337	0.804	0.845	0.838	0.760
13338	0.818	0.874	0.607	0.763
13339	0.780	0.874	0.732	0.724
13340	0.759	0.845	0.695	0.719
13342	0.804	0.845	0.838	0.760
13343	0.752	0.878	0.888	0.714
13345	0.752	0.878	0.888	0.714
13346	0.768	0.849	0.541	0.746
13348	0.804	0.845	0.838	0.760

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
13350	0.759	0.845	0.695	0.719
13354	0.818	0.874	0.607	0.763
13355	0.768	0.849	0.541	0.746
13357	0.759	0.845	0.695	0.719
13360	0.736	0.810	0.764	0.715
13361	0.759	0.845	0.695	0.719
13363	0.818	0.874	0.607	0.763
13365	0.759	0.845	0.695	0.719
13367	0.752	0.878	0.888	0.714
13368	0.752	0.878	0.888	0.714
13402	0.768	0.849	0.541	0.746
13403	0.818	0.874	0.607	0.763
13406	0.759	0.845	0.695	0.719
13407	0.759	0.845	0.695	0.719
13408	0.768	0.849	0.541	0.746
13409	0.768	0.849	0.541	0.746
13411	0.824	0.886	0.877	0.778
13413	0.818	0.874	0.607	0.763
13415	0.804	0.845	0.838	0.760
13416	0.759	0.845	0.695	0.719
13417	0.818	0.874	0.607	0.763
13418	0.768	0.849	0.541	0.746
13420	0.759	0.845	0.695	0.719
13421	0.768	0.849	0.541	0.746
13424	0.818	0.874	0.607	0.763
13425	0.818	0.874	0.607	0.763
13428	0.780	0.874	0.732	0.724
13431	0.759	0.845	0.695	0.719
13433	0.752	0.878	0.888	0.714
13436	0.736	0.810	0.764	0.715
13437	0.760	0.825	0.617	0.713
13438	0.818	0.874	0.607	0.763
13439	0.804	0.845	0.838	0.760
13440	0.818	0.874	0.607	0.763
13441	0.818	0.874	0.607	0.763
13450	0.804	0.845	0.838	0.760
13452	0.780	0.874	0.732	0.724
13454	0.759	0.845	0.695	0.719
13456	0.818	0.874	0.607	0.763
13459	0.742	0.810	0.729	0.724
13460	0.824	0.886	0.877	0.778
13461	0.818	0.874	0.607	0.763
13464	0.824	0.886	0.877	0.778
13465	0.768	0.849	0.541	0.746
13468	0.804	0.845	0.838	0.760
13469	0.818	0.874	0.607	0.763
13470	0.753	0.798	0.609	0.681
13471	0.818	0.874	0.607	0.763
13473	0.752	0.878	0.888	0.714



PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
13475	0.759	0.845	0.695	0.719
13476	0.818	0.874	0.607	0.763
13477	0.818	0.874	0.607	0.763
13478	0.818	0.874	0.607	0.763
13480	0.818	0.874	0.607	0.763
13482	0.804	0.845	0.838	0.760
13483	0.818	0.874	0.607	0.763
13485	0.768	0.849	0.541	0.746
13486	0.818	0.874	0.607	0.763
13488	0.804	0.845	0.838	0.760
13489	0.752	0.878	0.888	0.714
13490	0.818	0.874	0.607	0.763
13491	0.759	0.845	0.695	0.719
13492	0.818	0.874	0.607	0.763
13493	0.760	0.825	0.617	0.713
13494	0.818	0.874	0.607	0.763
13495	0.818	0.874	0.607	0.763
13501	0.818	0.874	0.607	0.763
13502	0.818	0.874	0.607	0.763
13601	0.987	0.954	0.717	0.885
13602	0.987	0.954	0.717	0.885
13603	0.987	0.954	0.717	0.885
13605	0.987	0.954	0.717	0.885
13606	0.987	0.954	0.717	0.885
13607	0.987	0.954	0.717	0.885
13608	0.987	0.954	0.717	0.885
13612	0.987	0.954	0.717	0.885
13613	0.911	0.924	0.768	0.818
13614	0.911	0.924	0.768	0.818
13616	0.987	0.954	0.717	0.885
13617	0.911	0.924	0.768	0.818
13618	0.987	0.954	0.717	0.885
13619	0.987	0.954	0.717	0.885
13620	0.752	0.878	0.888	0.714
13621	0.911	0.924	0.768	0.818
13622	0.987	0.954	0.717	0.885
13624	0.987	0.954	0.717	0.885
13625	0.911	0.924	0.768	0.818
13626	0.752	0.878	0.888	0.714
13630	0.911	0.924	0.768	0.818
13633	0.911	0.924	0.768	0.818
13634	0.987	0.954	0.717	0.885
13635	0.911	0.924	0.768	0.818
13636	0.987	0.954	0.717	0.885
13637	0.987	0.954	0.717	0.885
13638	0.987	0.954	0.717	0.885
13639	0.911	0.924	0.768	0.818
13640	0.987	0.954	0.717	0.885
13642	0.911	0.924	0.768	0.818

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
13646	0.911	0.924	0.768	0.818
13648	0.752	0.878	0.888	0.714
13650	0.987	0.954	0.717	0.885
13652	0.911	0.924	0.768	0.818
13654	0.911	0.924	0.768	0.818
13655	0.743	0.856	1.465	0.701
13656	0.987	0.954	0.717	0.885
13658	0.911	0.924	0.768	0.818
13659	0.987	0.954	0.717	0.885
13660	0.911	0.924	0.768	0.818
13661	0.987	0.954	0.717	0.885
13662	0.911	0.924	0.768	0.818
13664	0.911	0.924	0.768	0.818
13665	0.987	0.954	0.717	0.885
13667	0.911	0.924	0.768	0.818
13668	0.911	0.924	0.768	0.818
13669	0.911	0.924	0.768	0.818
13670	0.911	0.924	0.768	0.818
13672	0.911	0.924	0.768	0.818
13673	0.987	0.954	0.717	0.885
13675	0.987	0.954	0.717	0.885
13676	0.911	0.924	0.768	0.818
13679	0.987	0.954	0.717	0.885
13680	0.911	0.924	0.768	0.818
13681	0.911	0.924	0.768	0.818
13682	0.987	0.954	0.717	0.885
13684	0.911	0.924	0.768	0.818
13685	0.987	0.954	0.717	0.885
13687	0.911	0.924	0.768	0.818
13690	0.911	0.924	0.768	0.818
13691	0.987	0.954	0.717	0.885
13693	0.987	0.954	0.717	0.885
13694	0.911	0.924	0.768	0.818
13696	0.911	0.924	0.768	0.818
13697	0.911	0.924	0.768	0.818
13730	0.824	0.886	0.877	0.778
13731	0.887	0.888	0.937	0.808
13732	0.895	0.918	0.884	0.826
13733	0.824	0.886	0.877	0.778
13734	0.895	0.918	0.884	0.826
13736	0.895	0.918	0.884	0.826
13739	0.887	0.888	0.937	0.808
13740	0.887	0.888	0.937	0.808
13743	0.895	0.918	0.884	0.826
13744	0.948	0.959	0.846	0.868
13746	0.948	0.959	0.846	0.868
13748	0.948	0.959	0.846	0.868
13750	0.887	0.888	0.937	0.808
13751	0.887	0.888	0.937	0.808

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
13752	0.887	0.888	0.937	0.808
13753	0.887	0.888	0.937	0.808
13754	0.948	0.959	0.846	0.868
13755	0.887	0.888	0.937	0.808
13756	0.887	0.888	0.937	0.808
13757	0.887	0.888	0.937	0.808
13760	0.948	0.959	0.846	0.868
13775	0.887	0.888	0.937	0.808
13776	0.804	0.845	0.838	0.760
13777	0.948	0.959	0.846	0.868
13778	0.824	0.886	0.877	0.778
13780	0.824	0.886	0.877	0.778
13782	0.887	0.888	0.937	0.808
13783	0.887	0.888	0.937	0.808
13786	0.887	0.888	0.937	0.808
13787	0.948	0.959	0.846	0.868
13788	0.887	0.888	0.937	0.808
13790	0.948	0.959	0.846	0.868
13795	0.948	0.959	0.846	0.868
13796	0.804	0.845	0.838	0.760
13797	0.948	0.959	0.846	0.868
13801	0.824	0.886	0.877	0.778
13802	0.948	0.959	0.846	0.868
13803	0.807	0.866	0.529	0.775
13804	0.887	0.888	0.937	0.808
13806	0.887	0.888	0.937	0.808
13807	0.804	0.845	0.838	0.760
13808	0.804	0.845	0.838	0.760
13809	0.824	0.886	0.877	0.778
13810	0.804	0.845	0.838	0.760
13811	0.895	0.918	0.884	0.826
13812	0.895	0.918	0.884	0.826
13813	0.948	0.959	0.846	0.868
13815	0.824	0.886	0.877	0.778
13820	0.804	0.845	0.838	0.760
13825	0.804	0.845	0.838	0.760
13826	0.948	0.959	0.846	0.868
13827	0.895	0.918	0.884	0.826
13830	0.824	0.886	0.877	0.778
13832	0.824	0.886	0.877	0.778
13833	0.948	0.959	0.846	0.868
13834	0.804	0.845	0.838	0.760
13835	0.895	0.918	0.884	0.826
13838	0.887	0.888	0.937	0.808
13839	0.887	0.888	0.937	0.808
13841	0.824	0.886	0.877	0.778
13842	0.887	0.888	0.937	0.808
13843	0.824	0.886	0.877	0.778
13844	0.824	0.886	0.877	0.778

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
13846	0.887	0.888	0.937	0.808
13849	0.804	0.845	0.838	0.760
13850	0.948	0.959	0.846	0.868
13856	0.887	0.888	0.937	0.808
13859	0.804	0.845	0.838	0.760
13861	0.804	0.845	0.838	0.760
13862	0.948	0.959	0.846	0.868
13863	0.807	0.866	0.529	0.775
13864	0.895	0.918	0.884	0.826
13865	0.948	0.959	0.846	0.868
13901	0.948	0.959	0.846	0.868
13903	0.948	0.959	0.846	0.868
13904	0.948	0.959	0.846	0.868
13905	0.948	0.959	0.846	0.868
14001	0.803	0.847	0.469	0.677
14004	0.803	0.847	0.469	0.677
14005	0.750	0.832	0.463	0.630
14006	0.803	0.847	0.469	0.677
14008	0.814	0.855	0.737	0.731
14009	0.725	0.814	0.626	0.649
14011	0.725	0.814	0.626	0.649
14012	0.814	0.855	0.737	0.731
14013	0.750	0.832	0.463	0.630
14020	0.750	0.832	0.463	0.630
14024	0.725	0.814	0.626	0.649
14025	0.803	0.847	0.469	0.677
14026	0.803	0.847	0.469	0.677
14028	0.814	0.855	0.737	0.731
14030	0.803	0.847	0.469	0.677
14031	0.803	0.847	0.469	0.677
14032	0.803	0.847	0.469	0.677
14033	0.803	0.847	0.469	0.677
14034	0.803	0.847	0.469	0.677
14036	0.750	0.832	0.463	0.630
14037	0.725	0.814	0.626	0.649
14039	0.725	0.814	0.626	0.649
14040	0.750	0.832	0.463	0.630
14041	0.747	0.890	0.810	0.690
14042	0.747	0.890	0.810	0.690
14043	0.803	0.847	0.469	0.677
14047	0.803	0.847	0.469	0.677
14048	0.804	0.880	0.681	0.737
14051	0.803	0.847	0.469	0.677
14052	0.803	0.847	0.469	0.677
14054	0.750	0.832	0.463	0.630
14055	0.803	0.847	0.469	0.677
14057	0.803	0.847	0.469	0.677
14058	0.750	0.832	0.463	0.630
14059	0.803	0.847	0.469	0.677

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14060	0.747	0.890	0.810	0.690
14062	0.804	0.880	0.681	0.737
14063	0.804	0.880	0.681	0.737
14065	0.747	0.890	0.810	0.690
14066	0.725	0.814	0.626	0.649
14067	0.814	0.855	0.737	0.731
14068	0.803	0.847	0.469	0.677
14069	0.803	0.847	0.469	0.677
14070	0.747	0.890	0.810	0.690
14072	0.803	0.847	0.469	0.677
14075	0.803	0.847	0.469	0.677
14080	0.803	0.847	0.469	0.677
14081	0.804	0.880	0.681	0.737
14082	0.725	0.814	0.626	0.649
14083	0.725	0.814	0.626	0.649
14085	0.803	0.847	0.469	0.677
14086	0.803	0.847	0.469	0.677
14091	0.803	0.847	0.469	0.677
14092	0.814	0.855	0.737	0.731
14094	0.814	0.855	0.737	0.731
14098	0.741	0.821	0.710	0.680
14101	0.747	0.890	0.810	0.690
14102	0.803	0.847	0.469	0.677
14103	0.741	0.821	0.710	0.680
14105	0.814	0.855	0.737	0.731
14108	0.814	0.855	0.737	0.731
14111	0.803	0.847	0.469	0.677
14113	0.725	0.814	0.626	0.649
14120	0.814	0.855	0.737	0.731
14125	0.750	0.832	0.463	0.630
14127	0.803	0.847	0.469	0.677
14129	0.747	0.890	0.810	0.690
14131	0.814	0.855	0.737	0.731
14132	0.814	0.855	0.737	0.731
14134	0.803	0.847	0.469	0.677
14136	0.804	0.880	0.681	0.737
14138	0.747	0.890	0.810	0.690
14139	0.803	0.847	0.469	0.677
14141	0.803	0.847	0.469	0.677
14143	0.750	0.832	0.463	0.630
14145	0.725	0.814	0.626	0.649
14150	0.803	0.847	0.469	0.677
14167	0.725	0.814	0.626	0.649
14170	0.803	0.847	0.469	0.677
14171	0.747	0.890	0.810	0.690
14172	0.814	0.855	0.737	0.731
14174	0.814	0.855	0.737	0.731
14201	1.127	1.079	1.184	1.038
14202	1.127	1.079	1.184	1.038

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
14203	1.127	1.079	1.184	1.038
14204	1.127	1.079	1.184	1.038
14206	1.127	1.079	1.184	1.038
14207	1.127	1.079	1.184	1.038
14208	1.127	1.079	1.184	1.038
14209	1.127	1.079	1.184	1.038
14210	1.127	1.079	1.184	1.038
14211	1.127	1.079	1.184	1.038
14212	1.127	1.079	1.184	1.038
14213	1.127	1.079	1.184	1.038
14214	1.127	1.079	1.184	1.038
14215	1.127	1.079	1.184	1.038
14216	1.127	1.079	1.184	1.038
14217	1.127	1.079	1.184	1.038
14218	1.127	1.079	1.184	1.038
14219	1.127	1.079	1.184	1.038
14220	1.127	1.079	1.184	1.038
14221	1.127	1.079	1.184	1.038
14222	1.127	1.079	1.184	1.038
14223	1.127	1.079	1.184	1.038
14224	0.803	0.847	0.469	0.677
14225	1.127	1.079	1.184	1.038
14226	1.127	1.079	1.184	1.038
14227	1.127	1.079	1.184	1.038
14228	0.803	0.847	0.469	0.677
14301	0.814	0.855	0.737	0.731
14303	0.814	0.855	0.737	0.731
14304	0.814	0.855	0.737	0.731
14305	0.814	0.855	0.737	0.731
14411	0.741	0.821	0.710	0.680
14414	0.753	0.817	0.755	0.715
14415	0.754	0.818	0.733	0.700
14416	0.829	0.869	0.750	0.758
14418	0.754	0.818	0.733	0.700
14420	0.829	0.869	0.750	0.758
14422	0.750	0.832	0.463	0.630
14423	0.753	0.817	0.755	0.715
14424	0.754	0.787	0.647	0.664
14425	0.754	0.787	0.647	0.664
14427	0.725	0.814	0.626	0.649
14428	0.829	0.869	0.750	0.758
14432	0.754	0.787	0.647	0.664
14433	0.763	0.818	0.644	0.678
14435	0.753	0.817	0.755	0.715
14437	0.753	0.817	0.755	0.715
14441	0.754	0.818	0.733	0.700
14445	0.829	0.869	0.750	0.758
14450	0.829	0.869	0.750	0.758
14454	0.753	0.817	0.755	0.715

PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
14456	0.754	0.787	0.647	0.664
14462	0.753	0.817	0.755	0.715
14464	0.829	0.869	0.750	0.758
14466	0.753	0.817	0.755	0.715
14467	0.829	0.869	0.750	0.758
14468	0.829	0.869	0.750	0.758
14469	0.754	0.787	0.647	0.664
14470	0.741	0.821	0.710	0.680
14471	0.754	0.787	0.647	0.664
14472	0.829	0.869	0.750	0.758
14475	0.754	0.787	0.647	0.664
14476	0.741	0.821	0.710	0.680
14477	0.741	0.821	0.710	0.680
14478	0.754	0.818	0.733	0.700
14479	0.741	0.821	0.710	0.680
14480	0.753	0.817	0.755	0.715
14481	0.753	0.817	0.755	0.715
14482	0.829	0.869	0.750	0.758
14485	0.753	0.817	0.755	0.715
14486	0.829	0.869	0.750	0.758
14487	0.753	0.817	0.755	0.715
14489	0.763	0.818	0.644	0.678
14502	0.763	0.818	0.644	0.678
14504	0.754	0.787	0.647	0.664
14505	0.763	0.818	0.644	0.678
14506	0.829	0.869	0.750	0.758
14507	0.754	0.818	0.733	0.700
14510	0.753	0.817	0.755	0.715
14512	0.754	0.787	0.647	0.664
14513	0.763	0.818	0.644	0.678
14514	0.829	0.869	0.750	0.758
14516	0.763	0.818	0.644	0.678
14517	0.753	0.817	0.755	0.715
14519	0.763	0.818	0.644	0.678
14521	0.757	0.831	0.793	0.677
14522	0.763	0.818	0.644	0.678
14525	0.750	0.832	0.463	0.630
14526	0.829	0.869	0.750	0.758
14527	0.754	0.818	0.733	0.700
14530	0.725	0.814	0.626	0.649
14532	0.754	0.787	0.647	0.664
14533	0.753	0.817	0.755	0.715
14534	0.829	0.869	0.750	0.758
14536	0.725	0.814	0.626	0.649
14541	0.757	0.831	0.793	0.677
14543	0.829	0.869	0.750	0.758
14544	0.754	0.818	0.733	0.700
14545	0.753	0.817	0.755	0.715
14546	0.829	0.869	0.750	0.758

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14548	0.754	0.787	0.647	0.664
14550	0.725	0.814	0.626	0.649
14551	0.763	0.818	0.644	0.678
14555	0.763	0.818	0.644	0.678
14559	0.829	0.869	0.750	0.758
14560	0.753	0.817	0.755	0.715
14561	0.754	0.787	0.647	0.664
14564	0.754	0.787	0.647	0.664
14568	0.763	0.818	0.644	0.678
14569	0.725	0.814	0.626	0.649
14571	0.741	0.821	0.710	0.680
14572	0.733	0.824	0.748	0.715
14580	0.829	0.869	0.750	0.758
14585	0.754	0.787	0.647	0.664
14586	0.829	0.869	0.750	0.758
14589	0.763	0.818	0.644	0.678
14590	0.763	0.818	0.644	0.678
14591	0.725	0.814	0.626	0.649
14603	1.114	1.102	1.603	1.048
14604	1.114	1.102	1.603	1.048
14605	1.114	1.102	1.603	1.048
14606	1.114	1.102	1.603	1.048
14607	1.114	1.102	1.603	1.048
14608	1.114	1.102	1.603	1.048
14609	1.114	1.102	1.603	1.048
14610	1.114	1.102	1.603	1.048
14611	1.114	1.102	1.603	1.048
14612	0.829	0.869	0.750	0.758
14613	1.114	1.102	1.603	1.048
14614	1.114	1.102	1.603	1.048
14615	1.114	1.102	1.603	1.048
14616	1.114	1.102	1.603	1.048
14617	1.114	1.102	1.603	1.048
14618	0.829	0.869	0.750	0.758
14619	1.114	1.102	1.603	1.048
14620	1.114	1.102	1.603	1.048
14621	1.114	1.102	1.603	1.048
14622	0.829	0.869	0.750	0.758
14623	1.114	1.102	1.603	1.048
14624	0.829	0.869	0.750	0.758
14625	1.114	1.102	1.603	1.048
14626	1.114	1.102	1.603	1.048
14701	0.804	0.880	0.681	0.737
14706	0.747	0.890	0.810	0.690
14708	0.741	0.908	0.898	0.729
14709	0.741	0.908	0.898	0.729
14710	0.804	0.880	0.681	0.737
14711	0.741	0.908	0.898	0.729
14712	0.804	0.880	0.681	0.737



## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14714	0.741	0.908	0.898	0.729
14715	0.741	0.908	0.898	0.729
14716	0.804	0.880	0.681	0.737
14717	0.741	0.908	0.898	0.729
14718	0.804	0.880	0.681	0.737
14719	0.747	0.890	0.810	0.690
14721	0.741	0.908	0.898	0.729
14723	0.804	0.880	0.681	0.737
14724	0.804	0.880	0.681	0.737
14726	0.747	0.890	0.810	0.690
14727	0.741	0.908	0.898	0.729
14728	0.804	0.880	0.681	0.737
14729	0.747	0.890	0.810	0.690
14731	0.747	0.890	0.810	0.690
14733	0.804	0.880	0.681	0.737
14735	0.741	0.908	0.898	0.729
14736	0.804	0.880	0.681	0.737
14737	0.747	0.890	0.810	0.690
14738	0.804	0.880	0.681	0.737
14739	0.741	0.908	0.898	0.729
14740	0.804	0.880	0.681	0.737
14741	0.747	0.890	0.810	0.690
14743	0.747	0.890	0.810	0.690
14744	0.741	0.908	0.898	0.729
14747	0.804	0.880	0.681	0.737
14748	0.747	0.890	0.810	0.690
14750	0.804	0.880	0.681	0.737
14753	0.747	0.890	0.810	0.690
14754	0.741	0.908	0.898	0.729
14755	0.747	0.890	0.810	0.690
14757	0.804	0.880	0.681	0.737
14760	0.747	0.890	0.810	0.690
14767	0.804	0.880	0.681	0.737
14769	0.804	0.880	0.681	0.737
14770	0.747	0.890	0.810	0.690
14772	0.747	0.890	0.810	0.690
14775	0.804	0.880	0.681	0.737
14777	0.741	0.908	0.898	0.729
14779	0.747	0.890	0.810	0.690
14781	0.804	0.880	0.681	0.737
14782	0.804	0.880	0.681	0.737
14784	0.804	0.880	0.681	0.737
14787	0.804	0.880	0.681	0.737
14801	0.733	0.824	0.748	0.715
14802	0.741	0.908	0.898	0.729
14803	0.741	0.908	0.898	0.729
14804	0.741	0.908	0.898	0.729
14805	0.732	0.825	0.778	0.721
14806	0.741	0.908	0.898	0.729

## PRIVATE PASSENGER AUTO

NY RATES

ZIP Code	Liab	Other	Comp	Coll
14807	0.733	0.824	0.748	0.715
14808	0.733	0.824	0.748	0.715
14809	0.733	0.824	0.748	0.715
14810	0.733	0.824	0.748	0.715
14812	0.732	0.825	0.778	0.721
14813	0.741	0.908	0.898	0.729
14814	0.849	0.939	0.793	0.795
14815	0.732	0.825	0.778	0.721
14816	0.849	0.939	0.793	0.795
14817	0.779	0.791	0.740	0.734
14818	0.732	0.825	0.778	0.721
14819	0.733	0.824	0.748	0.715
14820	0.733	0.824	0.748	0.715
14821	0.733	0.824	0.748	0.715
14822	0.741	0.908	0.898	0.729
14823	0.733	0.824	0.748	0.715
14824	0.732	0.825	0.778	0.721
14825	0.849	0.939	0.793	0.795
14826	0.733	0.824	0.748	0.715
14830	0.733	0.824	0.748	0.715
14836	0.753	0.817	0.755	0.715
14837	0.754	0.818	0.733	0.700
14838	0.849	0.939	0.793	0.795
14839	0.733	0.824	0.748	0.715
14840	0.733	0.824	0.748	0.715
14841	0.732	0.825	0.778	0.721
14842	0.754	0.818	0.733	0.700
14843	0.733	0.824	0.748	0.715
14845	0.849	0.939	0.793	0.795
14846	0.753	0.817	0.755	0.715
14847	0.757	0.831	0.793	0.677
14850	0.779	0.791	0.740	0.734
14853	0.779	0.791	0.740	0.734
14855	0.733	0.824	0.748	0.715
14858	0.733	0.824	0.748	0.715
14859	0.895	0.918	0.884	0.826
14860	0.757	0.831	0.793	0.677
14861	0.849	0.939	0.793	0.795
14864	0.849	0.939	0.793	0.795
14865	0.732	0.825	0.778	0.721
14867	0.779	0.791	0.740	0.734
14869	0.732	0.825	0.778	0.721
14870	0.733	0.824	0.748	0.715
14871	0.849	0.939	0.793	0.795
14872	0.849	0.939	0.793	0.795
14873	0.733	0.824	0.748	0.715
14874	0.733	0.824	0.748	0.715
14877	0.733	0.824	0.748	0.715
14878	0.732	0.825	0.778	0.721

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
14879	0.733	0.824	0.748	0.715
14880	0.741	0.908	0.898	0.729
14881	0.779	0.791	0.740	0.734
14882	0.779	0.791	0.740	0.734
14883	0.895	0.918	0.884	0.826
14884	0.741	0.908	0.898	0.729
14885	0.733	0.824	0.748	0.715
14886	0.779	0.791	0.740	0.734
14889	0.849	0.939	0.793	0.795
14891	0.732	0.825	0.778	0.721
14892	0.895	0.918	0.884	0.826
14894	0.849	0.939	0.793	0.795
14895	0.741	0.908	0.898	0.729
14897	0.741	0.908	0.898	0.729
14898	0.733	0.824	0.748	0.715
14901	0.849	0.939	0.793	0.795
14903	0.849	0.939	0.793	0.795
14904	0.849	0.939	0.793	0.795
14905	0.849	0.939	0.793	0.795
14925	0.849	0.939	0.793	0.795

**Default Territory Factors – Motorcycles**

Note: If the 5-digit territory is not in the territory table, the 3-digit territory will be assigned.

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
100XX	1.330	1.185	1.929	1.873
101XX	1.312	1.224	1.485	1.736
102XX	1.150	1.044	1.145	1.516
103XX	1.055	1.063	1.038	1.091
104XX	1.204	1.173	1.990	1.629
105XX	1.150	1.031	0.931	1.084
106XX	1.205	1.073	0.947	1.223
107XX	1.287	1.157	1.680	1.537
108XX	1.330	1.227	1.368	1.539
109XX	1.102	1.004	0.700	1.013
110XX	1.169	1.073	1.056	1.102
111XX	1.330	1.171	1.641	1.748
112XX	1.330	1.247	2.160	1.949
113XX	1.330	1.156	1.692	1.803
114XX	1.267	1.186	1.548	1.703
115XX	1.139	1.051	1.282	1.070
116XX	1.249	1.149	1.529	1.612
117XX	1.258	1.113	0.758	1.247
118XX	1.076	1.044	0.923	0.995
119XX	1.139	1.023	0.771	1.136
120XX	0.769	0.823	0.614	0.720
121XX	0.796	0.865	0.667	0.772
122XX	1.068	1.037	0.839	1.035
123XX	0.917	0.961	0.653	0.849
124XX	0.954	0.901	0.719	0.840
125XX	0.913	0.918	0.630	0.849
126XX	1.037	1.053	0.756	1.005
127XX	0.907	0.899	0.797	0.830
128XX	0.845	0.914	0.535	0.788
129XX	0.747	0.843	1.421	0.724
130XX	0.801	0.857	0.490	0.776
131XX	0.751	0.802	0.716	0.689
132XX	0.824	0.942	0.801	0.831
133XX	0.742	0.815	0.767	0.717
134XX	0.819	0.885	0.548	0.762
135XX	0.903	1.003	0.740	0.829
136XX	0.954	0.943	0.735	0.857
137XX	0.971	0.939	0.876	0.881
138XX	0.808	0.891	0.881	0.763
139XX	0.977	1.009	0.835	0.887
140XX	0.763	0.814	0.401	0.628
141XX	0.769	0.825	0.518	0.671
142XX	1.097	1.056	1.126	1.021
143XX	1.049	1.051	1.992	1.058
144XX	0.765	0.806	0.700	0.691

## PRIVATE PASSENGER AUTO

NY RATES

<b>ZIP Code</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
145XX	0.761	0.818	0.606	0.690
146XX	1.075	1.074	1.443	1.010
147XX	0.796	0.907	0.856	0.759
148XX	0.751	0.824	0.760	0.725
149XX	0.950	1.031	0.884	0.877

**Marital Status / Age / Gender Factor – Motorcycles**

<b>Married</b>	<b>Age</b>	<b>Gender</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
Y	16	M	0.855	0.933	0.917	0.950
Y	17	M	0.855	0.933	0.917	0.950
Y	18	M	0.855	0.933	0.917	0.950
Y	19	M	0.855	0.933	0.917	0.950
Y	20	M	0.855	0.933	0.917	0.950
Y	21	M	0.855	0.933	0.917	0.950
Y	22	M	0.855	0.933	0.917	0.950
Y	23	M	0.855	0.933	0.917	0.950
Y	24	M	0.855	0.933	0.917	0.950
Y	25	M	0.855	0.933	0.917	0.950
Y	26	M	0.855	0.933	0.917	0.950
Y	27	M	0.855	0.933	0.917	0.950
Y	28	M	0.855	0.933	0.917	0.950
Y	29	M	0.855	0.933	0.917	0.950
Y	30	M	0.855	0.933	0.917	0.950
Y	31	M	0.855	0.933	0.917	0.950
Y	32	M	0.855	0.933	0.917	0.950
Y	33	M	0.855	0.933	0.917	0.950
Y	34	M	0.855	0.933	0.917	0.950
Y	35	M	0.855	0.933	0.917	0.950
Y	36	M	0.855	0.933	0.917	0.950
Y	37	M	0.855	0.933	0.917	0.950
Y	38	M	0.855	0.933	0.917	0.950
Y	39	M	0.855	0.933	0.917	0.950
Y	40	M	0.855	0.933	0.917	0.950
Y	41	M	0.855	0.933	0.917	0.950
Y	42	M	0.855	0.933	0.917	0.950
Y	43	M	0.855	0.933	0.917	0.950
Y	44	M	0.855	0.933	0.917	0.950
Y	45	M	0.855	0.933	0.917	0.950
Y	46	M	0.855	0.933	0.917	0.950
Y	47	M	0.855	0.933	0.917	0.950
Y	48	M	0.855	0.933	0.917	0.950
Y	49	M	0.855	0.933	0.917	0.950
Y	50	M	0.855	0.933	0.917	0.950
Y	51	M	0.855	0.933	0.917	0.950
Y	52	M	0.855	0.933	0.917	0.950
Y	53	M	0.855	0.933	0.917	0.950
Y	54	M	0.855	0.933	0.917	0.950
Y	55	M	0.855	0.933	0.917	0.950
Y	56	M	0.855	0.933	0.917	0.950
Y	57	M	0.855	0.933	0.917	0.950
Y	58	M	0.855	0.933	0.917	0.950
Y	59	M	0.855	0.933	0.917	0.950
Y	60	M	0.855	0.933	0.917	0.950
Y	61	M	0.855	0.933	0.917	0.950
Y	62	M	0.855	0.933	0.917	0.950

PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
Y	63	M	0.855	0.933	0.917	0.950
Y	64	M	0.855	0.933	0.917	0.950
Y	65	M	0.855	0.933	0.917	0.950
Y	66	M	0.855	0.933	0.917	0.950
Y	67	M	0.855	0.933	0.917	0.950
Y	68	M	0.855	0.933	0.917	0.950
Y	69	M	0.855	0.933	0.917	0.950
Y	70	M	0.855	0.933	0.917	0.950
Y	71	M	0.855	0.933	0.917	0.950
Y	72	M	0.855	0.933	0.917	0.950
Y	73	M	0.855	0.933	0.917	0.950
Y	74	M	0.855	0.933	0.917	0.950
Y	75	M	0.855	0.933	0.917	0.950
Y	76	M	0.855	0.933	0.917	0.950
Y	77	M	0.855	0.933	0.917	0.950
Y	78	M	0.855	0.933	0.917	0.950
Y	79	M	0.855	0.933	0.917	0.950
Y	80	M	0.855	0.933	0.917	0.950
Y	81	M	0.855	0.933	0.917	0.950
Y	82	M	0.855	0.933	0.917	0.950
Y	83	M	0.855	0.933	0.917	0.950
Y	84	M	0.855	0.933	0.917	0.950
Y	85	M	0.855	0.933	0.917	0.950
N	16	M	1.367	1.159	1.231	1.178
N	17	M	1.367	1.159	1.231	1.178
N	18	M	1.367	1.159	1.231	1.178
N	19	M	1.367	1.159	1.231	1.178
N	20	M	1.367	1.159	1.231	1.178
N	21	M	1.367	1.159	1.231	1.178
N	22	M	1.367	1.159	1.231	1.178
N	23	M	1.367	1.159	1.231	1.178
N	24	M	1.367	1.159	1.231	1.178
N	25	M	1.367	1.159	1.231	1.178
N	26	M	1.367	1.159	1.231	1.178
N	27	M	1.367	1.159	1.231	1.178
N	28	M	1.367	1.159	1.231	1.178
N	29	M	1.367	1.159	1.231	1.178
N	30	M	1.367	1.159	1.231	1.178
N	31	M	1.367	1.159	1.231	1.178
N	32	M	1.367	1.159	1.231	1.178
N	33	M	1.367	1.159	1.231	1.178
N	34	M	1.367	1.159	1.231	1.178
N	35	M	1.367	1.159	1.231	1.178
N	36	M	1.367	1.159	1.231	1.178
N	37	M	1.367	1.159	1.231	1.178
N	38	M	1.367	1.159	1.231	1.178
N	39	M	1.367	1.159	1.231	1.178
N	40	M	1.367	1.159	1.231	1.178
N	41	M	1.367	1.159	1.231	1.178

PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
N	42	M	1.367	1.159	1.231	1.178
N	43	M	1.367	1.159	1.231	1.178
N	44	M	1.367	1.159	1.231	1.178
N	45	M	1.367	1.159	1.231	1.178
N	46	M	1.367	1.159	1.231	1.178
N	47	M	1.367	1.159	1.231	1.178
N	48	M	1.367	1.159	1.231	1.178
N	49	M	1.367	1.159	1.231	1.178
N	50	M	1.367	1.159	1.231	1.178
N	51	M	1.367	1.159	1.231	1.178
N	52	M	1.367	1.159	1.231	1.178
N	53	M	1.367	1.159	1.231	1.178
N	54	M	1.367	1.159	1.231	1.178
N	55	M	1.367	1.159	1.231	1.178
N	56	M	1.367	1.159	1.231	1.178
N	57	M	1.367	1.159	1.231	1.178
N	58	M	1.367	1.159	1.231	1.178
N	59	M	1.367	1.159	1.231	1.178
N	60	M	1.367	1.159	1.231	1.178
N	61	M	1.367	1.159	1.231	1.178
N	62	M	1.367	1.159	1.231	1.178
N	63	M	1.367	1.159	1.231	1.178
N	64	M	1.367	1.159	1.231	1.178
N	65	M	1.367	1.159	1.231	1.178
N	66	M	1.367	1.159	1.231	1.178
N	67	M	1.367	1.159	1.231	1.178
N	68	M	1.367	1.159	1.231	1.178
N	69	M	1.367	1.159	1.231	1.178
N	70	M	1.367	1.159	1.231	1.178
N	71	M	1.367	1.159	1.231	1.178
N	72	M	1.367	1.159	1.231	1.178
N	73	M	1.367	1.159	1.231	1.178
N	74	M	1.367	1.159	1.231	1.178
N	75	M	1.367	1.159	1.231	1.178
N	76	M	1.367	1.159	1.231	1.178
N	77	M	1.367	1.159	1.231	1.178
N	78	M	1.367	1.159	1.231	1.178
N	79	M	1.367	1.159	1.231	1.178
N	80	M	1.367	1.159	1.231	1.178
N	81	M	1.367	1.159	1.231	1.178
N	82	M	1.367	1.159	1.231	1.178
N	83	M	1.367	1.159	1.231	1.178
N	84	M	1.367	1.159	1.231	1.178
N	85	M	1.367	1.159	1.231	1.178
Y	16	F	0.711	0.949	0.821	0.821
Y	17	F	0.711	0.949	0.821	0.821
Y	18	F	0.711	0.949	0.821	0.821
Y	19	F	0.711	0.949	0.821	0.821
Y	20	F	0.711	0.949	0.821	0.821



PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
Y	21	F	0.711	0.949	0.821	0.821
Y	22	F	0.711	0.949	0.821	0.821
Y	23	F	0.711	0.949	0.821	0.821
Y	24	F	0.711	0.949	0.821	0.821
Y	25	F	0.711	0.949	0.821	0.821
Y	26	F	0.711	0.949	0.821	0.821
Y	27	F	0.711	0.949	0.821	0.821
Y	28	F	0.711	0.949	0.821	0.821
Y	29	F	0.711	0.949	0.821	0.821
Y	30	F	0.711	0.949	0.821	0.821
Y	31	F	0.711	0.949	0.821	0.821
Y	32	F	0.711	0.949	0.821	0.821
Y	33	F	0.711	0.949	0.821	0.821
Y	34	F	0.711	0.949	0.821	0.821
Y	35	F	0.711	0.949	0.821	0.821
Y	36	F	0.711	0.949	0.821	0.821
Y	37	F	0.711	0.949	0.821	0.821
Y	38	F	0.711	0.949	0.821	0.821
Y	39	F	0.711	0.949	0.821	0.821
Y	40	F	0.711	0.949	0.821	0.821
Y	41	F	0.711	0.949	0.821	0.821
Y	42	F	0.711	0.949	0.821	0.821
Y	43	F	0.711	0.949	0.821	0.821
Y	44	F	0.711	0.949	0.821	0.821
Y	45	F	0.711	0.949	0.821	0.821
Y	46	F	0.711	0.949	0.821	0.821
Y	47	F	0.711	0.949	0.821	0.821
Y	48	F	0.711	0.949	0.821	0.821
Y	49	F	0.711	0.949	0.821	0.821
Y	50	F	0.711	0.949	0.821	0.821
Y	51	F	0.711	0.949	0.821	0.821
Y	52	F	0.711	0.949	0.821	0.821
Y	53	F	0.711	0.949	0.821	0.821
Y	54	F	0.711	0.949	0.821	0.821
Y	55	F	0.711	0.949	0.821	0.821
Y	56	F	0.711	0.949	0.821	0.821
Y	57	F	0.711	0.949	0.821	0.821
Y	58	F	0.711	0.949	0.821	0.821
Y	59	F	0.711	0.949	0.821	0.821
Y	60	F	0.711	0.949	0.821	0.821
Y	61	F	0.711	0.949	0.821	0.821
Y	62	F	0.711	0.949	0.821	0.821
Y	63	F	0.711	0.949	0.821	0.821
Y	64	F	0.711	0.949	0.821	0.821
Y	65	F	0.711	0.949	0.821	0.821
Y	66	F	0.711	0.949	0.821	0.821
Y	67	F	0.711	0.949	0.821	0.821
Y	68	F	0.711	0.949	0.821	0.821
Y	69	F	0.711	0.949	0.821	0.821

PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
Y	70	F	0.711	0.949	0.821	0.821
Y	71	F	0.711	0.949	0.821	0.821
Y	72	F	0.711	0.949	0.821	0.821
Y	73	F	0.711	0.949	0.821	0.821
Y	74	F	0.711	0.949	0.821	0.821
Y	75	F	0.711	0.949	0.821	0.821
Y	76	F	0.711	0.949	0.821	0.821
Y	77	F	0.711	0.949	0.821	0.821
Y	78	F	0.711	0.949	0.821	0.821
Y	79	F	0.711	0.949	0.821	0.821
Y	80	F	0.711	0.949	0.821	0.821
Y	81	F	0.711	0.949	0.821	0.821
Y	82	F	0.711	0.949	0.821	0.821
Y	83	F	0.711	0.949	0.821	0.821
Y	84	F	0.711	0.949	0.821	0.821
Y	85	F	0.711	0.949	0.821	0.821
N	16	F	1.136	1.178	1.103	1.018
N	17	F	1.136	1.178	1.103	1.018
N	18	F	1.136	1.178	1.103	1.018
N	19	F	1.136	1.178	1.103	1.018
N	20	F	1.136	1.178	1.103	1.018
N	21	F	1.136	1.178	1.103	1.018
N	22	F	1.136	1.178	1.103	1.018
N	23	F	1.136	1.178	1.103	1.018
N	24	F	1.136	1.178	1.103	1.018
N	25	F	1.136	1.178	1.103	1.018
N	26	F	1.136	1.178	1.103	1.018
N	27	F	1.136	1.178	1.103	1.018
N	28	F	1.136	1.178	1.103	1.018
N	29	F	1.136	1.178	1.103	1.018
N	30	F	1.136	1.178	1.103	1.018
N	31	F	1.136	1.178	1.103	1.018
N	32	F	1.136	1.178	1.103	1.018
N	33	F	1.136	1.178	1.103	1.018
N	34	F	1.136	1.178	1.103	1.018
N	35	F	1.136	1.178	1.103	1.018
N	36	F	1.136	1.178	1.103	1.018
N	37	F	1.136	1.178	1.103	1.018
N	38	F	1.136	1.178	1.103	1.018
N	39	F	1.136	1.178	1.103	1.018
N	40	F	1.136	1.178	1.103	1.018
N	41	F	1.136	1.178	1.103	1.018
N	42	F	1.136	1.178	1.103	1.018
N	43	F	1.136	1.178	1.103	1.018
N	44	F	1.136	1.178	1.103	1.018
N	45	F	1.136	1.178	1.103	1.018
N	46	F	1.136	1.178	1.103	1.018
N	47	F	1.136	1.178	1.103	1.018
N	48	F	1.136	1.178	1.103	1.018

PRIVATE PASSENGER AUTO

NY RATES

Married	Age	Gender	Liab	Other	Comp	Coll
N	49	F	1.136	1.178	1.103	1.018
N	50	F	1.136	1.178	1.103	1.018
N	51	F	1.136	1.178	1.103	1.018
N	52	F	1.136	1.178	1.103	1.018
N	53	F	1.136	1.178	1.103	1.018
N	54	F	1.136	1.178	1.103	1.018
N	55	F	1.136	1.178	1.103	1.018
N	56	F	1.136	1.178	1.103	1.018
N	57	F	1.136	1.178	1.103	1.018
N	58	F	1.136	1.178	1.103	1.018
N	59	F	1.136	1.178	1.103	1.018
N	60	F	1.136	1.178	1.103	1.018
N	61	F	1.136	1.178	1.103	1.018
N	62	F	1.136	1.178	1.103	1.018
N	63	F	1.136	1.178	1.103	1.018
N	64	F	1.136	1.178	1.103	1.018
N	65	F	1.136	1.178	1.103	1.018
N	66	F	1.136	1.178	1.103	1.018
N	67	F	1.136	1.178	1.103	1.018
N	68	F	1.136	1.178	1.103	1.018
N	69	F	1.136	1.178	1.103	1.018
N	70	F	1.136	1.178	1.103	1.018
N	71	F	1.136	1.178	1.103	1.018
N	72	F	1.136	1.178	1.103	1.018
N	73	F	1.136	1.178	1.103	1.018
N	74	F	1.136	1.178	1.103	1.018
N	75	F	1.136	1.178	1.103	1.018
N	76	F	1.136	1.178	1.103	1.018
N	77	F	1.136	1.178	1.103	1.018
N	78	F	1.136	1.178	1.103	1.018
N	79	F	1.136	1.178	1.103	1.018
N	80	F	1.136	1.178	1.103	1.018
N	81	F	1.136	1.178	1.103	1.018
N	82	F	1.136	1.178	1.103	1.018
N	83	F	1.136	1.178	1.103	1.018
N	84	F	1.136	1.178	1.103	1.018
N	85	F	1.136	1.178	1.103	1.018

**Years with ERIE – Motorcycles**

<b>Years with ERIE</b>	<b>Liab</b>	<b>Other</b>	<b>Comp</b>	<b>Coll</b>
<b>0</b>	1.000	1.000	1.000	1.000
<b>1</b>	1.000	1.000	1.000	1.000
<b>2</b>	0.953	0.946	0.987	0.956
<b>3</b>	0.953	0.946	0.987	0.956
<b>4</b>	0.953	0.946	0.987	0.956
<b>5</b>	0.953	0.946	0.987	0.956
<b>6</b>	0.953	0.946	0.987	0.956
<b>7</b>	0.953	0.946	0.987	0.956
<b>8</b>	0.953	0.946	0.987	0.956
<b>9</b>	0.953	0.946	0.987	0.956
<b>10</b>	0.953	0.946	0.987	0.956
<b>11</b>	0.953	0.946	0.987	0.956
<b>12</b>	0.953	0.946	0.987	0.956
<b>13</b>	0.953	0.946	0.987	0.956
<b>14</b>	0.953	0.946	0.987	0.956
<b>15</b>	0.953	0.946	0.987	0.956
<b>16</b>	0.953	0.946	0.987	0.956
<b>17</b>	0.953	0.946	0.987	0.956
<b>18</b>	0.953	0.946	0.987	0.956
<b>19</b>	0.953	0.946	0.987	0.956
<b>20</b>	0.953	0.946	0.987	0.956
<b>21</b>	0.953	0.946	0.987	0.956
<b>22</b>	0.953	0.946	0.987	0.956
<b>23</b>	0.953	0.946	0.987	0.956
<b>24</b>	0.953	0.946	0.987	0.956
<b>25+</b>	0.953	0.946	0.987	0.956

**Bike Class x Driver Age Factor – Liability**

Driver Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
16	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
17	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
18	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
19	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
20	2.302	1.565	1.982	2.302	2.302	2.861	2.302	2.302	2.861	2.302	2.302	2.861	2.302
21	1.822	1.272	1.594	1.822	1.822	2.472	1.822	1.822	2.472	1.822	1.822	2.472	1.822
22	1.510	1.162	1.401	1.510	1.510	2.145	1.510	1.510	2.145	1.510	1.510	2.145	1.510
23	1.303	1.072	1.245	1.303	1.303	1.874	1.303	1.303	1.874	1.303	1.303	1.874	1.303
24	1.167	1.002	1.119	1.167	1.167	1.652	1.167	1.167	1.652	1.167	1.167	1.652	1.167
25	1.079	0.949	1.024	1.079	1.079	1.472	1.079	1.079	1.472	1.079	1.079	1.472	1.079
26	1.021	0.911	0.951	1.021	1.021	1.330	1.021	1.021	1.330	1.021	1.021	1.330	1.021
27	0.988	0.885	0.899	0.988	0.988	1.218	0.988	0.988	1.218	0.988	0.988	1.218	0.988
28	0.969	0.870	0.863	0.969	0.969	1.133	0.969	0.969	1.133	0.969	0.969	1.133	0.969
29	0.961	0.863	0.841	0.961	0.961	1.071	0.961	0.961	1.071	0.961	0.961	1.071	0.961
30	0.957	0.864	0.829	0.957	0.957	1.026	0.957	0.957	1.026	0.957	0.957	1.026	0.957
31	0.953	0.869	0.828	0.953	0.953	0.998	0.953	0.953	0.998	0.953	0.953	0.998	0.953
32	0.951	0.880	0.832	0.951	0.951	0.979	0.951	0.951	0.979	0.951	0.951	0.979	0.951
33	0.947	0.893	0.841	0.947	0.947	0.970	0.947	0.947	0.970	0.947	0.947	0.970	0.947
34	0.942	0.908	0.854	0.942	0.942	0.961	0.942	0.942	0.961	0.942	0.942	0.961	0.942
35	0.939	0.923	0.869	0.939	0.939	0.951	0.939	0.939	0.951	0.939	0.939	0.951	0.939
36	0.935	0.940	0.884	0.935	0.935	0.941	0.935	0.935	0.941	0.935	0.935	0.941	0.935
37	0.931	0.955	0.900	0.931	0.931	0.932	0.931	0.931	0.932	0.931	0.931	0.932	0.931
38	0.928	0.970	0.914	0.928	0.928	0.922	0.928	0.928	0.922	0.928	0.928	0.922	0.928
39	0.925	0.983	0.927	0.925	0.925	0.922	0.925	0.925	0.922	0.925	0.925	0.922	0.925
40	0.921	0.994	0.939	0.921	0.921	0.922	0.921	0.921	0.922	0.921	0.921	0.922	0.921
41	0.919	1.009	0.949	0.919	0.919	0.922	0.919	0.919	0.922	0.919	0.919	0.922	0.919
42	0.916	1.009	0.957	0.916	0.916	0.922	0.916	0.916	0.922	0.916	0.916	0.922	0.916
43	0.915	1.009	0.963	0.915	0.915	0.922	0.915	0.915	0.922	0.915	0.915	0.922	0.915
44	0.915	1.009	0.968	0.915	0.915	0.922	0.915	0.915	0.922	0.915	0.915	0.922	0.915
45	0.914	1.009	0.970	0.914	0.914	0.922	0.914	0.914	0.922	0.914	0.914	0.922	0.914
46	0.915	1.009	0.973	0.915	0.915	0.922	0.915	0.915	0.922	0.915	0.915	0.922	0.915
47	0.916	1.009	0.974	0.916	0.916	0.922	0.916	0.916	0.922	0.916	0.916	0.922	0.916
48	0.919	1.009	0.975	0.919	0.919	0.922	0.919	0.919	0.922	0.919	0.919	0.922	0.919
49	0.923	1.009	0.975	0.923	0.923	0.922	0.923	0.923	0.922	0.923	0.923	0.922	0.923
50	0.928	1.009	0.976	0.928	0.928	0.922	0.928	0.928	0.922	0.928	0.928	0.922	0.928
51	0.934	1.009	0.979	0.934	0.934	0.922	0.934	0.934	0.922	0.934	0.934	0.922	0.934
52	0.941	1.009	0.982	0.941	0.941	0.922	0.941	0.941	0.922	0.941	0.941	0.922	0.941
53	0.950	1.009	0.988	0.950	0.950	0.922	0.950	0.950	0.922	0.950	0.950	0.922	0.950
54	0.961	1.009	0.995	0.961	0.961	0.922	0.961	0.961	0.922	0.961	0.961	0.922	0.961
55	0.972	1.009	1.005	0.972	0.972	0.922	0.972	0.972	0.922	0.972	0.972	0.922	0.972
56	0.986	1.009	1.018	0.986	0.986	0.922	0.986	0.986	0.922	0.986	0.986	0.922	0.986
57	1.002	1.009	1.032	1.002	1.002	0.922	1.002	1.002	0.922	1.002	1.002	0.922	1.002
58	1.020	1.009	1.050	1.020	1.020	0.922	1.020	1.020	0.922	1.020	1.020	0.922	1.020
59	1.041	1.009	1.070	1.041	1.041	0.922	1.041	1.041	0.922	1.041	1.041	0.922	1.041
60	1.064	1.009	1.092	1.064	1.064	0.922	1.064	1.064	0.922	1.064	1.064	0.922	1.064
61	1.090	1.009	1.117	1.090	1.090	0.922	1.090	1.090	0.922	1.090	1.090	0.922	1.090
62	1.119	1.015	1.141	1.119	1.119	0.922	1.119	1.119	0.922	1.119	1.119	0.922	1.119
63	1.151	1.046	1.167	1.151	1.151	0.922	1.151	1.151	0.922	1.151	1.151	0.922	1.151
64	1.188	1.086	1.191	1.188	1.188	0.922	1.188	1.188	0.922	1.188	1.188	0.922	1.188
65+	1.229	1.134	1.214	1.229	1.229	0.922	1.229	1.229	0.922	1.229	1.229	0.922	1.229

**Bike Class x Driver Age Factor – Other**

Driver Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	ScOOTer	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
16	2.582	2.330	2.582	2.582	2.582	3.353	2.582	2.582	3.353	2.582	2.582	3.353	2.582
17	2.582	2.330	2.582	2.582	2.582	3.353	2.582	2.582	3.353	2.582	2.582	3.353	2.582
18	2.582	2.330	2.582	2.582	2.582	3.353	2.582	2.582	3.353	2.582	2.582	3.353	2.582
19	2.100	1.912	2.100	2.100	2.100	2.761	2.100	2.100	2.761	2.100	2.100	2.761	2.100
20	1.759	1.625	1.759	1.759	1.759	2.344	1.759	1.759	2.344	1.759	1.759	2.344	1.759
21	1.516	1.404	1.516	1.516	1.516	2.013	1.516	1.516	2.013	1.516	1.516	2.013	1.516
22	1.339	1.236	1.339	1.339	1.339	1.752	1.339	1.339	1.752	1.339	1.339	1.752	1.339
23	1.210	1.110	1.210	1.210	1.210	1.550	1.210	1.210	1.550	1.210	1.210	1.550	1.210
24	1.116	1.020	1.116	1.116	1.116	1.394	1.116	1.116	1.394	1.116	1.116	1.394	1.116
25	1.047	0.957	1.047	1.047	1.047	1.276	1.047	1.047	1.276	1.047	1.047	1.276	1.047
26	0.997	0.915	0.997	0.997	0.997	1.188	0.997	0.997	1.188	0.997	0.997	1.188	0.997
27	0.960	0.890	0.960	0.960	0.960	1.122	0.960	0.960	1.122	0.960	0.960	1.122	0.960
28	0.935	0.874	0.935	0.935	0.935	1.074	0.935	0.935	1.074	0.935	0.935	1.074	0.935
29	0.917	0.867	0.917	0.917	0.917	1.039	0.917	0.917	1.039	0.917	0.917	1.039	0.917
30	0.905	0.866	0.905	0.905	0.905	1.013	0.905	0.905	1.013	0.905	0.905	1.013	0.905
31	0.894	0.868	0.894	0.894	0.894	0.995	0.894	0.894	0.995	0.894	0.894	0.995	0.894
32	0.886	0.873	0.886	0.886	0.886	0.981	0.886	0.886	0.981	0.886	0.886	0.981	0.886
33	0.880	0.877	0.880	0.880	0.880	0.969	0.880	0.880	0.969	0.880	0.880	0.969	0.880
34	0.875	0.883	0.875	0.875	0.875	0.960	0.875	0.875	0.960	0.875	0.875	0.960	0.875
35	0.873	0.888	0.873	0.873	0.873	0.952	0.873	0.873	0.952	0.873	0.873	0.952	0.873
36	0.872	0.893	0.872	0.872	0.872	0.944	0.872	0.872	0.944	0.872	0.872	0.944	0.872
37	0.873	0.897	0.873	0.873	0.873	0.939	0.873	0.873	0.939	0.873	0.873	0.939	0.873
38	0.875	0.903	0.875	0.875	0.875	0.933	0.875	0.875	0.933	0.875	0.875	0.933	0.875
39	0.879	0.908	0.879	0.879	0.879	0.929	0.879	0.879	0.929	0.879	0.879	0.929	0.879
40	0.883	0.913	0.883	0.883	0.883	0.925	0.883	0.883	0.925	0.883	0.883	0.925	0.883
41	0.889	0.920	0.889	0.889	0.889	0.922	0.889	0.889	0.922	0.889	0.889	0.922	0.889
42	0.896	0.928	0.896	0.896	0.896	0.922	0.896	0.896	0.922	0.896	0.896	0.922	0.896
43	0.904	0.936	0.904	0.904	0.904	0.922	0.904	0.904	0.922	0.904	0.904	0.922	0.904
44	0.911	0.946	0.911	0.911	0.911	0.925	0.911	0.911	0.925	0.911	0.911	0.925	0.911
45	0.922	0.956	0.922	0.922	0.922	0.929	0.922	0.922	0.929	0.922	0.922	0.929	0.922
46	0.932	0.968	0.932	0.932	0.932	0.933	0.932	0.932	0.933	0.932	0.932	0.933	0.932
47	0.943	0.980	0.943	0.943	0.943	0.939	0.943	0.943	0.939	0.943	0.943	0.939	0.943
48	0.955	0.993	0.955	0.955	0.955	0.946	0.955	0.955	0.946	0.955	0.955	0.946	0.955
49	0.967	1.006	0.967	0.967	0.967	0.952	0.967	0.967	0.952	0.967	0.967	0.952	0.967
50	0.980	1.018	0.980	0.980	0.980	0.958	0.980	0.980	0.958	0.980	0.980	0.958	0.980
51	0.992	1.029	0.992	0.992	0.992	0.964	0.992	0.992	0.964	0.992	0.992	0.964	0.992
52	1.006	1.038	1.006	1.006	1.006	0.968	1.006	1.006	0.968	1.006	1.006	0.968	1.006
53	1.018	1.046	1.018	1.018	1.018	0.970	1.018	1.018	0.970	1.018	1.018	0.970	1.018
54	1.032	1.052	1.032	1.032	1.032	0.973	1.032	1.032	0.973	1.032	1.032	0.973	1.032
55	1.044	1.054	1.044	1.044	1.044	0.973	1.044	1.044	0.973	1.044	1.044	0.973	1.044
56	1.058	1.055	1.058	1.058	1.058	0.973	1.058	1.058	0.973	1.058	1.058	0.973	1.058
57	1.069	1.060	1.069	1.069	1.069	0.973	1.069	1.069	0.973	1.069	1.069	0.973	1.069
58	1.082	1.063	1.082	1.082	1.082	0.973	1.082	1.082	0.973	1.082	1.082	0.973	1.082
59	1.092	1.065	1.092	1.092	1.092	0.973	1.092	1.092	0.973	1.092	1.092	0.973	1.092
60	1.102	1.069	1.102	1.102	1.102	0.973	1.102	1.102	0.973	1.102	1.102	0.973	1.102
61	1.111	1.071	1.111	1.111	1.111	0.973	1.111	1.111	0.973	1.111	1.111	0.973	1.111
62	1.119	1.074	1.119	1.119	1.119	0.973	1.119	1.119	0.973	1.119	1.119	0.973	1.119
63	1.126	1.077	1.126	1.126	1.126	0.973	1.126	1.126	0.973	1.126	1.126	0.973	1.126
64	1.132	1.080	1.132	1.132	1.132	0.973	1.132	1.132	0.973	1.132	1.132	0.973	1.132
65+	1.135	1.082	1.135	1.135	1.135	0.973	1.135	1.135	0.973	1.135	1.135	0.973	1.135

**Bike Class x Driver Age Factor – Comprehensive**

Driver Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
16	1.962	2.334	2.334	3.383	3.383	1.962	2.334	1.962	2.334	1.962	1.962	2.334	2.334
17	1.962	2.334	2.334	3.383	3.383	1.962	2.334	1.962	2.334	1.962	1.962	2.334	2.334
18	1.962	2.334	2.334	3.383	3.383	1.962	2.334	1.962	2.334	1.962	1.962	2.334	2.334
19	1.962	2.334	2.334	3.383	3.383	1.962	2.334	1.962	2.334	1.962	1.962	2.334	2.334
20	1.962	2.334	2.334	3.383	3.383	1.962	2.334	1.962	2.334	1.962	1.962	2.334	2.334
21	1.962	2.334	2.334	3.383	3.383	1.962	2.334	1.962	2.334	1.962	1.962	2.334	2.334
22	1.816	2.190	2.190	2.932	2.932	1.816	2.190	1.816	2.190	1.816	1.816	2.190	2.190
23	1.760	2.061	2.061	2.714	2.714	1.760	2.061	1.760	2.061	1.760	1.760	2.061	2.061
24	1.705	1.944	1.944	2.512	2.512	1.705	1.944	1.705	1.944	1.705	1.705	1.944	1.944
25	1.653	1.839	1.839	2.324	2.324	1.653	1.839	1.653	1.839	1.653	1.653	1.839	1.839
26	1.603	1.744	1.744	2.149	2.149	1.603	1.744	1.603	1.744	1.603	1.603	1.744	1.744
27	1.555	1.658	1.658	1.988	1.988	1.555	1.658	1.555	1.658	1.555	1.555	1.658	1.658
28	1.508	1.580	1.580	1.841	1.841	1.508	1.580	1.508	1.580	1.508	1.508	1.580	1.580
29	1.463	1.509	1.509	1.705	1.705	1.463	1.509	1.463	1.509	1.463	1.463	1.509	1.509
30	1.420	1.444	1.444	1.615	1.615	1.420	1.444	1.420	1.444	1.420	1.420	1.444	1.444
31	1.378	1.385	1.385	1.533	1.533	1.378	1.385	1.378	1.385	1.378	1.378	1.385	1.385
32	1.338	1.331	1.331	1.458	1.458	1.338	1.331	1.338	1.331	1.338	1.338	1.331	1.331
33	1.300	1.282	1.282	1.392	1.392	1.300	1.282	1.300	1.282	1.300	1.300	1.282	1.282
34	1.263	1.237	1.237	1.332	1.332	1.263	1.237	1.263	1.237	1.263	1.263	1.237	1.237
35	1.228	1.197	1.197	1.265	1.265	1.228	1.197	1.228	1.197	1.228	1.228	1.197	1.197
36	1.195	1.158	1.158	1.206	1.206	1.195	1.158	1.195	1.158	1.195	1.195	1.158	1.158
37	1.163	1.124	1.124	1.152	1.152	1.163	1.124	1.163	1.124	1.163	1.163	1.124	1.124
38	1.132	1.092	1.092	1.104	1.104	1.132	1.092	1.132	1.092	1.132	1.132	1.092	1.092
39	1.103	1.063	1.063	1.059	1.059	1.103	1.063	1.103	1.063	1.103	1.103	1.063	1.063
40	1.075	1.036	1.036	1.019	1.019	1.075	1.036	1.075	1.036	1.075	1.075	1.036	1.036
41	1.048	1.011	1.011	0.982	0.982	1.048	1.011	1.048	1.011	1.048	1.048	1.011	1.011
42	1.023	0.988	0.988	0.949	0.949	1.023	0.988	1.023	0.988	1.023	1.023	0.988	0.988
43	0.999	0.966	0.966	0.918	0.918	0.999	0.966	0.999	0.966	0.999	0.999	0.966	0.966
44	0.976	0.946	0.946	0.890	0.890	0.976	0.946	0.976	0.946	0.976	0.976	0.946	0.946
45	0.955	0.928	0.928	0.864	0.864	0.955	0.928	0.955	0.928	0.955	0.955	0.928	0.928
46	0.934	0.911	0.911	0.840	0.840	0.934	0.911	0.934	0.911	0.934	0.934	0.911	0.911
47	0.915	0.894	0.894	0.818	0.818	0.915	0.894	0.915	0.894	0.915	0.915	0.894	0.894
48	0.896	0.880	0.880	0.801	0.801	0.896	0.880	0.896	0.880	0.896	0.896	0.880	0.880
49	0.879	0.865	0.865	0.784	0.784	0.879	0.865	0.879	0.865	0.879	0.879	0.865	0.865
50	0.863	0.852	0.852	0.769	0.769	0.863	0.852	0.863	0.852	0.863	0.863	0.852	0.852
51	0.848	0.839	0.839	0.755	0.755	0.848	0.839	0.848	0.839	0.848	0.848	0.839	0.839
52	0.833	0.827	0.827	0.741	0.741	0.833	0.827	0.833	0.827	0.833	0.833	0.827	0.827
53	0.820	0.815	0.815	0.729	0.729	0.820	0.815	0.820	0.815	0.820	0.820	0.815	0.815
54	0.808	0.804	0.804	0.716	0.716	0.808	0.804	0.808	0.804	0.808	0.808	0.804	0.804
55	0.796	0.793	0.793	0.690	0.690	0.796	0.793	0.796	0.793	0.796	0.796	0.793	0.793
56	0.785	0.783	0.783	0.681	0.681	0.785	0.783	0.785	0.783	0.785	0.785	0.783	0.783
57	0.774	0.772	0.772	0.672	0.672	0.774	0.772	0.774	0.772	0.774	0.774	0.772	0.772
58	0.765	0.763	0.763	0.663	0.663	0.765	0.763	0.765	0.763	0.765	0.765	0.763	0.763
59	0.756	0.753	0.753	0.655	0.655	0.756	0.753	0.756	0.753	0.756	0.756	0.753	0.753
60	0.748	0.743	0.743	0.646	0.646	0.748	0.743	0.748	0.743	0.748	0.748	0.743	0.743
61	0.741	0.733	0.733	0.637	0.637	0.741	0.733	0.741	0.733	0.741	0.741	0.733	0.733
62	0.734	0.722	0.722	0.629	0.629	0.734	0.722	0.734	0.722	0.734	0.734	0.722	0.722
63	0.727	0.713	0.713	0.620	0.620	0.727	0.713	0.727	0.713	0.727	0.727	0.713	0.713
64	0.721	0.702	0.702	0.611	0.611	0.721	0.702	0.721	0.702	0.721	0.721	0.702	0.702
65+	0.716	0.692	0.692	0.602	0.602	0.716	0.692	0.716	0.692	0.716	0.716	0.692	0.692

**Bike Class x Driver Age Factor – Collision**

Driver Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
16	3.323	2.746	2.746	3.323	3.323	3.261	3.323	3.323	3.414	3.323	3.323	4.419	3.323
17	3.323	2.746	2.746	3.323	3.323	3.261	3.323	3.323	3.414	3.323	3.323	4.419	3.323
18	3.323	2.746	2.746	3.323	3.323	3.261	3.323	3.323	3.414	3.323	3.323	4.419	3.323
19	3.323	2.746	2.746	3.323	3.323	3.261	3.323	3.323	3.414	3.323	3.323	4.419	3.323
20	3.323	2.746	2.746	3.323	3.323	3.261	3.323	3.323	3.414	3.323	3.323	4.419	3.323
21	2.674	2.209	2.209	2.674	2.674	2.624	2.674	2.674	2.747	2.674	2.674	3.555	2.674
22	2.227	1.855	1.855	2.227	2.227	2.204	2.227	2.227	2.287	2.227	2.227	2.961	2.227
23	1.914	1.614	1.614	1.914	1.914	1.912	1.914	1.914	1.967	1.914	1.914	2.545	1.914
24	1.692	1.466	1.466	1.692	1.692	1.722	1.692	1.692	1.728	1.692	1.692	2.212	1.692
25	1.531	1.387	1.387	1.531	1.531	1.603	1.531	1.531	1.558	1.531	1.531	1.974	1.531
26	1.414	1.353	1.353	1.414	1.414	1.528	1.414	1.414	1.438	1.414	1.414	1.796	1.414
27	1.330	1.315	1.315	1.330	1.330	1.476	1.330	1.330	1.351	1.330	1.330	1.655	1.330
28	1.266	1.252	1.252	1.266	1.266	1.434	1.266	1.266	1.283	1.266	1.266	1.539	1.266
29	1.217	1.204	1.204	1.217	1.217	1.392	1.217	1.217	1.227	1.217	1.217	1.434	1.217
30	1.177	1.175	1.175	1.177	1.177	1.342	1.177	1.177	1.175	1.177	1.177	1.336	1.177
31	1.142	1.139	1.139	1.142	1.142	1.284	1.142	1.142	1.127	1.142	1.142	1.241	1.142
32	1.110	1.108	1.108	1.110	1.110	1.218	1.110	1.110	1.083	1.110	1.110	1.153	1.110
33	1.081	1.079	1.079	1.081	1.081	1.151	1.081	1.081	1.046	1.081	1.081	1.074	1.081
34	1.055	1.053	1.053	1.055	1.055	1.088	1.055	1.055	1.017	1.055	1.055	1.012	1.055
35	1.032	1.041	1.041	1.032	1.032	1.035	1.032	1.032	0.999	1.032	1.032	0.968	1.032
36	1.011	1.029	1.029	1.011	1.011	0.996	1.011	1.011	0.990	1.011	1.011	0.945	1.011
37	0.993	1.010	1.010	0.993	0.993	0.969	0.993	0.993	0.983	0.993	0.993	0.937	0.993
38	0.977	0.993	0.993	0.977	0.977	0.954	0.977	0.977	0.977	0.977	0.977	0.921	0.977
39	0.962	0.979	0.979	0.962	0.962	0.940	0.962	0.962	0.963	0.962	0.962	0.908	0.962
40	0.950	0.966	0.966	0.950	0.950	0.927	0.950	0.950	0.950	0.950	0.950	0.896	0.950
41	0.939	0.955	0.955	0.939	0.939	0.916	0.939	0.939	0.939	0.939	0.939	0.886	0.939
42	0.930	0.946	0.946	0.930	0.930	0.908	0.930	0.930	0.930	0.930	0.930	0.877	0.930
43	0.922	0.938	0.938	0.922	0.922	0.899	0.922	0.922	0.923	0.922	0.922	0.870	0.922
44	0.916	0.931	0.931	0.916	0.916	0.894	0.916	0.916	0.916	0.916	0.916	0.863	0.916
45	0.910	0.925	0.925	0.910	0.910	0.888	0.910	0.910	0.910	0.910	0.910	0.858	0.910
46	0.905	0.921	0.921	0.905	0.905	0.884	0.905	0.905	0.906	0.905	0.905	0.854	0.905
47	0.903	0.918	0.918	0.903	0.903	0.881	0.903	0.903	0.902	0.903	0.903	0.851	0.903
48	0.901	0.915	0.915	0.901	0.901	0.878	0.901	0.901	0.901	0.901	0.901	0.850	0.901
49	0.898	0.914	0.914	0.898	0.898	0.877	0.898	0.898	0.899	0.898	0.898	0.848	0.898
50	0.898	0.913	0.913	0.898	0.898	0.877	0.898	0.898	0.898	0.898	0.898	0.847	0.898
51	0.898	0.913	0.913	0.898	0.898	0.877	0.898	0.898	0.898	0.898	0.898	0.847	0.898
52	0.900	0.914	0.914	0.900	0.900	0.877	0.900	0.900	0.899	0.900	0.900	0.848	0.900
53	0.901	0.916	0.916	0.901	0.901	0.878	0.901	0.901	0.901	0.901	0.901	0.850	0.901
54	0.903	0.918	0.918	0.903	0.903	0.881	0.903	0.903	0.902	0.903	0.903	0.851	0.903
55	0.905	0.920	0.920	0.905	0.905	0.884	0.905	0.905	0.905	0.905	0.905	0.854	0.905
56	0.908	0.923	0.923	0.908	0.908	0.887	0.908	0.908	0.907	0.908	0.908	0.857	0.908
57	0.911	0.927	0.927	0.911	0.911	0.890	0.911	0.911	0.912	0.911	0.911	0.860	0.911
58	0.914	0.930	0.930	0.914	0.914	0.892	0.914	0.914	0.914	0.914	0.914	0.863	0.914
59	0.919	0.934	0.934	0.919	0.919	0.897	0.919	0.919	0.919	0.919	0.919	0.866	0.919
60	0.922	0.938	0.938	0.922	0.922	0.901	0.922	0.922	0.923	0.922	0.922	0.870	0.922
61	0.927	0.942	0.942	0.927	0.927	0.905	0.927	0.927	0.927	0.927	0.927	0.874	0.927
62	0.930	0.946	0.946	0.930	0.930	0.908	0.930	0.930	0.931	0.930	0.930	0.877	0.930
63	0.935	0.951	0.951	0.935	0.935	0.912	0.935	0.935	0.935	0.935	0.935	0.882	0.935
64	0.938	0.955	0.955	0.938	0.938	0.916	0.938	0.938	0.939	0.938	0.938	0.885	0.938
65+	0.942	0.958	0.958	0.942	0.942	0.920	0.942	0.942	0.942	0.942	0.942	0.889	0.942



**Bike Class x Bike Age Factor – Liability**

Bike Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
0	1.707	1.707	1.707	1.707	1.707	2.095	1.707	1.707	2.095	1.516	1.516	2.095	1.707
1	1.294	1.294	1.294	1.294	1.294	1.443	1.294	1.294	1.443	1.269	1.269	1.443	1.294
2	1.083	1.083	1.083	1.083	1.083	1.127	1.083	1.083	1.127	1.097	1.097	1.127	1.083
3	0.974	0.974	0.974	0.974	0.974	0.946	0.974	0.974	0.946	0.989	0.989	0.946	0.974
4	0.913	0.913	0.913	0.913	0.913	0.826	0.913	0.913	0.826	0.913	0.913	0.826	0.913
5	0.868	0.868	0.868	0.868	0.868	0.739	0.868	0.868	0.739	0.856	0.856	0.739	0.868
6	0.812	0.812	0.812	0.812	0.812	0.673	0.812	0.812	0.673	0.809	0.809	0.673	0.812
7	0.727	0.727	0.727	0.727	0.727	0.620	0.727	0.727	0.620	0.772	0.772	0.620	0.727
8	0.606	0.606	0.606	0.606	0.606	0.577	0.606	0.606	0.577	0.740	0.740	0.577	0.606
9	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
10	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
11	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
12	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
13	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
14	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
15	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
16	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
17	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
18	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
19	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455
20+	0.455	0.455	0.455	0.455	0.455	0.542	0.455	0.455	0.542	0.712	0.712	0.542	0.455

**Bike Class x Bike Age Factor – Other**

Bike Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
0	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.403	1.810	1.810	1.810
1	1.363	1.363	1.363	1.363	1.363	1.363	1.363	1.363	1.363	1.207	1.363	1.363	1.363
2	1.109	1.109	1.109	1.109	1.109	1.109	1.109	1.109	1.109	1.089	1.109	1.109	1.109
3	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	1.000	0.962	0.962	0.962
4	0.877	0.877	0.877	0.877	0.877	0.877	0.877	0.877	0.877	0.938	0.877	0.877	0.877
5	0.829	0.829	0.829	0.829	0.829	0.829	0.829	0.829	0.829	0.896	0.829	0.829	0.829
6	0.801	0.801	0.801	0.801	0.801	0.801	0.801	0.801	0.801	0.870	0.801	0.801	0.801
7	0.779	0.779	0.779	0.779	0.779	0.779	0.779	0.779	0.779	0.856	0.779	0.779	0.779
8	0.753	0.753	0.753	0.753	0.753	0.753	0.753	0.753	0.753	0.849	0.753	0.753	0.753
9	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.846	0.713	0.713	0.713
10	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
11	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
12	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
13	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
14	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
15	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
16	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
17	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
18	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
19	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652
20+	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.652	0.846	0.652	0.652	0.652

**Bike Class x Bike Age Factor – Comprehensive**

Bike Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
0	1.984	1.543	1.543	1.984	1.984	2.401	1.984	1.984	2.401	1.543	1.543	1.984	1.984
1	1.544	1.347	1.347	1.544	1.544	1.788	1.544	1.544	1.788	1.347	1.347	1.544	1.544
2	1.234	1.177	1.177	1.234	1.234	1.321	1.234	1.234	1.321	1.177	1.177	1.234	1.234
3	1.012	1.035	1.035	1.012	1.012	1.026	1.012	1.012	1.026	1.035	1.035	1.012	1.012
4	0.854	0.920	0.920	0.854	0.854	0.788	0.854	0.854	0.788	0.920	0.920	0.854	0.854
5	0.741	0.831	0.831	0.741	0.741	0.639	0.741	0.741	0.639	0.831	0.831	0.741	0.741
6	0.661	0.769	0.769	0.661	0.661	0.514	0.661	0.661	0.514	0.769	0.769	0.661	0.661
7	0.608	0.733	0.733	0.608	0.608	0.467	0.608	0.608	0.467	0.733	0.733	0.608	0.608
8	0.577	0.726	0.726	0.577	0.577	0.386	0.577	0.577	0.386	0.726	0.726	0.577	0.577
9	0.570	0.726	0.726	0.570	0.570	0.347	0.570	0.570	0.347	0.726	0.726	0.570	0.570
10	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
11	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
12	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
13	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
14	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
15	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
16	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
17	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
18	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
19	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570
20+	0.570	0.726	0.726	0.570	0.570	0.266	0.570	0.570	0.266	0.726	0.726	0.570	0.570

**Bike Class x Bike Age Factor – Collision**

Bike Age	Bike Class												
	Chopper	Harley Cruiser	Other Cruiser	Dual Purpose	Scooter	Sport	Sport Touring	Standard	Super Sport	Harley Touring	Other Touring	Unclad Sport	Other
0	2.426	2.145	2.587	2.426	2.426	3.107	2.426	2.426	3.107	1.726	1.726	3.107	2.426
1	1.588	1.453	1.590	1.588	1.588	1.758	1.588	1.588	1.758	1.348	1.348	1.758	1.588
2	1.151	1.104	1.176	1.151	1.151	1.133	1.151	1.151	1.133	1.175	1.175	1.133	1.151
3	0.911	0.949	0.894	0.911	0.911	0.864	0.911	0.911	0.864	1.001	1.001	0.864	0.911
4	0.770	0.823	0.742	0.770	0.770	0.669	0.770	0.770	0.669	0.889	0.889	0.669	0.770
5	0.685	0.770	0.667	0.685	0.685	0.576	0.685	0.685	0.576	0.816	0.816	0.576	0.685
6	0.617	0.673	0.595	0.617	0.617	0.518	0.617	0.617	0.518	0.717	0.717	0.518	0.617
7	0.573	0.659	0.556	0.573	0.573	0.439	0.573	0.573	0.439	0.710	0.710	0.439	0.573
8	0.529	0.629	0.474	0.529	0.529	0.388	0.529	0.529	0.388	0.634	0.634	0.388	0.529
9	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
10	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
11	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
12	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
13	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
14	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
15	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
16	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
17	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
18	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
19	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445
20+	0.445	0.542	0.442	0.445	0.445	0.280	0.445	0.445	0.280	0.616	0.616	0.280	0.445

**Increased Limit Factor – Motorcycles**

**Increased Limit Factors - BI, PD, CSL, & PIP – Motorcycles**

Limit	BI	Limit	PD	Limit	CSL	Limit	MP
<b>\$25/50</b>	1.000	<b>\$10</b>	0.914	<b>\$60</b>	1.276	<b>\$1</b>	0.246
<b>\$50/100</b>	1.290	<b>\$25</b>	1.000	<b>\$100</b>	1.490	<b>\$2</b>	0.440
<b>\$100/100</b>	1.490	<b>\$50</b>	1.070	<b>\$300</b>	1.850	<b>\$5</b>	1.000
<b>\$100/300</b>	1.640	<b>\$100</b>	1.145	<b>\$500</b>	2.170	<b>\$10</b>	1.870
<b>\$300/300</b>	1.850	<b>\$200</b>	1.226	<b>\$750</b>	2.317	<b>\$25</b>	4.005
<b>\$250/500</b>	1.850	<b>\$250</b>	1.253	<b>\$1,000</b>	2.435		
<b>\$300/500</b>	1.998	<b>\$300</b>	1.276				
<b>\$500/500</b>	2.170	<b>\$500</b>	1.341				
<b>\$500/1,000</b>	2.235	<b>\$1,000</b>	1.436				
<b>\$1,000/1,000</b>	2.435						

Note: All limits are in thousands.

**Increased Limit Factors - UM – Motorcycles**

Limit	UM BI	Limit	UM CSL
<b>\$25/50</b>	0.690	<b>\$50</b>	0.896
<b>\$50/100</b>	1.000	<b>\$60</b>	0.987
<b>\$100/100</b>	1.300	<b>\$100</b>	1.300
<b>\$100/300</b>	1.590	<b>\$300</b>	2.330
<b>\$300/300</b>	2.330	<b>\$500</b>	3.050
<b>\$250/500</b>	2.360	<b>\$750</b>	3.792
<b>\$300/500</b>	2.511	<b>\$1,000</b>	4.420
<b>\$500/500</b>	3.050		
<b>\$500/1,000</b>	3.411		
<b>\$1,000/1,000</b>	4.420		

**Deductible Factor – Motorcycles**

Deductible	Comp	Deductible	Coll
<b>\$50</b>	1.270	<b>\$100</b>	1.540
<b>\$100</b>	1.150	<b>\$200</b>	1.310
<b>\$200</b>	1.040	<b>\$250</b>	1.240
<b>\$250</b>	1.000	<b>\$500</b>	1.000
<b>\$500</b>	0.890	<b>\$1,000</b>	0.750
<b>\$1,000</b>	0.770	<b>\$1,500</b>	0.600
<b>\$1,500</b>	0.700	<b>\$2,000</b>	0.480
<b>\$2,000</b>	0.660	<b>\$2,500</b>	0.380
<b>\$2,500</b>	0.620	<b>\$5,000</b>	0.330
<b>\$5,000</b>	0.506	<b>\$10,000</b>	0.280
<b>\$10,000</b>	0.392		

**Accident Prevention Course Discount Factor – Motorcycles**

<b>Accident Prevention Course</b>	<b>Factor</b>
Accident Prevention Course Discount does not apply	1.000
Accident Prevention Course Discount	0.900

**Motorcycle Customized Equipment, Accessories and Safety Riding Apparel**

Optional coverage added to final premium based on coverage amount selected.

<b>Accessory Coverage</b>	<b>Comp</b>	<b>Coll</b>
<b>\$3,000</b>	0	0
<b>\$4,000</b>	7	7
<b>\$5,000</b>	13	13
<b>\$6,000</b>	20	20
<b>\$7,000</b>	26	26
<b>\$8,000</b>	36	36
<b>\$9,000</b>	43	43
<b>\$10,000</b>	50	50
<b>\$11,000</b>	57	57
<b>\$12,000</b>	64	64
<b>\$13,000</b>	72	72
<b>\$14,000</b>	79	79
<b>\$15,000</b>	86	86
<b>\$16,000</b>	98	98
<b>\$17,000</b>	110	110
<b>\$18,000</b>	118	118
<b>\$19,000</b>	126	126
<b>\$20,000</b>	134	134
<b>\$21,000</b>	141	141
<b>\$22,000</b>	145	145
<b>\$23,000</b>	149	149
<b>\$24,000</b>	153	153
<b>\$25,000</b>	157	157
<b>\$26,000</b>	161	161
<b>\$27,000</b>	165	165
<b>\$28,000</b>	169	169
<b>\$29,000</b>	173	173
<b>\$30,000</b>	176	176
<b>\$35,000</b>	195	195
<b>\$40,000</b>	215	215
<b>\$45,000</b>	237	237
<b>\$50,000</b>	262	262

**ANTIQUE & CLASSIC VEHICLE RATES****ORDER OF CALCULATION – ANTIQUE & CLASSIC VEHICLES**

Use only those steps which are applicable. Round after each step.

**Regular Use**

Reference *PRIVATE PASSENGER AUTOS* section for appropriate factors and order of calculation.

**Liability (BI, PD, CSL) & Other (PIP, UM/UIM) Calculation – Antique & Classic**

1. Multiply the Base Rate by the Antique & Classic Usage Factor.
2. Apply all remaining PPA order of calculation including discounts and surcharges.
  - a. **Antique:** Liability and PIP/UM/UIM Symbol Factors of 1.00 apply.
  - b. **Classic:** Liability and PIP/UM/UIM Symbol Factors of 1.00 apply for Classic Autos built prior to 1990. For model years 1990 and newer, the factors will be assigned based on symbols from the VIN table.

**Physical Damage (COMP, COLL) Calculation – Antique & Classic**

1. Determine Model Year and Physical Damage Symbol based on Agreed Value.
2. Multiply the Base Rate by the Antique & Classic Usage Factor.
3. Apply all remaining PPA order of calculation including discounts and surcharges.

**Restricted Use**

Reference *PRIVATE PASSENGER AUTOS* section for appropriate factors and order of calculation.

**Liability (BI, PD, CSL) & Other (PIP, UM/UIM) Calculation – Antique & Classic**

1. Multiply the Base Rate by the Antique & Classic Usage Factor.
2. Apply remaining PPA order of calculation with the following restrictions:
  - a. Liability and PIP/UM/UIM Symbol Factors of 1.00 apply.
  - b. PPA Tier Factor apply.
  - c. PPA Discounts or Surcharges do not apply, except for
    - i. Multi-Policy Discount (for BI, PD, CSL, PIP).
    - ii. Pay Plan Discount.

**Physical Damage (COMP, COLL) Calculation – Antique & Classic**

1. Multiply the MISC PPA - Base Rate by the Antique & Classic Usage Factor.
2. Multiply by the appropriate MISC PPA - Model Year factor. For **Antique** vehicles, the appropriate model year factor will always be the oldest factor displayed on the rate pages.
3. Determine the MISC PPA - Physical Damage Symbol based on Agreed Value. Multiply by this Physical Damage Symbol Factor.
4. Multiply by the MISC PPA - Deductible Factor.
5. Multiply by Multi-Policy Discount Factor.
6. Multiply by PPA Tier Factor.
7. Multiply by Pay Plan Factor.

**RATES AND FACTORS – ANTIQUE & CLASSIC VEHICLES****Antique & Classic Usage Factor**

<b>Coverage</b>	<b>Vehicle Type</b>	<b>Regular Use Factor</b>	<b>Restricted Use Factor</b>
Liability	Antique	1.00	0.25
Liability	Classic	1.00	0.25
PIP/APIP/OBEL	Antique	1.00	0.25
PIP/APIP/OBEL	Classic	1.00	0.25
UM/SUM	Antique	1.00	1.00
UM/SUM	Classic	1.00	1.00
Comprehensive	Antique	1.00	0.80
Comprehensive	Classic	1.00	0.80
Collision	Antique	1.00	0.30
Collision	Classic	1.00	0.50

**OFF-ROAD VEHICLE RATES – RATE PROTECTION PROGRAM****ORDER OF CALCULATION – OFF-ROAD VEHICLES**

Use only those steps which are applicable. **Round after each step.**

**BI, PD & CSL Calculation – Off-Road**

1. Base Rate for Snowmobiles or Other Off-Road Vehicles.
2. Multiply by Misc PPA Increased Limit Factor.
3. Multiply by PPA Multi-Policy Discount.
4. Multiply by PPA Underwriting Tier Factor.
5. Multiply by PPA Pay Plan Discount.

**PIP (for ATVs Only)**

1. Charge \$3 for Statutory ATV PIP. (Endorsement ABYN07 applies.)
2. Multiply by PPA Underwriting Tier Factor.
3. Multiply by PPA Pay Plan Discount.

**UM/SUM Calculation – Off-Road**

1. Base Rate for Snowmobiles or Other Off-Road Vehicles by Limit by Territory.
2. Multiply by PPA Underwriting Tier Factor.
3. Multiply by PPA Pay Plan Discount.

**Comp Calculation – Off-Road**

1. Base Rate for Snowmobiles or Other Off-Road Vehicles by Phy Dam Symbol and Age Group.
2. Multiply by Misc PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount.
4. Multiply by PPA Underwriting Tier Factor.
5. Multiply by PPA Pay Plan Discount.

**Coll Calculation – Off-Road**

1. Base Rate for Snowmobiles or Other Off-Road Vehicles by Phy Dam Symbol and Age Group.
2. Multiply by Misc PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount.
4. Multiply by PPA Underwriting Tier Factor.
5. Multiply by PPA Pay Plan Discount.

**RATES AND FACTORS – OFF-ROAD VEHICLES – RATE PROTECTION PROGRAM****Base Rates – Liability – Off-Road**

Coverage	Rate	
	Snowmobiles	Other Off-Road
<b>\$25/50 BI</b>	15	15
<b>\$25M PD</b>	5	6
<b>\$60M CSL</b>	20	22

**Statutory UM BI Rates – Off-Road**

<b>\$25/50 Statutory UM BI (for accidents which occur inside NY)</b>		
	Snowmobiles	Other Off-Road
<b>Rate</b>	5	7



**SUM Rates – Off-Road**

The following rates are for Supplementary Uninsured Motorists Coverage (SUM) and **include** Statutory UM BI. All Vehicles (Including Non-Owned) Per Vehicle or Set of Tags

**SUM BI Rates – Snowmobiles**

<b>SUM BI</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$25/50</b>	11	14
<b>50/100</b>	21	27
<b>100/100</b>	24	30
<b>100/300</b>	32	41
<b>300/300</b>	34	43
<b>250/500</b>	37	47
<b>300/500</b>	38	48
<b>500/500</b>	43	54
<b>500/1,000</b>	46	59
<b>1,000/1,000</b>	50	64

**SUM BI Rates – Other Off-Road**

<b>SUM BI</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$25/50</b>	15	20
<b>50/100</b>	29	38
<b>100/100</b>	32	43
<b>100/300</b>	44	59
<b>300/300</b>	47	62
<b>250/500</b>	50	67
<b>300/500</b>	52	69
<b>500/500</b>	58	78
<b>500/1,000</b>	63	84
<b>1,000/1,000</b>	69	91

**SUM CSL Rates – Snowmobiles**

<b>SUM CSL</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$50,000</b>	12	15
<b>60,000</b>	14	18
<b>100,000</b>	24	30
<b>300,000</b>	34	43
<b>500,000</b>	43	54
<b>750,000</b>	47	59
<b>1,000,000</b>	50	64

**SUM CSL Rates – Other Off-Road**

<b>SUM CSL</b>		
<b>Limit</b>	<b>Rate</b>	
	<b>Terr 1-51, 70-75</b>	<b>Terr 52-69</b>
<b>\$50,000</b>	16	21
<b>60,000</b>	19	25
<b>100,000</b>	32	43
<b>300,000</b>	47	62
<b>500,000</b>	58	78
<b>750,000</b>	63	85
<b>1,000,000</b>	69	91

**Base Rates – Phy Dam – Snowmobiles**

Price New	Symbol*	AGE 1-2-3		AGE 4+	
		\$100 Ded Comp	\$250 Ded Coll	\$100 Ded Comp	\$250 Ded Coll
\$0-2,000	1(A)	13	20	10	14
2,001-3,000	2(B)	18	28	13	19
3,001-4,000	3(C)	26	40	18	28
4,001-5,000	4(D)	35	53	24	36
5,001-6,000	5(E)	43	65	30	45
6,001-7,000	6(F)	52	78	36	54
7,001-8,000	7(G)	60	90	42	63
8,001-9,000	8(H)	68	103	48	71
9,001-10,000	9(I)	77	115	54	80
10,001-11,000	10(J)	85	128	60	89
Over \$11,000	11(K)	94	135	66	95

\* The letter in parentheses following the number symbol is for Home Office use only.

**Base Rates – Phy Dam – Other Off-Road**

Price New	Symbol*	AGE 1-2-3		AGE 4+	
		\$100 Ded Comp	\$250 Ded Coll	\$100 Ded Comp	\$250 Ded Coll
\$0-2,000	1(A)	19	24	14	17
2,001-3,000	2(B)	26	33	19	23
3,001-4,000	3(C)	34	42	24	29
4,001-5,000	4(D)	41	51	29	36
5,001-6,000	5(E)	48	59	34	41
6,001-7,000	6(F)	50	63	35	44
7,001-8,000	7(G)	66	70	46	49
8,001-9,000	8(H)	83	77	58	54
9,001-10,000	9(I)	99	84	69	59
10,001-11,000	10(J)	115	91	80	64
Over \$11,000	11(K)	131	98	93	69

\* The letter in parentheses following the number symbol is for Home Office use only.

**How to Determine Original Price New – Off-Road**

If Off-Road Vehicle price new is unknown, use:

1. The list price new shown in any trade-in guidebook; or
2. The price paid by the Named Insured times the appropriate factor shown on the following chart:

Age Group When Purchased Used	SNOWMOBILE	GOLF- MOBILE	ALL OTHER By Engine Size	
			Under 361cc	361cc or over
<b>1</b>	1.00	1.00	1.00	1.00
<b>2</b>	1.15	1.10	1.45	1.40
<b>3</b>	1.25	1.30	1.70	1.60
<b>4</b>	1.40	1.55	1.80	1.70
<b>5</b>	1.55	1.80	1.95	1.80
<b>6</b>	1.95	2.50	2.10	1.90

**MISCELLANEOUS VEHICLE RATES – RATE PROTECTION PROGRAM****ORDER OF CALCULATION – BOAT TRAILERS, SNOWMOBILE TRAILERS, RCV TRAILERS, TRAVEL TRAILERS, CAMPER BODIES & UTILITY TRAILERS**

Use only those steps which are applicable. **Round after each step.**

**Comp Calculation – Boat, Snowmobile, RCV, Travel, Travel, Utility Trailers & Camper Bodies**

1. Base rate for Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies.
2. Multiply by Misc PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount.
4. Multiply by PPA Underwriting Tier Factor.
5. Multiply by PPA Pay Plan Discount.

**Coll Calculation – Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies**

1. Base rate for Boat, Snowmobile, RCV, Travel, Utility Trailers & Camper Bodies.
2. Multiply by Misc PPA Deductible Factor.
3. Multiply by PPA Multi-Policy Discount.
4. Multiply by PPA Underwriting Tier Factor.
5. Multiply by PPA Pay Plan Discount.

**Base Rates – Boat Trailers, Snowmobile Trailers, and Utility Trailers**

Use the following Physical Damage Rate Tables. The letter in the parentheses following the number symbol is for Home Office use only.

Symbol	Original Price New	Age Groups											
		1		2		3		4		5		6	
		Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250
1(A)	\$0-2,999	\$13	\$11	\$12	\$10	\$11	\$9	\$10	\$8	\$9	\$7	\$8	\$6
2(B)	3,000-6,999	32	26	30	23	28	21	24	19	22	16	19	14
3(C)	7,000-10,999	51	38	46	35	41	32	37	28	32	25	28	22
4(D)	11,000-14,999	67	50	61	46	54	41	47	36	41	32	37	28
5(E)	15,000-19,999	84	62	76	56	68	50	59	44	54	39	47	35
6(F)	20,000-24,999	100	72	98	66	78	60	70	54	65	44	58	40
7(G)	25,000-29,999	116	82	119	76	89	70	81	64	75	49	69	45
8(H)	30,000-34,999	132	92	141	86	100	80	91	74	86	54	80	50
9(I)	35,000-39,999	148	102	162	96	111	90	102	84	97	59	90	55
10(J)	40,000-44,999	164	112	184	106	121	100	113	94	108	64	101	60
11(K)	45,000-49,999	181	122	205	116	132	110	124	104	118	69	112	65
12(L)	50,000-54,999	197	132	227	126	143	120	134	114	129	74	123	70
13(M)	55,000-59,999	213	142	248	136	154	130	145	124	140	79	133	75
14(N)	60,000-64,999	229	152	270	146	164	140	156	134	151	84	144	80
15(O)	65,000-69,999	245	162	291	156	175	150	167	144	161	89	155	85
16(P)	70,000-74,999	261	172	313	166	186	160	177	154	172	94	166	90
17(Q)	75,000-79,999	277	182	334	176	197	170	188	164	183	99	176	95
18(R)	80,000-84,999	293	192	356	186	207	180	199	174	194	104	187	100
19(S)	85,000-89,999	310	202	377	196	218	190	210	184	204	109	198	105
20(T)	90,000-94,999	326	212	399	206	229	200	220	194	215	114	209	110
21(U)	95,000-99,998	342	222	420	216	240	210	231	204	226	119	219	115
99(Z)*	add'l. 1M or fraction of 1M	3	2	4	2	2	2	2	2	2	1	2	1

\*Vehicles with Symbol 99(Z) are manually rated.

**Base Rates – RCV Trailers, Travel Trailers, and Camper Bodies**

Use the following Physical Damage Rate Tables. The letter in the parentheses following the number symbol is for Home Office use only.

Symbol	Original Price New	Age Groups											
		1		2		3		4		5		6	
		Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250	Comp \$100	Coll \$250
1(A)	\$0-2,999	\$17	\$12	\$15	\$11	\$14	\$10	\$12	\$9	\$12	\$8	\$11	\$6
2(B)	3,000-6,999	37	28	33	25	31	23	27	20	25	17	22	15
3(C)	7,000-10,999	51	41	46	38	42	34	37	30	35	27	32	24
4(D)	11,000-14,999	68	54	62	49	57	44	52	39	47	34	42	30
5(E)	15,000-19,999	102	67	92	60	84	54	77	47	69	42	62	38
6(F)	20,000-24,999	139	77	129	71	122	65	108	58	100	47	87	43
7(G)	25,000-29,999	176	88	166	82	159	75	139	69	131	53	112	48
8(H)	30,000-34,999	213	99	203	92	196	86	170	80	162	58	136	54
9(I)	35,000-39,999	250	110	241	103	233	97	201	90	193	63	161	59
10(J)	40,000-44,999	288	120	278	114	270	108	232	101	224	69	186	65
11(K)	45,000-49,999	325	131	315	125	308	118	263	112	255	74	211	70
12(L)	50,000-54,999	362	142	352	135	345	129	294	123	286	80	236	75
13(M)	55,000-59,999	399	153	389	146	382	140	325	133	317	85	260	81
14(N)	60,000-64,999	436	163	427	157	419	151	356	144	348	90	285	86
15(O)	65,000-69,999	474	174	464	168	456	161	387	155	379	96	310	91
16(P)	70,000-74,999	511	185	501	178	494	172	418	166	410	101	335	97
17(Q)	75,000-79,999	548	196	538	189	531	183	449	176	441	106	360	102
18(R)	80,000-84,999	585	206	575	200	568	194	480	187	472	112	384	108
19(S)	85,000-89,999	622	217	613	211	605	204	511	198	503	117	409	113
20(T)	90,000-94,999	660	228	650	221	642	215	542	209	534	123	434	118
21(U)	95,000-99,998	697	239	687	232	680	226	573	219	565	128	459	124
99(Z)*	add'l. 1M or fraction of 1M	7	2	7	2	7	2	6	2	6	1	5	1

\*Vehicles with Symbol 99(Z) are manually rated.

**Original Price New Factors – Miscellaneous**

**Original Price New** means the suggested retail price of the RCV new, including sales tax, plus the retail price **new** of **attached** awnings, steps, water pumps, TV & radio antennas, built-in air conditioners, attachments or extensions, hitching equipment, spare parts, gas and oil tanks. If the owner did not purchase the RCV **new** and the actual Original Price New is unknown, determine the **estimated** Original Price New by:

- A. using the suggested retail price shown in a Mobile Home or RCV Market Report such as Blue Book or NADA, or
- B. multiplying the Purchase Price Used by the following appropriate factor.
- C. Factors To Determine Original Price New**

Age of Vehicle	Travel Trailers	5th Wheel Trailers	Camping Trailers	Camper Bodies	Motor Homes
1	1.00	1.00	1.00	1.00	1.00
2	1.15	1.15	1.15	1.20	1.15
3	1.30	1.30	1.30	1.40	1.35
4	1.40	1.40	1.55	1.70	1.50
5	1.55	1.55	1.80	2.00	1.65
6	1.70	1.70	2.05	2.30	1.85
7	1.80	1.80	2.30	2.60	2.00
8	1.95	1.95	2.55	2.90	2.15
9	2.10	2.10	2.80	3.20	2.30
10	2.20	2.25	3.05	3.50	2.50
11	2.35	2.35	3.30	3.80	2.65
12	2.50	2.50	3.55	4.10	2.80

- D. **Age Groups** - Age group 1 includes all RCV's of the **current** model year. Each subsequent age group includes all RCV's of the **next preceding** model year. The "current model year" changes effective September 1 of each calendar year regardless of actual introductory dates of the several makes and models.



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The Erie Insurance Company of New York rate/rule manual contains distinct rating program:

1. Policies first issued in Erie Insurance Company of New York on or after December 7, 2012 will use the "Rate Protection" program.

Program names "Rate Protection" will be used throughout the Erie Insurance Company of New York rate/rule manual.

## **RULE 1 ABBREVIATIONS**

Actual Cash Value	ACV
All Terrain Vehicle	ATV
Application	App
Bodily Injury	BI
Collision	Coll
Combined Single Limit	CSL
Comprehensive	Comp
Declarations	Dec
Deductible	Ded
Defensive Driver Plan	DDP
Endorsement	End't.
Medical Expense	Med Exp
New York	NY
New York Auto Policy	AP-NY
Optional Basic Economic Loss	OBEL
Personal Injury Protection	PIP
Physical Damage	Phy Dam
Private Passenger Auto	PPA
Property Damage	PD
Recreational Camping Vehicle	RCV
Supplementary Uninsured/Underinsured Motorists	SUM
Uninsured Motorists	UM
Vehicle Identification Number	VIN

## **RULE 2 LIMITS OF PROTECTION**

### **Liability**

Most premiums shown in this manual are for basic limits. If premiums are for other than basic limits, the limits will be stated. *See Rates Section for other limits.*

When more than one vehicle is insured under a single ERIE policy, the same limits of liability apply to all vehicles.

### **Physical Damage**

#### **ACV**

The actual cash value of the loss to the insured vehicle, less any Ded.

#### **Stated Amount (Antiques and Classics only)**

The actual cash value of the loss to the insured vehicle, less any Ded, subject to a maximum of the amount stated on the Dec or App.

*Stated Amount will not be available on Antiques and Classics added to a policy on and after 10/1/20. All Antiques and Classics added on and after 10/1/20 will be written on an Agreed Value basis.*

#### **Agreed Value (Antiques and Classics only)**

The Agreed Value stated on the Dec or App, less any deductible.

### **RULE 3 MINIMUM PREMIUM**

The minimum annual policy premium is \$25. Any policy which generates an annual premium of less than \$25 will be charged \$25.

Minimum premiums are also established for certain coverages. Any coverage which generates an annual premium which is less than the established minimum premium for that coverage will be charged the minimum premium.

### **RULE 4 POLICY PERIOD**

Policies are written for a 12 month period subject to:

#### **Changes**

Use rules and premiums in effect at the inception of the current policy. All changes will be pro-rated.

#### **Cancellation of Entire Policy or Coverage(s)**

Cancellation by the Named Insured or The ERIE will be pro-rated.

ERIE's form filings and rule filings do not include procedures for suspension of liability coverage. Phy Dam coverage must be suspended if a Photo Inspection of a PPA has not been received by The ERIE as required by NY law. Coverage will be restored effective as of the time of inspection.

If coverage must be "suspended" due to short term storage of a vehicle, coverage must be deleted from the policy by Change Request. When coverage is to resume, it must be added to the policy by Change Request.

If all coverage is to be deleted under a policy, even for a short period, the policy must be cancelled. To continue with The ERIE, a new App must be submitted. (An alternative to cancelling a policy is converting it to a Named Non-Owner Policy - see ["RULE 21 NEW YORK AUTO POLICY"](#))

Agents are reminded to explain to their Insureds the effects of compulsory insurance, compulsory financial responsibility and lienholder's interests in the cancellation of coverages.

### **RULES 5 THRU 7 RESERVED FOR FUTURE USE**

### **RULE 8 WHOLE DOLLAR PREMIUM**

The premium for each coverage on a policy will be rounded to the nearest whole dollar. Fifty cents or more is always rounded to the next highest whole dollar.

This also applies to the return premium for policy cancellations.

### **RULES 9 THROUGH 19 RESERVED FOR FUTURE USE.**

### **RULE 20 DEFINITIONS**

#### **AGE GROUP**

The designation given to the model year of a PPA being rated for Phy Dam.

#### **BUSINESS USE**

The PPA is customarily used in an occupation, profession or business and:

1. has no employee exposure;
2. has no permanently attached equipment which is listed in the definition of COMMERCIAL AUTO;
3. does not tow a trailer for business or commercial purposes; or
4. the vehicle is not used for wholesale or retail delivery or as a rolling store and has no truckmen exposure.

Driving to or from work is not considered BUSINESS USE.

#### **COMMERCIAL AUTO**

1. A Truck, Tractor or Trailer used in an occupation, profession or business;
2. A COMMERCIAL PASSENGER AUTO; or
3. A PUBLIC AUTO.

It does not include vehicles defined as BUSINESS USE. It includes:

1. an employee driving exposure,
2. vehicles with permanently attached equipment such as air compressors, pumps and generators, including spraying, welding, building cleaning, physical exploration, lighting and well servicing equipment, cherry pickers and similar devices used to raise or lower workers, or
3. vehicles that tow a trailer for business or commercial purposes.

### **COMMERCIAL PASSENGER AUTO**

A private passenger vehicle owned by a corporation, partnership or association or an individually-owned private passenger vehicle insured on a Commercial or Garage Auto policy.

### **CONVICTION**

A determination of guilt by any court (including a magistrate or juvenile authority) involving a motor vehicle violation. A plea of "nolo contendere" resulting in license suspension/revocation, payment of a fine, imposition of points on driving records, or a jail sentence is also included.

### **DRIVEN TO WORK**

The auto is used to travel to a place of paid employment or to school. This includes carpooling or driving to a transportation hub, such as a bus stop, depot, etc. No more than one drive-to-work rate class per driver is permissible. (For example, if a driver rotates driving two different autos to work, a drive-to-work rate class should be applied to the auto most frequently driven to work. The other auto must be rated for pleasure use.)

### **FARM USE**

A PPA used exclusively in connection with the operation of a farm or ranch owned or rented by the Named Insured who resides on the farm. The auto is not used regularly in connection with any other business or occupation.

### **HEAD OF HOUSEHOLD (Under age 24 - rate as married)**

A widowed, divorced, legally separated or single person under age 24 who has established a separate household and is head of that household, has custody of a minor child and has paid over half the costs of keeping up the home.

### **HIGH PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a wheelbase less than 106.0 inches, a curb weight less than 3,600 pounds, and a Curb Weight-to-Net Horsepower Ratio of 14.0-to-1 or less.

### **HOT CAR**

1989 and Older Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio less than 14.7-to-1.

### **INTERMEDIATE PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio greater than 14.0-to-1 but less than or equal to 16.0-to-1.

### **LIABILITY SYMBOL**

A letter or digit assigned to a motor vehicle based on the physical characteristics, specifications, and loss experience of the vehicle. Used to determine premiums for Bodily Injury Liability, Property Damage Liability, and a Combined Single Limit of Liability Coverage.

### **MARRIED**

A person living with his or her spouse and includes a widowed person. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstances shall be considered as living together.

### **OCCASIONAL OPERATOR**

Any driver not qualifying as the PRINCIPAL OPERATOR of a particular auto.

**ORIGIN DATE**

Determined from the date the policyholder first insured with ERIE on an Erie Insurance Group voluntary Auto Policy. A coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date. Spin-off and rewrite policyholders will be credited for their time insured as a driver (Named Insured or resident relative operator of a private passenger type auto insured) under a previous Erie Insurance Group voluntary Auto Policy.

**PERSONAL INJURY PROTECTION/UM/UIM SYMBOL**

A letter or digit assigned to a motor vehicle based on the physical characteristics, specifications, and loss experience of the vehicle. Used to determine premium for Personal Injury Protection and Supplementary Uninsured/Underinsured Motorists Coverage.

**PHYSICAL DAMAGE SYMBOLS (2011 & SUBSEQUENT MODEL YEARS)**

The two digit numeric designations applied to an auto to rate Comp and Coll Coverage. Two symbols apply to every 2011 model year auto and beyond: a Comprehensive Symbol and a Collision Symbol. These symbols represent the physical characteristics, specifications, and loss experience of the vehicle.

**PHYSICAL DAMAGE SYMBOLS (2010 & PRIOR MODEL YEARS)**

The letter or digit designation applied to an auto to rate Comp and Coll Coverage. It represents the value of the auto as well as other characteristics. (See Physical Damage Symbol Section.)

**PLEASURE USE**

The auto is not used for business and not used to drive to a place of paid employment or to school, including carpooling or driving to a transportation hub such as a bus stop, depot, etc.

**PREMIUM PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.00-to-1 or less, but with a wheelbase of 106.0 inches or longer, or a curb weight of 3,600 pounds or greater.

**PRINCIPAL OPERATOR**

Driver with the highest percentage of use of a particular auto. If two or more drivers have an equal percentage of use, the principal operator is determined on the basis of the use class which develops the highest premium.

**PRIVATE PASSENGER AUTO**

A four wheel land motor vehicle designed mainly to transport people on public roads. It includes station wagons, vans, motor homes and pickup trucks (even those with dual rear wheels) or any other motor vehicle that has been assigned a private passenger Phy Dam rating Symbol(s) in the Physical Damage Symbol Section of this manual. It must be owned by an individual.

PPAs may include vehicles:

1. used for farming or ranching,
2. used by federal government workers,
3. driven to and from work,
4. used principally in business, but not COMMERCIAL AUTO, or
5. that are light trucks which have a Phy Dam symbol assigned to them in the Physical Damage Symbol Section of this manual and DO NOT:
  - a. have an employee exposure,
  - b. have permanently attached equipment as listed in the definition of COMMERCIAL AUTO, or
  - c. tow a trailer for business or commercial purposes.

PPAs do not include:

1. vehicles defined as COMMERCIAL AUTO;
2. vehicles used to carry people or goods for a fee, nor rented to others for a fee. "Fee" does not include payment received in a carpool, or for trips for non-profit, social, educational, or charitable agencies.

**PUBLIC AUTO**

A vehicle of any type used as a public or livery conveyance to carry:

1. children, students and their parents or guardians, faculty and staff, church and organization members (including officials and their employees) or board members and their guests for school, church, or organization activities and incidental operations (such as Boy Scouts, Girl Scouts, Head Start Programs and Day Care Programs).
2. employees to and from work in their employer's owned vehicle.
3. guests and residents of motels, hotels or apartment complexes to and from airports and other points of transportation.

**RELATIVE**

A resident of the Named Insured's home who is a person related to the Named Insured by blood, marriage or adoption. Also included is a ward or any person under age 21 in the care of the Named Insured.

**RESIDENT**

A person who physically lives with the Named Insured in the Named Insured's household. Unmarried, unemancipated children under age 24 attending school full-time, and living away from home, are considered residents of the Named Insured's household.

**SPORTS CAR**

1989 and Older Model Years - A two-door domestic or imported auto designed to carry two passengers with a Curb Weight-to-Net Horsepower Ratio of 30.0-to-1 or less.

1990 and Newer Model Years - A domestic or imported auto designed to carry two passengers or which provides minimal rear seating for two people (commonly referred to as '2 + 2' vehicles) with a Curb Weight-to-Net Horsepower Ratio less than or equal to 25.0-to-1.

**SYMBOL**

See *LIABILITY SYMBOL* and *PHYSICAL DAMAGE SYMBOL* in this section.

**TOTAL LOSS**

A loss in which the cost to repair the vehicle to its pre-loss condition plus salvage value equals or exceeds the Actual Cash Value or, if applicable, the Agreed Value. If the insurer determines that the cost to repair a damaged vehicle exceeds seventy-five percent of the vehicle's actual cash value and if the insurer does not take possession of the vehicle for disposition as salvage, the insurer shall require the vehicle owner to provide the title to the insurer. This applies to vehicles that are eight model years or newer on the date of the loss.

**WARM CAR**

1989 and Older Model Years only - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.7-to-1 thru (and including) 18.6-to-1.

**RULE 21 NEW YORK AUTO POLICY**

ERIE's AP-NY covers PPA's, RCV's and special type miscellaneous vehicles. Autos leased for one year or more are considered owned, if written on a specified auto basis.

**RULE 22 PRIVATE PASSENGER AUTO CLASSES****Driver Assignment**

Permitted drivers will not be added to the policy until they have obtained a drivers license. Young driver classes will be assigned based on their age as of the effective date of the policy period or renewal, regardless of when they are added to the policy. The same youthful operator cannot be assigned to more than one auto.

Assign driver in the following order:

1. **Single Car Policy**



- a. Assign the principal youthful operator.
- b. If there is no principal youthful operator, assign the occasional youthful operator with the highest class factor to the auto.
- c. If there is no youthful operator, assign the adult who most frequently uses the auto.

## 2. Multi-Car Policy - a Principal, Youthful Operator

- a. Assign each principal youthful operator to the auto he or she owns or principally operates.
- b. When a youthful operator is the owner or principal operator of two or more autos, assign the youthful operator to the auto at the highest level of priority listed below:
  - 1) Newest Model Year auto;
  - 2) Auto with the highest Symbol;
  - 3) Auto with the highest annual mileage; then
  - 4) Assign an Adult/Pleasure Class to any remaining autos.

## 3. Multi-Car Policy, Occasional, Youthful Operator

- a. Assign each occasional, youthful operator to the auto he or she most frequently operates, Every occasional youthful operator must be assigned to an auto if there are enough autos on the policy.
- b. If the auto most frequently operated by the youthful driver has already been assigned, the youthful operator should be assigned to the remaining auto he or she is most likely to drive.
- c. In cases where there are more youthful operators than autos, more than one youthful operator may be entered as the driver of an auto. The youthful operator with the highest class factor will determine the premium for that auto

## 4. Adult Operators

- a. Assign an adult operator to any remaining autos.

**NOTE:** The same youthful operator cannot be assigned to more than one auto.

### Adult Classes

Class	Annual Mileage	Definition
A1AS/A1AL	S-Up to 8,500 L-8,501 +	Pleasure Use Only
A1BS/A1BL	S-Up to 8,500 L-8,501 +	Driven to work less than 6 miles one way
A2AS/A2AL	S-Up to 8,500 L-8,501 +	Driven to work 6-10 miles one way
A2BS/A2BL	S-Up to 8,500 L-8,501 +	Driven to work 11-14 miles one way
A3AS/A3AL	S-Up to 12,500, L-12,501+	Driven to work 15-20 miles one way
A3BS/A3BL	S-Up to 15,500, L-15,501+	Driven to work 21-30 miles one way
A3C	Not Applicable	Driven to work 31+ miles one way
A4S/A4L	S-Up to 12,500 L-12,501 +	Business Use
A1AF	Not Applicable	Farm Use

### Exceptions to A Classes

- A. **Carpool.** When driving is shared equally by two or more drivers, divide the number of miles driven one way by the number of drivers. The result will be used to determine the class.
- B. **Part-time Workers.** When an Insured works part-time, divide the Insured's total weekly miles driven one way by the number of days in the work week. The result will be used to determine the class.
- C. **Government Workers.** The Federal Government will respond to the Liability losses of an employee who is operating his own vehicle on government business. Therefore, the vehicle should be rated according to its otherwise regular use, instead of "Business Use."
- D. **Clergy.** An auto principally used by a member of the clergy will not be considered "Business Use."

**Secondary Rating Classes**

Apply only to drivers age 24 and older. See Secondary Rating Class Charts in the Rates Section.

**Young Driver Classes**

Young Driver Classes will be assigned based on their age as of the effective date of the policy period or renewal, regardless of when they are added to the policy.

Definition	1st and 2nd Positions	3rd Position (Age of Owner or Operator) Number in box is 3rd Position of Class. Blank box is not a valid position.												
		15*	16	17	18	19	20	21	22	23				
<b>Unmarried Male-Occasional Operator</b>														
without Driver Training	B1	5	6	7	8	9	0							
with Driver Training	B2	5	6	7	8	9	0							
with or without Driver Training	B1									1	2	3		
<b>Married Male-Owner or Operator</b>														
without Driver Training	B3	5	6	7	8	9	0							
with Driver Training	B4	5	6	7	8	9	0							
with or without Driver Training	B3									1	2	3		
<b>Unmarried Male-Owner or Operator</b>														
without Driver Training	C1	5	6	7	8	9	0							
with Driver Training	C2	5	6	7	8	9	0							
with or without Driver Training	C1									1	2	3		
<b>Unmarried Female-Occasional Operator</b>														
without Driver Training	D1	5	6	7	8	9	0							
with Driver Training	D2	5	6	7	8	9	0							
with or without Driver Training	D1									1	2	3		
<b>Married Female-Owner or Operator</b>														
without Driver Training	D3	5	6	7	8	9	0							
with Driver Training	D4	5	6	7	8	9	0							
with or without Driver Training	D3									1	2	3		
<b>Unmarried Female-Owner or Operator</b>														
without Driver Training	E1	5	6	7	8	9	0							
with Driver Training	E2	5	6	7	8	9	0							
with or without Driver Training	E1									1	2	3		

**Exceptions to B, C, D & E Classes**

The ERIE will not prorate a young driver turning 24 during the policy period. The class determined at the time of App or renewal will hold throughout the policy period. This also applies to 16 thru 23 year olds.

**Farm Use**

When the appropriate young driver class has been determined, and the young driver also qualifies under the definition of "Farm Use," add "F" as the fourth digit of the Class code. Calculate the premium for the young driver as indicated by the Farm class factors in the Rates Section. "Farm Use," add "F" as the fourth digit of the Class code. Calculate the premium for the young driver as indicated by the Farm class factors in the Rates Section.

**RULE 23 PREMIUM DETERMINATION**

The Order of Calculation for all coverages is shown in the Rates Section.

Proper PPA class and territory assignment must be determined prior to calculating premiums. For a description of PPA classes, see Rule 22. Assignment of rating territories is explained in the Territories Section.

**Liability**

Minimum BI limits of \$50/100 apply in the event of death of two or more people.

**Personal Injury Protection**

1. **Basic Economic Loss Coverages** (which includes Med Exp, Work Loss, Daily Essential Services--up to \$50,000--and a Death Benefit of \$2,000) must be purchased. (End't. [ABYN05](#) applies.) Work Loss is limited to \$2000 a month; Essential Services to \$25 a day. Also, excess coverage for pedestrians and out-of- state guest passengers is provided without an additional premium. Pedestrian PIP must be bought on motorcycles and similar two or three wheel motor vehicles licensed for road use. (End't. [ABYN04](#) applies.) PIP will never be sold on unlicensed, off-road recreational vehicles, except ATVs.
2. **Optional Basic Economic Loss Coverage**--an Additional \$25,000--**must be offered** along with Basic Economic Loss. (End't [ABYN06](#) applies.)
3. **Additional PIP Benefits**--The following additional limits are available:

Limit	Monthly Work Loss	Daily Essential Services	Death Benefit
\$ 25M	-	-	-
\$ 50M	\$1M	\$25	\$3M
\$100M	\$2M	\$25	\$3M

(End't. [ABYN01](#) applies.)

4. **Coordinating Option:**
  - Secondary on Work Loss Benefits
5. **Deductible Options:**
  - No Ded
  - \$200 Family Ded (Named Insured and Relatives)

**Medical Payments ([ABYN05](#))**

This coverage is provided at no additional cost and is included in the Mandatory Personal Injury Protection End't.

**Uninsured Motorists and SUM - UMBI is MANDATORY**

1. **STATUTORY Uninsured Motorists** - All Policyholders must buy at least \$25/50 Statutory UMBI for coverage inside the boundaries of NY.  
(End't. [ABYU02](#) applies.) Minimum limits of \$50/100 apply in the event of death.
2. **SUM (Supplementary Uninsured/Underinsured Motorists)**- All Policyholders **must be offered** the option to buy SUM equal to BI limit(s). Higher than Liability is not available. SUM applies inside and outside the boundaries of NY. Minimum limits of \$50/100 apply in the event of death.

UM/SUM PD is not available.

(End't . [ABYU01](#) applies.)

**Motorcycle Medical Payments ([AFYM02](#))**

Motorcycle Medical Payments coverage is optional.

See Rates Section

**Physical Damage**

1. **Comp and Coll** - obtain the proper symbol(s) and model year from the Symbol Section of this manual for each auto being rated.
2. **Full Window Glass** - available under either Comp or Coll - waives the deductible for damage to window glass.

### Car/Driver Rating Factor

All private passenger autos will be given a car/driver rating factor that is based on the number of vehicles, the number of drivers and the presence of a youthful operator age 21 or under. The factor is applied to BI, PD, CSL, PIP, UM/SUM, Comp and Coll Coverages. The factor is not applied to nonowned coverages, or motor homes, motorcycles, mopeds, off-road vehicles, miscellaneous vehicles or private passenger autos that do not have liability coverages.

*Refer to the Rates Section to determine the car/driver rating factor.*

### Road Service

Road Service will not be sold without Comp. See Rates Section.

### Discounts

*(See Rates Section for percentage discounts, and see Order of Calculation in the Rates Section for the applicability of each discount on specific vehicle types.)*

#### 100% Farm Use Discount

*This discount does not apply to PPAs in the Rate Protection program.*

PPAs used exclusively in connection with the operation of a farm owned or rented by the Named Insured who **resides on the farm** (including use incidental to living on a farm) are eligible for a discount. The auto may not be used regularly in connection with any other business or occupation.

#### Multi-Car Discount

*This discount does not apply in the Rate Protection program.*

If two or more PPAs (including "regular use" antiques and classics) are voluntarily insured by The ERIE, they may qualify for a discount. They do not have to be insured on the same policy, but they must all be owned and used by a Named Insured or a resident relative. PPAs owned by or co-titled to non-resident relatives are not eligible for this discount. Autos leased for a period of one year or more are considered owned autos.

This discount also applies to a single vehicle insured on a AP-NY when:

- another PPA (including a "regular use" antique or classic) is insured on an ERIE NYCAP or NYGAP, and
- the Named Insured on the AP-NY has unlimited personal use of a company-furnished PPA (including a "regular use" antique or classic). The qualifying vehicle does not have to be insured by ERIE or titled to the Named Insured listed on the AP-NY.

Each auto must be covered for BI, PD, CSL or Coll.

#### Driver Training Discount

*This discount does not apply to PPAs (excluding motor homes) in the Rate Protection program.*

*(All Driver's Training Courses listed below are at the Insured's expense.)*

##### 1. Traditional Classroom Training Discount

Young drivers under age 21 who successfully complete a drivers training course which has the **official approval of the NY Department of Education or other educational agency** are eligible for a discount. Evidence, showing that the young driver(s) of the insured auto completed an accredited driver training course, must be visually verified by the Agent. Satisfactory evidence is a certificate of completion signed by a school official or a completed Form [AMWD2](#).

##### 2. DMV Certified Behind-The-Wheel Instruction

Young drivers under age 21 who successfully complete behind the wheel lessons with a school that has the **official approval of the NY Department of Motor Vehicles** are eligible for a discount. Evidence, showing that the young driver(s) of the insured auto completed an accredited Behind-The-Wheel Instruction course, must be visually verified by the Agent. Satisfactory evidence is a certificate of completion signed by a school official or a completed Form [AMWD2](#).

#### Age 55 or Over Discount

*This discount does not apply to PPAs (excluding motor homes) in the Rate Protection program.*

PPAs principally driven by Insureds who have reached the age of 55 are eligible for a .05 Class Factor discount which will be applied on the anniversary date of the policy **after** the driver has turned 55.

### **Passive Restraints Discount**

*The discounts in the table below do not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the discounts that apply to PPAs (excluding motor homes) in the Rate Protection program.*

Basic PIP, OBEL and Additional PIP will be discounted for all PPAs with factory-installed passive (*automatic*) seat belts or air bags. Autos with passive restraints as standard equipment are designated with a pound sign (#) in the Physical Damage Symbol Section of this manual.

### **Anti-Theft Device Discount**

*The discount amounts below do not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the discounts that apply to PPAs (excluding motor homes) in the Rate Protection program.*

Comp premiums will be discounted on autos equipped with Anti-Theft Devices. The only Anti-Theft Devices not qualifying for this discount are "home-made" devices that are not available to the general public, factory-installed tapered door locks, and factory-installed interior hood lock releases. However, the auto must have the latter to qualify for this discount. Evidence of installation must be verified by the Agent for the discount to be applied. **If a vehicle is equipped with more than one qualifying device, 25% is the highest discount that will be allowed.**

[See Anti-Theft Discount Chart.](#)

- A. **Active Device** - A discount will be applied when an Active Anti-Theft Device is installed or attached to an auto. Various disabling devices are categorized as ACTIVE systems if a separate manual step IS required to activate or engage the device.

ACTIVE DEVICES INCLUDE:

1. One which disables the vehicle by making the fuel, ignition, or starting system inoperative, or
2. A hood locking mechanism (if unlocked by a key or electronic device) which can only be released from the inside of the vehicle.

- B. **Passive Device** - A discount will be applied when a Passive Anti-Theft Device is installed or equipped on an auto. A disabling device is categorized as PASSIVE if a separate manual step IS NOT required to activate the device. The device activates automatically when the ignition is turned off or the door is locked.

PASSIVE DEVICES INCLUDE:

1. One which disables the vehicle by making the fuel, ignition or starting system inoperative, or
2. Central based computer system.

- C. **Audible Alarm System** - a discount will be applied when an auto is equipped with such a system.
- D. **Window Etching** - The etching of a VIN or other unique, identifying symbol on at least the windshield, door glass, rear window, T-top and the moon/sun roof of an auto according to the standards listed in Section 2336 (f) of the insurance law qualifies for a discount.
- E. **Electronic Homing Device** - A discount will be applied for an electronic homing device that uses a radio frequency network in conjunction with a police agency equipped to monitor such signals.

**F. Anti-Theft Discount Chart**

Categories and Combinations	Total Factor
Active Device	.95
Window Etching	.95
Passive Device	.90
Audible Alarm System	.90
Active Device & Window Etching	.90
Passive Device & Window Etching	.85
Audible Alarm System & Window Etching	.85
Electronic Homing Device	.85
Active & Electronic Homing Devices	.80
Window Etching & Electronic Homing Device	.80
All Other Allowable* Combinations	.75

\* Active Device, Passive Device and Audible Alarm System discounts cannot be combined with one another. The single highest discount applies.

**Anti-Lock Brakes Discount**

*The discount amounts below do not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the discounts that apply to PPAs (excluding motor homes) in the Rate Protection program.*

An anti-lock brake system provides protection not offered by conventional braking systems by use of computer technology to control wheel speed during braking and allows for safer stops without skidding or loss of steering.

BI, PD, CSL, Basic PIP, OBEL, Additional PIP and Coll premiums for 1983 and newer Model Year vehicles equipped with factory-installed anti-lock brake systems will be reduced:

- for two-wheel anti-lock brake systems,
- for four-wheel anti-lock brake systems.

A listing of 1983 and newer Model Year vehicles available with four-wheel Anti-Lock Brake Systems as standard or optional equipment is located in the Symbol Section of this Manual.

**Multi-Policy Discount***Rate Protection Program*

All vehicles written on an AP-NY will receive a discount if the following criteria are met:

- A HomeProtector, Mobile HomeProtector, Personal Catastrophe Liability, BoatProtector, or ErieSecure Policy must be written with The ERIE.
- The Named Insured must be the same on all policies.

If separate AP-NYs are in force, both policies are eligible for the Multi-Policy Discount if a HomeProtector, Mobile HomeProtector, Personal Catastrophe Liability, BoatProtector, ErieSecure Policy is in force. A Change Request must be submitted to tie the separate auto policies and the HomeProtector, Mobile HomeProtector, or ErieSecure Policy together.

**NOTE:** If the parents of a young driver receive a Multi-Policy Discount and the youthful driver has a separate auto policy, the youthful driver will **not** receive a Multi-Policy Discount. The youthful driver does not have a HomeProtector, Mobile HomeProtector, or ErieSecure Policy and therefore does not meet the qualifying criteria.

The discount should be added during the policy period if the HomeProtector, Mobile HomeProtector, Personal Catastrophe Liability, BoatProtector, or ErieSecure Policy is written after the auto policy effective date. A Change Form must be submitted for the discount to be added. The discount will be pro rated for the remainder of the policy period.

The discount should be removed during the policy period if the HomeProtector, Mobile HomeProtector, Personal Catastrophe Liability, BoatProtector, or ErieSecure Policy is cancelled. A Change Form must be submitted for the discount to be removed.

Policyholders are notified of all available discounts and advised to contact their Agents if a discount is not applied. A Change Form must be submitted if a discount should have been added.

### **Accident Prevention Course Discount**

*See Rates Section for the discount that applies to PPAs (excluding motor homes) in the Rate Protection program.*

A discount is available for all principal drivers of any age who have passed a course approved by the New York Department of Motor Vehicles. If evidence of completion of the course is not received within 90 days of the completion date, the discount shall be applied as of the date evidence of completion is received and will only apply until 3 years from the date of completion of the course. If the request for this discount is received during the last 45 days of the policy period, the discount will be applied at the beginning of the next policy period.

All vehicles licensed for road use qualify for the Accident Prevention Course Discount. Each vehicle on which the applicable driver is listed as a principal driver will receive the discount.

Please refer to the DMV website at <http://www.nysdmv.com/pirp.htm> for the complete listing of all classroom-based and internet/alternate delivery method course providers, and for any future revisions or additions to the list of approved providers.

### **Youthful Driver Discount**

*This discount does not apply in the Rate Protection program.*

The Youthful Driver Discount applies to coverages on private passenger autos, customized vehicles, regular-use antiques and classics when the following criteria are satisfied:

- **Driver Age Requirement.** The young driver must be between the ages of 15 and 20 (driver age is determined as of the policy effective date).
- **Marital Status Requirement.** The young driver must be unmarried.
- **Driver's License Requirement.** The young driver must have a driver's license.
- **Residence Requirement.** The young driver must reside with his or her parents. (A young driver that attends a college, university or other higher learning institution and resides at his or her parents' residence during breaks satisfies the Residence Requirement.)
- **Driving Record Requirement.** During the past 5 years, all drivers in the household must not have any at-fault claims with a payment in excess of \$100. For purposes of this discount, the \$100 claim threshold refers to the amount actually paid for the claim, less salvage or subrogation. Claims that occurred with other insurers prior to joining The ERIE will be considered if they occurred within the past 5 years.

During the past 3 years, the young driver must not have any moving violations. Any violation, whether surchargeable or not under The ERIE's DDP, will render a driver ineligible to receive the Youthful Driver Discount. All other drivers in the household must not have any surchargeable moving violations in the past 3 years; otherwise the young driver is ineligible for the discount.

*is a vehicle level discount. The discount is applicable to the vehicle on which the young driver is rated. If there are multiple young drivers in the household that are rated on separate vehicles, each may be eligible to receive the discount, provided the criteria are met.*

The Youthful Driver Discount will be removed if:

- The young driver has a DDP accident surcharge added to the policy were it not forgiven by First Accident Forgiveness or by Feature Fifteen. If an accident occurs that will result in the removal of the discount, the discount will be removed at the policy's next renewal. Accidents by other drivers in the household will not affect the removal of the discount.
- The young driver has a surchargeable moving violation(s). Any surchargeable violation or combination of violations generating 2 or more surcharge points under the DDP Program will result in the discount being

removed at the policy's next renewal. Moving violations by other drivers in the household will not affect the removal of the discount.

- The young driver reaches age 21. The discount will be removed at the policy's next renewal on or after the date the driver reaches age 21.
- The young driver marries. The discount will be removed at the time the rating class is changed from unmarried to married (i.e. discount is removed immediately, not at the policy's next renewal).
- If the young driver is receiving the Youthful Driver Discount, the discount will continue if the young driver is written on his or her own ERIE policy.

### **Daytime Running Lights Discount (DRL)**

*The discount amount below does not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the discount that applies to PPAs (excluding motor homes) in the Rate Protection program.*

A discount on premiums is available for a PPA that is equipped with factory-installed Daytime Running Lights. Agents must verify that the PPA is so equipped before applying the discount.

### **College Student Discount**

*This discount does not apply to PPAs in the Rate Protection program.*

*(If the College Student Discount applies, the Reduced Usage Discount is not applicable)*

*This discount applies to college students age 23 or younger.*

College students who spend most of the college term away from home without the use of an auto present a reduced exposure. A discount will apply if the young unmarried driver:

- is a full-time college student, and
- does not live at home, and
- does not have a vehicle at school.

### **Pay Plan Discount**

A discount applies if one of the following ERIE pay plans is selected:

- **Plan A** – entire premium is paid by policy effective date.
- **Plan B**– one third of the premium is paid by policy effective date. One third of the premium is paid within 60 days after policy effective date.

### **Reduced Usage Discount**

This discount does not apply in the Rate Protection Program.

*(If the Reduced Usage Discount applies, the College Student Discount is not applicable).*

*The discount amount below does not apply to PPAs in the Rate Protection program. See Rates Section for the discount that applies to PPAs in the Rate Protection program.*

A vehicle that meets all of the following conditions is eligible for a Reduced Usage Discount:

1. The vehicle is a PPA, non-restricted Antique Auto, Classic Auto, Special Interest Auto or Customized Van rated as a PPA (excluding Motor Homes).
2. The vehicle is written on a policy that has at least one additional vehicle which qualifies for the multi-car discount.
3. The vehicle will not be driven for a period of at least 90 consecutive days during the policy period.
4. The entire 90 day consecutive day lay-up period falls between October 1 and April 30.

*For Policyholders who are active members of the U.S. Military, Reserves or National Guard, numbers 2 and 4 do not apply.*



Because coverage is provided for a full year at a reduced rate, neither the auto with this reduced rate nor individual coverages written on such auto are to be cancelled during the policy period. This discount cannot be added retroactively. Only after the Named Insured has actually disposed of the auto will it be removed from the policy.

**Claims/Violation Free Discount** (*Previously Safe Driver Discount*)

*Rate Protection Program*

Claims/Violation Free Discount only applies to vehicles with liability coverage.

This discount is designed so that drivers who have not had accidents and violations pay lower rates than those who have had accidents and violations.

A driver will initially qualify for the discount if they:

- are moving violation free; and
- have had no paid claims,

during the five years prior to the policy effective date. Any claim in which the driver is unknown will be assigned to the first named insured or spouse.

Rates on PPAs, Motor Homes, Regular Use Antiques, Classics and Special Interest Autos will receive the discount.

A driver will have the discount reduced or removed if they:

- Had an accident in which The ERIE made aggregate property damage payments in excess of \$2,000; or
- Had an accident in which The ERIE made payments on bodily injury coverage in excess of \$500; or
- Had a 2<sup>nd</sup> accident during the a 5-year review period in which The ERIE made aggregate property damage payments in excess of \$500, but not in excess of \$2,000; or
- Had a major or minor violation. The discount will NOT be reduced or removed due solely to one minor violation.

**Determination of Amount of Discount**

For purposes of this rule:

- if payment for an accident is made under an ERIE policy, the discount will not be reinstated/increased on that policy even if the driver responsible for the accident is removed from that policy.
- the only exception for a discount to be reinstated/increased is if a driver is added with a DDP surcharge for an accident paid by another carrier and that driver is then removed from the policy, the discount will be reinstated/increased if the policy has no other accidents.
- a policy with a DDP accident surcharge is not eligible for the discount.
- violations subject to The ERIE's DDP will not affect whether the discount applies except during the first three years with The ERIE.
- Feature Fifteen will have no effect on the use of an at-fault accident to determine if the discount applies to a policy.
- a coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date and will result in the loss of this discount.
- for rewritten or spin-off business from an existing voluntary Erie Insurance Group Auto Policy, the date the Named Insured was added on the previous policy will be used as the origin date of the new policy.
- a policy may not be rewritten/spun-off for the purpose of obtaining or increasing this discount.

**Surcharges**

**Performance Car Factors**

*This surcharge does not apply in the Rate Protection program.*

[See Rule 20 for Performance Car definitions.](#)

A. **1989 and Older Model Years** - Three performance car categories can apply to autos manufactured before the 1990 model year:

- Hot Car
- Sports Car
- Warm Car

Models built prior to 1970 are a factor of 1.00. Applicable factors are listed in the Performance Car Factor table in rate pages. Performance Car Factor does not apply to Warm Cars.

B. **1990 and Newer Model Years** - Four performance car categories can apply to autos manufactured for 1990 and newer model years:

- High Performance Car
- Intermediate Performance Car
- Sports Car
- Premium Performance Car

Applicable factors are listed in the Performance Car Factor table in the rate pages. Performance Car factors do not apply to 2011 and subsequent model year vehicles.

**NOTE:** The above performance car designations and factors never apply to station wagons, vans or minivans regardless of their Weight-to-Horsepower Ratio. They do apply, however, to light duty pickup trucks and sport utility vehicles.

### **Driving Record Rating Plan**

#### *Rate Protection Program*

#### A. **Eligibility**

PPAs, Motor Homes, Antiques, Classics and Special Interest Autos (except those rated as "restricted use") are subject to rating under this plan.

Vehicles that may **not** be rated under the Driving Record Rating Plan are:

- Motorcycles, snowmobiles and similar "special type" vehicles.
- Autos covered on a Garage policy.
- Fleet rated autos.
- Commercially rated autos.
- Restricted Antiques, Classics and Special Interest Autos.
- Driver training vehicles.
- Public Autos.

Accidents/violations that occur while using these vehicles will not be considered when rating PPAs, Motor Homes, and regular use Antiques, Classics and Special Interest Autos.

#### B. **Application**

Driving Record Rating factors are driver-level factors, which are based upon chargeable accidents/violations (*see Rates Section*). These factors apply to the following coverages: BI, PD, CSL, PIP and Coll.

Chargeable accidents/violations, including those involving a nonowned auto, will be assigned to the driver who had the accident/violation.

The Driving Record Rating factors for any one driver will not be used in the premium calculation of more than one auto at a time.

The Driving Record Rating factors used in a vehicle's premium calculation will be determined from the drivers that primarily operate that vehicle. If more than one driver primarily operates the same vehicle, the largest factors will apply.

A Driving Record Rating factor of 3.000 is the maximum factor that will be applied.

If a permitted Driver not listed on the policy is responsible for a chargeable accident/violation, that accident/violation will not be used in factor determination until the driver is licensed and added to an ERIE policy.

### C. Major Violations

Major violations which result in a conviction can be used to determine a Driving Record Rating factor. The experience period for major violations is the 36 months ending on the last day of the fourth month preceding the month of the effective date of the policy. Major violations used to determine Driving Record Rating factors are defined as follows:

1. Speeding more than 20 miles per hour over the legal limit
2. Assault with an auto
3. Drag racing
4. Driving under suspension
5. Driving while under the influence of alcohol or drugs
6. Attempting to evade arrest in an auto
7. Felony involving an auto
8. Hit-and-run or leaving the scene of an accident without reporting
9. License Suspension due to point accumulation or moving traffic violation
10. Permitting Unlicensed Operator to Drive
11. Reckless driving that causes bodily injury

### D. Chargeable Accidents

Chargeable accidents used to determine Driving Record Rating factors are defined as follows:

1. An accident resulting in a BI payment in excess of \$500 (not including claims adjustment expenses) in the last 3 years preceding the policy effective date;
2. An accident resulting in a combined PD, Coll payment in excess of \$500 (not including claims adjustment expenses) in the last 3 years, if the accident also resulted in a BI payment in excess of \$0 (not including claims adjustment expenses); or
3. An accident resulting in a combined PD, Coll payment in excess of \$2000 (not including claims adjustment expenses) in the last 3 years preceding the policy effective date.

For renewal business, the experience period is the last 3 years preceding the renewal processing date.

If a new driver is added to a policy midterm, any applicable Driving Record Rating factor will apply as of the date the new driver is added.

### E. Exceptions to Assignment of Driving Record Surcharge

Regardless of cost, an accident/violation will not be used in factor determination if any of the following apply:

1. The owner, operator or The ERIE has received reimbursement or a judgment of 1/3 or more of the value of the damaged property (the lesser of our estimate or the other party's estimate).
2. The auto was lawfully parked.
3. The auto was struck from the rear by another vehicle and the Applicant or driver was not convicted of a moving violation in connection with the accident.
4. The auto was struck by a hit-and-run driver and a report was made to the police within 24 hours.
5. The driver of the other auto involved in the accident was convicted of a moving violation and the Applicant or driver was not.
6. Payments were made under Comp or Roadside Service only.
7. The accident occurred while the auto was being driven in response to an emergency call as a paid or volunteer member of a law enforcement agency, police or fire department or first aid squad, or was performing any other function on behalf of a governmental or public agency in a public emergency.

8. The accident occurred while the Insured, or an operator who was a resident in the same household, was driving a motor vehicle other than a private passenger auto or a vehicle for hire for an employer, and the accident did not result in a conviction for a moving traffic violation.
9. The accident occurred while the operator was driving an employer's vehicle in the course of business, and such accident was not caused intentionally or by gross negligence of the operator. Gross negligence does not mean failure to drive or operate a vehicle which has a defective condition that is known to the operator, provided the operator had reported such defective condition to his/her immediate supervisor or employer.
10. The responsible operator is now deceased, excluded from coverage, or no longer drives the auto regularly or occasionally.

#### F. Refund

Under the following circumstances, a refund (or a credit to the current policy) will be made in the appropriate amount:

1. If it is later learned that the surcharged accident falls under one of the above exceptions;
2. If it is later learned that the violation was reversed;
3. If the accident/violation was counted by mistake, carelessness, misinformation or other error; or
4. If no claim was made during the three year period following the date of the accident for which a reserve had been established, or the statute of limitations has expired and no suit was filed.

#### G. Change of Drivers

Anytime a Policyholder or driver is transferred from one policy to another, within the same company, any accidents or violations on record for that driver are transferred.

#### H. Change of Autos

When autos are transferred from one policy to another, or added to a policy, the application of Driving Record Rating factors will be redetermined.

#### I. Partial Cancellations

On a multi-car policy, if liability coverages are removed or the entire vehicle is removed, the application of Driving Record Rating factors will be redetermined.

#### Inexperienced Operator

*The surcharge amount below does not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the surcharge that applies to PPAs (excluding motor homes) in the Rate Protection program.*

An inexperienced operator surcharge will be applied to a vehicle **principally driven** by an individual who has been licensed for less than three years. A 20% surcharge will be applied.

PPAs, motor homes, antiques and classics (except those rated as "restricted" use) are subject to rating under this plan. The Inexperienced Operator Surcharge will not be applied to motorcycles, snowmobiles or similar "special type" vehicles.

The ERIE will not prorate a principal operator attaining three years driving experience during the policy period. The surcharge determined at the time of application or renewal will hold throughout the policy period.

If an inexperienced operator is the principal driver of more than one car, the Inexperienced Operator Surcharge applies only once and is assigned to the car which is driven most frequently.

#### Customer Incentives

##### First Accident Forgiveness

*Rate Protection Program*

The ERIE will not increase the premium for the first paid claim which is presented on an AP-NY.

For purposes of this rule only one paid claim will be forgiven per policy. The policy will not be eligible for another claim waiver in the event of a future paid claim even if the driver responsible for the paid claim is removed from the policy.

## **RULE 24 MISCELLANEOUS PASSENGER AUTOS AND TRAILERS**

### **Special Interest Autos**

Certain autos of particular interest have shown a trend to maintain or appreciate in value (from their original price new) as they become older. For these autos, special rating procedures must be applied to reflect their current market value.

The autos listed below have achieved these qualifications, and must be rated under this rule without exception. They may not be insured as antique or classic cars. Please note that approval is required from Personal Auto Underwriting before binding coverage on these autos.

AC Cobra Roadster 260 (1962) *(may also be referred to as "Shelby Cobra")*

AC Cobra Roadster 289 (1962-65) *(may also be referred to as "Shelby Cobra")*

AC Cobra Roadster 427 (1965-68) *(may also be referred to as "Shelby Cobra")*

Allard J2X (1952-54)

Aston Martin DB Mark IIIB Drophead Coupe (1958-59)

Aston Martin DB4 Convertible (1960-63)

Aston Martin DB5 Convertible (1963-64)

Aston Martin DB6 Convertible (1965)

Aston Martin Volante (1966-68)

Bentley Sedanca JY (1946-52)

Bentley Continental Convertible (1955-66)

Bentley Continental Coupe (1959-66)

Bentley Continental Fastback (1952-59)

Bentley Continental Sedan (1959-62)

Bentley Convertible (1952-55) & (1959-65)

Bentley Corniche Drophead Coupe (1969-75)

Bentley Flying Spur (1957-66)

Bizzarrini 5300GT Strada Coupe (1966-69)

BMW 507 Convertible (1956-59)

BMW M1 Coupe (1979-80) *(high performance)*

Chevrolet Camaro ZL-1 (1969)

Chevrolet Corvette (1953)

Chevrolet Corvette L-88 427 (1967-69)

Chevrolet Corvette ZL-1 (1969)

Chevrolet Impala Z11 409 (1963)

Dodge Daytona 426 (1969)

Ferrari (All models from 1947 to present) \*

Ford Fairlane Thunderbolt 427 (1964)

Jaguar D-Type Roadster (1954-56)

Jaguar XK 120 Roadster (1949)

Lamborghini 350GT (1964-66)

Lamborghini Countach (1974-90) *(high performance)*

Lamborghini Miura/Miura S (1966-71) *(sports car)*

Lamborghini Miura SV (1971-72) *(sports car)*

Lancia Aurelia Convertible (1956-59)

Maserati Ghibli Spyder (1969-72) *(high performance)*

Maserati Mistral Spyder Convertible (1964-69)

Maserati 3500 GT Spyder (1960-61)

Maserati 3500 GTi Spyder Roadster (1962-64)

Mercedes-Benz 300C Cabriolet (1956-57)  
 Mercedes-Benz 300D Convertible (1958-62)  
 Mercedes-Benz 300S (1952-56)  
 Mercedes-Benz 300SC (1956-57)  
 Mercedes-Benz 300SL Gullwing Coupe (1954-56)  
 Mercedes-Benz 300SL Coupe/Roadster (1957-63)

Porsche Carrera II (1962-65)  
 Porsche Carrera RS (1973-74) (*high performance*)  
 Porsche Carrera Speedster (1956-58)

Rolls-Royce Phantom V Limousine (1960-67)  
 Rolls-Royce Silver Cloud Drophead Coupe (1956-62)  
 Rolls-Royce Silver Cloud Convertible (1963-66)

Toyota 2000GT (1967-70)

- \* Most Ferrari automobiles are high performance cars. Others are classified as either intermediate performance or sports cars. Please contact your Personal Auto Underwriter to determine performance classifications for Ferrari. For rating purposes, performance car designations and factors do not apply to models built prior to 1970. For 1970 and later models, performance car factors apply only to **regular use** autos. No factor is applied for Restricted use autos.

Other autos that are in excellent condition should also be rated as Special Interest Autos if they have appreciated from their original price new up to or beyond a present value of \$60,000 (\$150,000 for 2011 and subsequent model years). A certified appraisal of the auto may be required. Contact your Personal Auto Underwriter if you are not sure whether a particular model should be classified as a Special Interest Auto.

The following rating procedures are for regular and restricted use. No more than 500 miles annually may be driven for vehicles that are rated as restricted use. Mileage above this amount must be rated as regular use. When restricted use is selected, the discounted rates reflect limited use of the vehicle on a year-round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### Liability, PIP, and UM/UIM

#### A. Regular Use

All PPA rules and rates, including discounts and surcharges, apply. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply, except for Ferrari with a model year of 1990 and newer. Ferrari automobiles with a model year of 1990 and newer will be assigned Liability and PIP/UM/SUM symbol Factors directly from the VIN Table.

Charge 100% of the proper PPA rates. For 1970 and newer models, the appropriate performance car factor should be applied. Performance Car factor amounts are listed under the Order of Calculation in the PPA RATES section.

#### B. Restricted Use

Charge 25% of the proper PPA rates for Liability and PIP coverages. Charge full UM/SUM premium.

PPA discounts or surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply, except for Ferrari with a model year of 1990 and newer. Ferrari automobiles with a model year of 1990 and newer will be assigned Liability and PIP/UM/SUM Symbol Factors directly from the VIN Table.

### Physical Damage

(Minimum deductibles are \$250 Comp and \$500 Coll.)

**NOTE:** Phy Dam losses involving Special Interest Autos will always be settled according to the Agreed Value provision contained in the policy.

### 2010 & Prior Model Years

#### A. Regular Use

All PPA rules and rates, including discounts and surcharges, apply.

1. Obtain appropriate PPA base rate located in Rates Section.
2. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
3. Determine the Phy Dam symbol based on Agreed Value. If the Agreed Value exceeds \$80,000, contact your Personal Auto Underwriter. Multiply by this Physical Damage Symbol factor.
4. Multiply by appropriate Ded Factors located in Rates Section.
5. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

#### B. Restricted Use

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier.*

Tier factors apply. PPA discounts and surcharges do not apply **except** for the Multi-Policy Discount and Pay Plan Discount.

1. Obtain appropriate PPA Base Rate located in Rates Section.
2. Multiply above rate by appropriate factor listed below:  
Comprehensive: .80 Collision: .65
3. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
4. Determine the Phy Dam symbol based on Agreed Value. If the Agreed Value exceeds \$80,000, contact your Personal Auto Underwriter. Multiply by this Physical Damage Symbol factor.
5. Multiply by Ded Factor.
6. Multiply by Multi-Policy Discount Factor.
7. Multiply by Tier Factor.
8. Multiply by Pay Plan Factor.
9. PPA discounts and surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount.

*See Rates Pages for appropriate factors.*

### 2011 & Subsequent Model Years (\$150,000 and above)

#### A. Regular Use

All PPA rules and rates, including discounts and surcharges, apply.

1. Determine the exact make and model, including the body style of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid if the vehicle is new. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on Agreed Value.
3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate PPA base rates located in Rates Section.
5. Multiply the Comp base rate by the Comp Symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
6. Multiply by appropriate Ded Factors located in Rates Section.
7. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

#### B. Restricted Use

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier.*

Tier factors apply. PPA discounts and surcharges do not apply **except** for Multi-Policy Discount and Pay Plan Discount.

1. Determine the exact make and model, including the body style of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on Agreed Value.
3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate PPA base rates located in Rates Section.
5. Multiply appropriate base rates by the factors listed below:
  - a. Comprehensive: .80 Collision: .65
6. Multiply the Comp base rate by the Comp symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
7. Multiply by appropriate Ded Factors located in Rates Section.
8. Multiply by Multi-Policy Discount Factor.
9. Multiply by Tier Factor.
10. Multiply by Pay Plan Factor.

*See Rates Pages for appropriate factors.*

### **Antique Autos**

Autos that are 25 years or older may be rated as Antique Autos if they have been kept in good running condition and/or licensed as an antique with the Department of Motor Vehicles. Vehicles in poor condition that have not been well-maintained should not be written under this rule regardless of age. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as antiques. They must be rated according to that rule.

The ERIE reserves the right to inspect Antique Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

### **Regular Use**

The auto is driven for pleasure, work, or business with unlimited mileage.

### **Restricted Use**

The auto is driven less than 500 miles annually. When selected, the discounted rates reflect limited use of the vehicle on a year round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### **Liability**

#### **A. Regular Use**

Apply all current PPA rules and rates including discounts and surcharges. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

#### **B. Restricted Use**

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier. In the Rate Protection Program, follow the Misc PPA Order of Calculation.*

Charge 25% of the base rate for Liability and PIP coverages. Charge full UM/SUM premium. Liability Symbol and PIP/UM/SUM/Symbol Factors of 1.00 apply.



Tier Factors apply. Discounts and surcharges do not apply, except for the Multi-Policy Discount and Pay Plan Discount.

*See Rates Pages for appropriate order of calculation and factors.*

### Physical Damage

*(Minimum Comp Ded is \$50.)*

Phy Dam losses involving Antique Autos will always be settled according to the Agreed Value provision contained in the policy.

#### A. Physical Damage Symbol & Model Year

All Antique Autos will be insured on an Agreed Value basis. The Agreed Value should be applied to the 1989 and Older Model Year Autos Price-Symbol Table located in the Physical Damage Symbol Rules Section of this manual. Once the Phy Dam Symbol has been determined, assign the appropriate model year.

**NOTE:** For Antique Autos, the appropriate Model Year will always be the oldest Model Year shown on the Model Year/Symbol Factors charts located in the PPA Rates Section of this manual.

#### Regular Use

Apply PPA rules and rates including discounts and surcharges. Determine Model Year and Phy Dam Symbol based on Agreed Value.

#### B. Restricted Use

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier.*

Tier Factors apply. PPA discounts or surcharges do not apply, **except** for the Multi-Policy and Pay Plan Discounts.

Obtain appropriate Misc. PPA rate located in Rates Section.

1. Multiply rate developed above by appropriate factor listed below:

Comprehensive: .80 Collision: .30

2. Multiply by the appropriate Misc PPA Model Year factor. For purposes under this rule, the appropriate model year factor will always be the oldest factor displayed on the rates pages.

3. Determine the Misc PPA Phy Dam symbol based on Agreed Value. Multiply by this Physical Damage symbol factor.

4. Multiply by Misc PPA Ded Factor.

5. Multiply by PPA Multi-Policy Discount Factor.

6. Multiply by PPA Tier Factor.

7. Multiply by PPA Pay Plan Factor.

*See Rates Pages for appropriate order of calculation and factors.*

### Classic Autos

Autos that are 10 years or older may be rated as Classic Autos if, because of limited production or exceptionally fine workmanship, they have achieved rare or historic interest through being restored, maintained, or preserved. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as classics. They must be rated according to that rule.

The ERIE reserves the right to inspect Classic Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

#### Regular Use

The auto is driven for pleasure, work, or business with unlimited mileage.

### Restricted Use

The auto is driven less than 500 miles annually. When selected, the discounted rates reflect limited use of the vehicle on a year round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### Liability

#### A. Regular Use

Apply all current PPA rules and rates including discounts and surcharges. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply for Classic Autos built prior to 1990. For model years 1990 and newer, the factors will be assigned from the VIN Table.

#### B. Restricted Use

*Note: In the Rate Protection Program, the "tier" refers to Underwriting Tier. In the Rate Protection Program, follow the Misc PPA Order of Calculation.*

Charge 25% of the base rate for Liability and PIP coverages. Charge full UM/UIM premium. Tier Factor applies. Discounts and surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount Liability Symbol and PIP/UM/UIM Symbol Factors of 1.00 apply.

See Rates Pages for appropriate order of calculation and factors.

### Physical Damage

*(Minimum Comp Ded is \$50.)*

Phy Dam losses involving Classic Autos will always be settled according to the Agreed Value provision contained in the policy.

#### A. Physical Damage Symbol & Model Year

All Classic Autos will be insured on an Agreed Value basis. The Agreed Value should be applied to the appropriate Price-Symbol Table located in the Physical Damage Symbol Rules section of this manual. Once the Phy Dam symbol has been determined, assign the appropriate Model Year.

#### B. Regular Use

Apply PPA rules and rates including discounts and surcharges. Determine Model Year and Phy Dam symbol based on Agreed Value.

#### C. Restricted Use

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier.*

Tier Factors apply. PPA discounts and surcharges do not apply, **except** for the Multi-Policy and Pay Plan Discounts.

1. Obtain appropriate Misc PPA rate located in Rates Section.
2. Multiply rate developed above by appropriate factor listed below:  
Comprehensive: .80 Collision: .50
3. Multiply by the appropriate Misc PPA Model Year factor.
4. Determine the Misc PPA Phy Dam symbol based on Agreed Value. Multiply by this Physical Damage symbol factor.
5. Multiply by Misc PPA Ded Factor.
6. Multiply by PPA Multi-Policy Discount Factor.
7. Multiply by PPA Tier Factor.
8. Multiply by PPA Pay Plan Factor.

See Rates Pages for appropriate order of calculation and factors.

**Replica Autos**

Reproductions of Antiques or Classics

Apply proper PPA rules and premiums for both Liability and Phy Dam. Use the appropriate Price-Symbol Table in Rule 199 to determine the Phy Dam Symbol for 2010 and prior model years. For 2011 and subsequent model years please contact the Home Office. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. A complete description must appear on the App or Change Request.

**Reconstructed Autos**

For reconstructed, converted, and custom-built autos, apply the current value to the appropriate Price-Symbol Table in Rule 199 to obtain the proper Phy Dam symbol for 2010 and prior model years. For 2011 and subsequent model years please contact the Home Office. Custom-built autos include Kit Cars. The "current value" should include the cost of all parts necessary to reconstruct or build the auto. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. A complete description of the auto must appear on the App or Change Request.

**Boat Trailers, Snowmobile Trailers and Utility Trailers**

A complete description including, model year, trade name, serial number and cost new must appear on the App or Change Form. Refer to Miscellaneous Vehicle Rates section for Phy Dam base rates.

**RULE 25 MISCELLANEOUS COVERAGES****ERIE Auto Plus Coverage ([AFYZ01](#))**

Includes a Diminishing Deductible feature, a \$10,000 Death Benefit and increased limits for Additional Payments.

~~The rate is \$30 per policy.~~

**Erie Nonowner Plus ([AFAZ03](#))**

Available to cover the following nonowned auto exposures:

1. to provide coverage when there are no owned autos.
2. to extend nonowned coverages which are listed on the Declarations on an excess basis to cover:
  - a. the use of any auto except for Comprehensive or Collision, and
  - b. for Comprehensive and Collision Coverage, the use of any private passenger auto.

Coverage may be purchased for Liability, PIP, UM/UIM, Comp (\$250 Deductible), and Coll (\$500 Deductible).

Rating is based on whether or not ERIE insures an owned auto.

No discounts or surcharges apply.

*Refer to Rate pages.*

**Roadside and Rentals ([AFYA03](#))****Roadside Service**

Roadside Service will not be sold without Comp. *See Rates Section.*

Roadside Service extends to a trailer while it is attached to the vehicle covered by Roadside Service. No additional charge applies.

**Transportation Expenses**

If Comp Coverage is purchased on a vehicle, Class 1 Transportation Expense Coverage is automatically included in the event of a Comp loss.

Comp and/or Coll Coverage must be purchased in order to buy Transportation Expenses. The same Transportation Expenses rental class must apply for both Comp and Coll. No Ded applies. Transportation Expenses for Comp are not available on Special Interest Autos, Antique Autos or Classic Autos that are rated as "restricted use."

Transportation Expenses will extend to a trailer while it is attached to a vehicle on which Transportation Expenses applies. Coverage will be provided on the trailer at the per day/per loss limit for the Rental Class purchased on the vehicle that is towing the trailer that sustained the loss.

Transportation Expenses for an auto rental will be provided as indicated below for the Rental Class/Vehicle Type listed on the Dec without regard to the "per day" limit for that class. The "per day" limit will apply for transportation fares, loss of use or a rental in a higher class as indicated below.			
Rental Class	Vehicle Type	Amount Available for Transportation Fares (Such as Bus or Taxi), Loss of Use, or Rental in Higher Class <i>(Limited to any amount available after payment is made for applicable rental vehicle for Class indicated on the Dec)</i>	
		Per Day Limit	Per Loss Limit
Class 1	Compact Sedan	\$20	\$900
Class 2	Traditional Sedan	\$25	\$1,125
Class 3	Small SUV/Pickup Truck	\$30	\$1,350
Class 4	Minivan/Midsize SUV	\$35	\$1,575
Class 5	Luxury Sedan/Large SUV	\$40	\$1,800

**CLASS 1 – Compact Sedan**

Compact Sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle, and has a wheelbase less than 106.0 inches and a base price of less than \$30,000. Examples include Nissan Versa, Toyota Yaris and Toyota Corolla.

**CLASS 2 - Traditional Sedan**

Traditional Sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle and has a wheelbase equivalent to or in excess of 106.0 inches and a base price of less than \$30,000. Examples include Ford Fusion, Chevy Impala and Chrysler 300. Class 2 Autos include Class 1 Autos.

**CLASS 3 – Small SUV / Pickup Truck**

Small SUV is generally an auto with a wheelbase less than 107.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Ford Escape, Honda CR-V and Jeep Patriot.

Pickup truck is generally an auto that accommodates 2 to 4 passengers and contains an open cargo compartment, as opposed to an enclosed compartment or sedan trunk. Examples include Chevy Silverado, Dodge Ram and Ford F150.

Class 3 Autos include Class 1 and Class 2 Autos.

**CLASS 4 – Minivan / Midsize SUV**

- Minivan is generally an auto that accommodates 7 to 8 passengers and contains three rows of seating. Examples include Chrysler Town and Country, Dodge Grand Caravan and Honda Odyssey.
- Midsize SUV is generally an auto with a wheelbase between 107.0 and 116.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Jeep Grand Cherokee, Nissan Pathfinder and Ford Explorer.

Class 4 Autos include Class 1, Class 2 and Class 3 Autos.

**CLASS 5 – Luxury Sedan / Large SUV**

- Luxury sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle, has a wheelbase equivalent to or in excess of 106.0 inches and a base price of more than \$30,000. Examples include Cadillac (all models) and Audi (all models).
- Large SUV is generally an auto with a wheelbase of greater than 116.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Chevy Tahoe, Dodge Durango and GMC Yukon.

Class 5 Autos include Class 1, Class 2, Class 3 and Class 4 Autos.

See Rates Section

### Sound Equipment - Physical Damage

1. Sound Equipment **permanently installed** in the area normally used by the auto manufacturer to install a radio becomes part of the auto. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
2. Sound Equipment **permanently installed** other than in the opening of the dash or console is covered up to \$1000. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
3. Sound Equipment **not permanently installed** is not covered by any ERIE auto policy. Homeowners policies (including ERIE's HomeProtector policy) cover such portable equipment if the power to operate it does not come from the auto. Usually a \$100 Ded applies to the loss. Inland Marine coverage on a Named Perils basis may be available. Contact ERIE's Personal Property Underwriting Department for acceptability.

### Customized Equipment Coverage - Physical Damage

1. **Definition** - Customized Equipment consists of customized or individually adapted items built (or fit) in or upon vans, minivans and pickup trucks. Examples of customized equipment include the following:
  - Additional Air Conditioning Units\*
  - Beverage Bars
  - Carpeting\*
  - Cooking Facilities
  - Decals\*
  - Furnishings
  - Graphics\*
  - Insulation\*
  - Interior Wall Decorations (including paintings)
  - Murals
  - Sink & Ice Box Consoles
  - TV's
  - TV Antennas
  - Wall Coverings

\*Other than those installed by the manufacturer of the vehicle.

Equipment added to a vehicle to allow a handicapped person to enter, exit or operate the vehicle is not considered customized equipment.

Vans, Minivans and Pickup Trucks can be customized one of three ways:

- a. by **Van Conversion Dealers** who purchase **incomplete** vans and minivans directly from auto manufacturers. An incomplete van is a stripped unit consisting only of the frame, drivetrain components and a driver's side seat. It is manufactured for the sole purpose of being customized. The van conversion dealer customizes these vehicles and then sells them to auto dealerships.

An incomplete van, minivan or pickup truck can be identified by reviewing the third position of the VIN. The following characters are used by the leading van manufacturers to designate an incomplete vehicle:

Manufacturer	Third Position of VIN
Chevrolet	B
Dodge/Plymouth	6
Ford	D
GMC	D
Jeep	D
Toyota	5

When one of the above characters appears in the third position of the VIN, the vehicle **must** be classified as customized. Do not use the PPA Phy Dam symbols which appear in this manual to rate this vehicle. Follow 2. **Premium Determination** which follows later in this rule.

- b. by the **owner of the vehicle** who personally installs this equipment. The majority of vans, minivans or pickup trucks customized this way were purchased as **complete** vehicles and cannot be identified as a customized vehicle by the VIN.
- c. by the automobile dealership the customized vehicle is purchased from, through a **local van conversion dealer**. Such conversions are primarily for special orders and may include both incomplete and complete vehicles.

### Premium Determination

Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

Comp and/or Coll, when purchased, are provided on customized vans, minivans and pickup trucks. To determine the proper Phy Dam premiums, the following procedures apply:

### 2011 & Subsequent Model Years

If the van, minivan, or pickup truck is **new** or **used**, the following procedure applies:

1. Determine the year, make, model and VIN of the customized vehicle. For example, a 2011 Ford Conversion Van is primarily based on a 2011 Ford Econoline series van. The manufacturer's name (Ford) and the model (Econoline E-150) can be obtained directly from the exterior of the vehicle.
2. Determine the Phy Dam symbols for the comparable factory-finished vehicle using the 2011 Private Passenger Auto Phy Dam Symbol pages. Separate Comp and Coll symbols must be determined, and will be used to calculate the Phy Dam premium. In the above example, the Phy Dam symbols for a 2011 Ford Econoline E-150 van would apply. These would be the Comp and Coll symbols immediately next to the listing for Econoline E-150 (also referred to as the 'head symbol').
3. If a VIN exception is listed under the Phy Dam head symbol, compare VIN positions five thru eight. If there is an **exact** match to the VIN sequence of the model being symbolled, then use the appropriate Phy Dam symbols for the VIN exception.

The following example is provided for a 2011 customized vehicle:

VEHICLE: 2011 Ford Econoline E-150 Conversion Van

PRICE NEW: Not Applicable

Physical Damage Symbols Determination Method:

1. Year: 2011  
Make: Ford  
Model: Econoline E-150  
VIN: 1FDHE1DL&A
2. 2011 PPA Physical Damage Symbols Page listings for this vehicle:

ECONOLINE E-150 (head symbol)	Comp 03	Coll 06
(&F&HE1DL&A) (VIN exception)	Comp 04	Coll 07
3. Because the VIN matches the exception, the resultant symbols would be 04 (Comp) and 07 (Coll). VIN positions five thru eight (HE1DL) are an exact match.

### 2010 & Prior Model Years

- A. If the van, minivan or pickup truck is **new**:
  1. Determine the total amount paid for the vehicle *including all* customized equipment;
  2. Apply this total cost to the appropriate Price-Symbol Table located under Rule 199 in the Physical Damage Symbol Section. The Phy Dam symbol can then be determined.

- B. If the van, minivan or pickup truck is **used** and the cost **new** of the vehicle is known, follow the premium determination steps outlined in part A. above. If the cost new is **unknown**, then:
1. Determine the year, make, model and VIN of the customized vehicle. For example, a 1998 Gladiator Van Conversion may be based on a 1998 GMC Savana 1500 Cargo Van. The manufacturer's name (GMC) and model type (Savana 1500) can be obtained directly from the exterior of the vehicle.
  2. Determine the Phy Dam symbol for the comparable factory-finished vehicle using the Private Passenger Auto Phy Dam Symbol pages. This Phy Dam symbol will be used to determine the Phy Dam premium. In the above example, the Phy Dam symbol for a 1998 GMC Savana G1500 van would apply.
  3. If a VIN exception is listed under the Phy Dam symbol heading, compare VIN positions five thru eight. If there is an **exact** match to the VIN sequence of the model you are trying to symbol, then use the Phy Dam symbol for that VIN exception.

**NOTE:** Use the appropriate Phy Dam symbol for the **van** version of this model, and not the **wagon** equivalent. The Phy Dam symbol in this example was obtained from the listing "Savana G1500 Van" and **not** "Savana G1500 Wagon." The following additional example is provided based on 1. thru 3. above.

VEHICLE: 1993 Mark III Van Conversion

PRICE NEW: Unknown

Physical Damage Symbol Determination Method:

1. Year: 1993  
Make: Ford  
Model: Econoline E-150  
VIN: 2FDHE14H&P
2. 1993 PPA Physical Damage Symbol Page listings for this vehicle:  
Econoline E-150 Van (-7)2  
(&FT&E14H&P) (-7)3
3. Resultant Symbol: 3

**NOTE:** VIN positions five thru eight ('E14H') are an exact match. Therefore, the VIN exception Phy Dam symbol is used in this example.

If the make and model of the customized vehicle cannot be determined, contact the Home Office.

### **Supplemental Spousal Liability Coverage ([AFYM01](#))**

*(Complete UF-4033 and retain it with your copy of the App or Change Request.)*

This optional coverage provides liability coverage for bodily injury resulting from death or injuries to anyone we protect for an accident caused in whole or in part by anyone we protect. The coverage limit is included in the bodily injury limits provided by the policy and does not increase the amount of those limits. This coverage is rated on a per policy basis, not per vehicle. *See Rates Section.*

## **RULE 26 RECREATIONAL CAMPING VEHICLES (RCVs)**

**Private Passenger Use** (See "[RULE 24 MISCELLANEOUS PASSENGER AUTOS AND TRAILERS](#)" for utility trailers, see Commercial Auto Manual if used regularly in business for renting RCV's to others, or if a commercial trailer.)

### **Definition**

Mobile units designed for use as temporary living quarters. They are most often used for recreation. If used as permanent homes, they cannot be insured under this rule. They are defined as follows:

1. Camping Trailers - A recreational structure with collapsible sides mounted on wheels, requiring a separate powered vehicle.
2. Chassis Mounted Campers - A camper coach specifically designed to be permanently mounted on the frame of a truck.

3. Motor Homes (including Mini, Van and Micro Mini Motor Homes) - A coach body specifically designed to be built as a permanent and integral part of a truck or van chassis.
4. Travel Trailers (including Fifth Wheelers) - A recreational structure mounted on wheels, requiring a separate powered vehicle.
5. Truck Campers - A camper body designed to be mounted in the bed of a truck, but can be removed by the use of "camper jacks."
6. Van Conversions - A custom designed interior for a bare van chassis comprised of **all** the necessary components required for any recreational camping vehicle.

To determine the total value of an RCV, include the value of the following items:

- Parts, equipment and extras, built into and forming a permanent part of its structure,
- Awnings, steps, hitching equipment, spare parts, and connected oil or gas tanks for heating or cooking,
- Appliances, furniture and equipment furnished with the unit in the "Certificate of Origin" or "Sales Invoice" delivered to the owner. Replacements should also be included.
- T.V. and radio antennas attached to the RCV, and
- Any other permanently attached addition to the RCV.

(Premiums may have to be adjusted for newly attached items.)

(End't. [AFYC02](#) applies.)

#### **Premium Determination**

##### **1. Motor Homes, including Custom Coach, Mini-Motor Homes, Van Conversions and Trans Vans**

*In the Rate Protection Program, use the Misc PPA Order of Calculation. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.*

*See Rates Section.*

Refer to the appropriate Price-Symbol Table in the Physical Damage Symbol Section to determine the Phy Dam Symbol.

This special Motor Home rate may only be applied if the following criteria are met:

- The vehicle is **principally used** for recreational purposes,
- The vehicle is insured for Liability Coverages, and
- The ERIE insures, for the same individual who owns and principally operates the Motor Home, another PPA auto insured on an AP-NY for Liability Coverages.

A Motor Home cannot serve as a second auto to allow a Multi-car Discount, nor is it eligible for the 100% Farm Discount.

This Motor Home rate reflects limited use of the Motor Home on a year-round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages are to be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

##### **2. Trailers, including Fifth Wheelers, Travel Trailers and Camping Trailers**

**Liability and Personal Injury Protection** - Trailers are covered by the insurance bought on the motor vehicle that tows them.

**Physical Damage** - Use the Rating Table under Part 4. of this rule. The App or Change Request should include the Model Year, Trade Name, VIN, Cost - New or Used, and Date of Purchased.

##### **3. Camper Bodies, including Chassis Mounts**

Pickup caps are **not** Camper Bodies.



**Liability and Personal Injury Protection** - Camper Bodies are covered by the insurance bought on the truck that carries it.

**Physical Damage** - Use the Rating Table under Part 4. of this rule. The App or Change Request should include the following information: Model Year, Trade Name, VIN, Cost - New or Used, and Date of Purchase.

Roadside Service may be purchased on the truck on which a Camper Body is mounted. There is no specific Roadside Service charge for the Camper Body alone.

### **RCV Trailer, Travel Trailer, and Camper Body Rates**

A complete description of the trailer or camper body must appear on the App or Change Request Form. Refer to the Miscellaneous Vehicle Rates section for Phy Dam base rates.

### **Optional Coverages Available on RCVs**

#### **A. Extended RCV Physical Damage Coverage ([AAAC05](#))**

This endorsement will be attached to every policy that provides Comp and Collision on an owned RCV. This endorsement limits Comp and Collision to named perils when the RCV is not:

- at the insured residence,
- in transit, or
- temporarily located.

In addition, the following are provided in the event of a covered loss at no additional cost:

- up to \$30 per day/\$300 per loss for lodging if unable to reach destination while RCV is being repaired
- \$1 per mile, not to exceed \$300 per loss, to return the RCV to the insured after repairs
- extension of coverage purchased on an owned RCV to a nonowned RCV which is rented or borrowed for more than 45 consecutive days
- up to an additional \$1,000 for loss caused by theft of personal effects

#### **B. Extended Theft Coverage-** Coverage up to \$350 is included when Phy Dam is purchased. (Theft Coverage applies **only** when the entire RCV is stolen.)

Additional limits are available. Charge \$4 for each additional \$250 limit. When an additional limit is purchased, **theft** is then covered **whether or not** the entire RCV is stolen. A \$100 Ded applies to theft. If the entire RCV is stolen, no Ded will apply. The total limit of protection is the basic limit of \$350 plus the additional limit shown on the Dec. (End't. [AFYC02](#) applies.)

## **RULE 27 SPECIAL TYPE MISCELLANEOUS VEHICLES**

*The Order of Calculation and rates for all coverages are shown in the Rates Section.*

These vehicles may be subject to rating in The Erie Insurance Company of New York. Other surcharges or discounts **do not** apply.

### **Motorcycles, Mopeds and similar 2 or 3 wheel motor vehicles used on public roads, including Trail or Mini-Bikes.**

*(The Accident Prevention Course Discount applies to these vehicles.)*

Racing design motorcycles and sport bikes require special underwriting review.

### **Seasonal Usage Factor**

A "Seasonal Usage Factor" will be applied to BI, PD and Coll premiums for motorcycles, mopeds, snowmobiles, etc. The Seasonal Usage Factor considers that these seasonal vehicles are not normally driven the entire year.

### **Off-Road Recreational Vehicles**

Includes Snowmobiles, Golf Carts, ATVs, Dune Buggies, Trail Bikes, Mini Bikes, etc.

- Liability coverage is provided for Golf Carts in The ERIE's HomeProtector and ErieSecure Home, Condo, and Tenant policies. For ATVs, statutory ATV PIP must be purchased. (End't. [ABYN07](#) applies.)

#### **Trail Bikes, ATVs and Dune Buggies Licensed for Road Use**

1. **Trail Bikes** - If licensed for road use, rate as Motorcycles, Mopeds and similar 2 or 3 wheel motor vehicles used on public roads.
2. **ATVs and Dune Buggies** - If licensed for road use, apply regular PPA rules and premiums. (PIP is then required by law.) For ATVs, statutory ATV PIP must be purchased. (End't. [ABYN07](#) applies.)

### **RULE 28 MOTORCYCLE CUSTOMIZED EQUIPMENT, ACCESSORIES AND SAFETY RIDING APPAREL ([AFAA01](#))**

A \$3,000 limit is automatically provided if Comp or Coll is carried and there is a covered loss. Higher limits are available.

Coverage is provided for equipment, devices, enhancements and changes, other than those that are original manufacturer installed, that alter the appearance or performance of a covered motorcycle. This includes, but is not limited to:

- any electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or play back recorded media, that are permanently installed on a covered motorcycle using bolts or brackets, including slide-out brackets;
- custom wheels or tires;
- custom paint, decals or graphics;
- custom plating;
- custom exhaust systems;
- chromed accessories;
- saddle bags;
- custom seats;
- windshields;
- sidecars and trailers;
- trike conversion kits; and
- other items on the motorcycle not originally provided by the manufacturer.

Coverage is also provided for safety apparel specifically designed to minimize injury from an accident, including, but not limited to:

- helmets;
- leathers;
- riding boots;
- riding gloves; and
- protective eyewear.

*See Rates Pages for available limits.*

### **RULE 29 RESERVED FOR FUTURE USE**

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**RULE 1 ABBREVIATIONS**

Actual Cash Value	ACV
All Terrain Vehicle	TV
Application	App
Bodily Injury	BI
Collision	Coll
Combined Single Limit	CSL
Comprehensive	Comp
Declarations	Dec
Deductible	Ded
Defensive Driver Plan	DDP
Endorsement	End't.
Medical Expense	Med Exp
New York	NY
New York Auto Policy	AP-NY
Optional Basic Economic Loss	OBEL
Personal Injury Protection	PIP
Physical Damage	Phy Dam
Private Passenger Auto	PPA
Property Damage	PD
Recreational Camping Vehicle	RCV
Supplementary Uninsured/Underinsured Motorists	SUM
Uninsured Motorists	UM
Vehicle Identification Number	VIN

**RULE 2 LIMITS OF PROTECTION****Liability**

Most premiums shown in this manual are for basic limits. If premiums are for other than basic limits, the limits will be stated. *See Rates Section for other limits.*

When more than one vehicle is insured under a single ERIE policy, the same limits of liability apply to all vehicles.

**Physical Damage****ACV**

The actual cash value of the loss to the insured vehicle, less any Ded.

**Stated Amount (Antiques and Classics only)**

The actual cash value of the loss to the insured vehicle, less any Ded, subject to a maximum of the amount stated on the Dec or App.

*Stated Amount will not be available on Antiques and Classics added to a policy on and after 10/1/20. All Antiques and Classics added on and after 10/1/20 will be written on an Agreed Value basis.*

**Agreed Value (Antiques and Classics only)**

The Agreed Value stated on the Dec or App, less any deductible.

**RULE 3 MINIMUM PREMIUM**

The minimum annual policy premium is \$60. Any policy which generates an annual premium of less than \$60 will be charged \$60.

Minimum premiums are also established for certain coverages. Any coverage which generates an annual premium which is less than the established minimum premium for that coverage will be charged the minimum premium.

## **RULE 4 POLICY PERIOD**

Policies are written for a 12 month period subject to:

### **Changes**

Use rules and premiums in effect at the inception of the current policy. All changes will be pro-rated.

### **Cancellation of Entire Policy or Coverage(s)**

Cancellation by the Named Insured or The ERIE will be pro-rated.

ERIE's form filings and rule filings do not include procedures for suspension of liability coverage. Phy Dam coverage must be suspended if a Photo Inspection of a PPA has not been received by The ERIE as required by NY law. Coverage will be restored effective as of the time of inspection.

If coverage must be "suspended" due to short term storage of a vehicle, coverage must be deleted from the policy by Change Request. When coverage is to resume, it must be added to the policy by Change Request.

If all coverage is to be deleted under a policy, even for a short period, the policy must be cancelled. To continue with The ERIE, a new App must be submitted. (An alternative to cancelling a policy is converting it to a Named Non-Owner Policy - see ["RULE 21 NEW YORK AUTO POLICY"](#))

Agents are reminded to explain to their Insureds the effects of compulsory insurance, compulsory financial responsibility and lienholder's interests in the cancellation of coverages.

## **RULES 5 THRU 7 RESERVED FOR FUTURE USE**

### **RULE 8 WHOLE DOLLAR PREMIUM**

The premium for each coverage on a policy will be rounded to the nearest whole dollar. Fifty cents or more is always rounded to the next highest whole dollar.

This also applies to the return premium for policy cancellations.

## **RULES 9 THROUGH 19 RESERVED FOR FUTURE USE.**

### **RULE 20 DEFINITIONS**

#### **AGE GROUP**

The designation given to the model year of a PPA being rated for Phy Dam.

#### **BUSINESS USE**

The PPA is customarily used in an occupation, profession or business and:

1. has no employee exposure;
2. has no permanently attached equipment which is listed in the definition of COMMERCIAL AUTO;
3. does not tow a trailer for business or commercial purposes; or
4. the vehicle is not used for wholesale or retail delivery or as a rolling store and has no truckmen exposure.

Driving to or from work is not considered BUSINESS USE.

#### **COMMERCIAL AUTO**

1. A Truck, Tractor or Trailer used in an occupation, profession or business;
2. A COMMERCIAL PASSENGER AUTO; or
3. A PUBLIC AUTO.

It does not include vehicles defined as BUSINESS USE. It includes:

1. an employee driving exposure,
2. vehicles with permanently attached equipment such as air compressors, pumps and generators, including spraying, welding, building cleaning, physical exploration, lighting and well servicing equipment, cherry pickers and similar devices used to raise or lower workers, or
3. vehicles that tow a trailer for business or commercial purposes.

### **COMMERCIAL PASSENGER AUTO**

A private passenger vehicle owned by a corporation, partnership or association or an individually-owned private passenger vehicle insured on a Commercial or Garage Auto policy.

### **CONVICTION**

A determination of guilt by any court (including a magistrate or juvenile authority) involving a motor vehicle violation. A plea of "nolo contendere" resulting in license suspension/revocation, payment of a fine, imposition of points on driving records, or a jail sentence is also included.

### **DRIVEN TO WORK**

The auto is used to travel to a place of paid employment or to school. This includes car pooling or driving to a transportation hub, such as a bus stop, depot, etc. No more than one drive-to-work rate class per driver is permissible. (For example, if a driver rotates driving two different autos to work, a drive-to-work rate class should be applied to the auto most frequently driven to work. The other auto must be rated for pleasure use.)

### **FARM USE**

A PPA used exclusively in connection with the operation of a farm or ranch owned or rented by the Named Insured who resides on the farm. The auto is not used regularly in connection with any other business or occupation.

### **HEAD OF HOUSEHOLD (Under age 24 - rate as married)**

A widowed, divorced, legally separated or single person under age 24 who has established a separate household and is head of that household, has custody of a minor child and has paid over half the costs of keeping up the home.

### **HIGH PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a wheelbase less than 106.0 inches, a curb weight less than 3,600 pounds, and a Curb Weight-to-Net Horsepower Ratio of 14.0-to-1 or less.

### **HOT CAR**

1989 and Older Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio less than 14.7-to-1.

### **INTERMEDIATE PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio greater than 14.0-to-1 but less than or equal to 16.0-to-1.

### **LIABILITY SYMBOL**

A letter or digit assigned to a motor vehicle based on the physical characteristics, specifications, and loss experience of the vehicle. Used to determine premiums for Bodily Injury Liability, Property Damage Liability, and a Combined Single Limit of Liability Coverage.

### **MARRIED**

A person living with his or her spouse and includes a widowed person. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstances shall be considered as living together.

### **OCCASIONAL OPERATOR**

Any driver not qualifying as the PRINCIPAL OPERATOR of a particular auto.



**ORIGIN DATE**

Determined from the date the policyholder first insured with ERIE on an Erie Insurance Group voluntary Auto Policy. A coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date. Spin-off and rewrite policyholders will be credited for their time insured as a driver (Named Insured or resident relative operator of a private passenger type auto insured) under a previous Erie Insurance Group voluntary Auto Policy.

**PERSONAL INJURY PROTECTION/UM/UIM SYMBOL**

A letter or digit assigned to a motor vehicle based on the physical characteristics, specifications, and loss experience of the vehicle. Used to determine premium for Personal Injury Protection and Supplementary Uninsured/Underinsured Motorists Coverage.

**PHYSICAL DAMAGE SYMBOLS (2011 & SUBSEQUENT MODEL YEARS)**

The two digit numeric designations applied to an auto to rate Comp and Coll Coverage. Two symbols apply to every 2011 model year auto and beyond: a Comprehensive Symbol and a Collision Symbol. These symbols represent the physical characteristics, specifications, and loss experience of the vehicle.

**PHYSICAL DAMAGE SYMBOLS (2010 & PRIOR MODEL YEARS)**

The letter or digit designation applied to an auto to rate Comp and Coll Coverage. It represents the value of the auto as well as other characteristics. (See Physical Damage Symbol Section.)

**PLEASURE USE**

The auto is not used for business and not used to drive to a place of paid employment or to school, including carpooling or driving to a transportation hub such as a bus stop, depot, etc.

**PREMIUM PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.00-to-1 or less, but with a wheelbase of 106.0 inches or longer, or a curb weight of 3,600 pounds or greater.

**PRINCIPAL OPERATOR**

Driver with the highest percentage of use of a particular auto. If two or more drivers have an equal percentage of use, the principal operator is determined on the basis of the use class which develops the highest premium.

**PRIVATE PASSENGER AUTO**

A four wheel land motor vehicle designed mainly to transport people on public roads. It includes station wagons, vans, motor homes and pickup trucks (even those with dual rear wheels) or any other motor vehicle that has been assigned a private passenger Phy Dam rating Symbol(s) in the Physical Damage Symbol Section of this manual. It must be owned by an individual.

PPAs may include vehicles:

1. used for farming or ranching,
2. used by federal government workers,
3. driven to and from work,
4. used principally in business, but not COMMERCIAL AUTO, or
5. that are light trucks which have a Phy Dam symbol assigned to them in the Physical Damage Symbol Section of this manual and DO NOT:
  - a. have an employee exposure,
  - b. have permanently attached equipment as listed in the definition of COMMERCIAL AUTO, or
  - c. tow a trailer for business or commercial purposes.

PPAs do not include:

1. vehicles defined as COMMERCIAL AUTO;
2. vehicles used to carry people or goods for a fee, nor rented to others for a fee. "Fee" does not include payment received in a car pool, or for trips for non-profit, social, educational, or charitable agencies.

### **PUBLIC AUTO**

A vehicle of any type used as a public or livery conveyance to carry:

1. children, students and their parents or guardians, faculty and staff, church and organization members (including officials and their employees) or board members and their guests for school, church, or organization activities and incidental operations (such as Boy Scouts, Girl Scouts, Head Start Programs and Day Care Programs).
2. employees to and from work in their employer's owned vehicle.
3. guests and residents of motels, hotels or apartment complexes to and from airports and other points of transportation.

### **RELATIVE**

A resident of the Named Insured's home who is a person related to the Named Insured by blood, marriage or adoption. Also included is a ward or any person under age 21 in the care of the Named Insured.

### **RESIDENT**

A person who physically lives with the Named Insured in the Named Insured's household. Unmarried, unemancipated children under age 24 attending school full-time, and living away from home, are considered residents of the Named Insured's household.

### **SPORTS CAR**

1989 and Older Model Years - A two-door domestic or imported auto designed to carry two passengers with a Curb Weight-to-Net Horsepower Ratio of 30.0-to-1 or less.

1990 and Newer Model Years - A domestic or imported auto designed to carry two passengers or which provides minimal rear seating for two people (commonly referred to as '2 + 2' vehicles) with a Curb Weight-to-Net Horsepower Ratio less than or equal to 25.0-to-1.

### **SYMBOL**

See *LIABILITY SYMBOL* and *PHYSICAL DAMAGE SYMBOL* in this section.

### **TOTAL LOSS**

A loss in which the cost to repair the vehicle to its pre-loss condition plus salvage value equals or exceeds the Actual Cash Value or, if applicable, the Agreed Value. If the insurer determines that the cost to repair a damaged vehicle exceeds seventy-five percent of the vehicle's actual cash value and if the insurer does not take possession of the vehicle for disposition as salvage, the insurer shall require the vehicle owner to provide the title to the insurer. This applies to vehicles that are eight model years or newer on the date of the loss.

### **WARM CAR**

1989 and Older Model Years only - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.7-to-1 thru (and including) 18.6-to-1.

## **RULE 21 NEW YORK AUTO POLICY**

ERIE's AP-NY covers PPA's, RCV's and special type miscellaneous vehicles. Autos leased for one year or more are considered owned, if written on a specified auto basis.

## RULE 22 PRIVATE PASSENGER AUTO CLASSES

### Driver Assignment

Permitted drivers will not be added to the policy until they have obtained a driver's license. Young driver classes will be assigned based on their age as of the effective date of the policy period or renewal, regardless of when they are added to the policy. The same youthful operator cannot be assigned to more than one auto.

Assign driver in the following order:

#### 1. Single Car Policy

- a. Assign the principal youthful operator.
- b. If there is no principal youthful operator, assign the occasional youthful operator with the highest class factor to the auto.
- c. If there is no youthful operator, assign the adult who most frequently uses the auto.

#### 2. Multi-Car Policy - Principal, Youthful Operator

- a. Assign each principal youthful operator to the auto he or she owns or principally operates.
- b. When a youthful operator is the owner or principal operator of two or more autos, assign the youthful operator to the auto at the highest level of priority listed below:
  - 1) Newest Model Year auto;
  - 2) Auto with the highest Symbol;
  - 3) Auto with the highest annual mileage; then
  - 4) Assign an Adult/Pleasure Class to any remaining autos.

#### 3. Multi-Car Policy - Occasional, Youthful Operator

- a. Assign each occasional, youthful operator to the auto he or she most frequently operates, every occasional youthful operator must be assigned to an auto if there are enough autos on the policy.
- b. If the auto most frequently operated by the youthful driver has already been assigned, the youthful operator should be assigned to the remaining auto he or she is most likely to drive.
- c. In cases where there are more youthful operators than autos, more than one youthful operator may be entered as the driver of an auto. The youthful operator with the highest class factor will determine the premium for that auto.

#### 4. Adult Operators

- a. Assign an adult operator to any remaining autos.

**NOTE:** The same youthful operator cannot be assigned to more than one auto.

### Adult Classes

Class	Annual Mileage	Definition
<b>A1AS/A1AL</b>	S-Up to 8,500 L-8,501 +	Pleasure Use Only
<b>A1BS/A1BL</b>	S-Up to 8,500 L-8,501 +	Driven to work less than 6 miles one way
<b>A2AS/A2AL</b>	S-Up to 8,500 L-8,501 +	Driven to work 6-10 miles one way
<b>A2BS/A2BL</b>	S-Up to 8,500 L-8,501 +	Driven to work 11-14 miles one way
<b>A3AS/A3AL</b>	S-Up to 12,500, L-12,501+	Driven to work 15-20 miles one way
<b>A3BS/A3BL</b>	S-Up to 15,500, L-15,501+	Driven to work 21-30 miles one way
<b>A3C</b>	Not Applicable	Driven to work 31+ miles one way
<b>A4S/A4L</b>	S-Up to 12,500 L-12,501 +	Business Use
<b>A1AF</b>	Not Applicable	Farm Use

**Exceptions to A Classes**

- A. **Car Pool.** When driving is shared equally by two or more drivers, divide the number of miles driven one way by the number of drivers. The result will be used to determine the class.
- B. **Part-time Workers.** When an Insured works part-time, divide the Insured's total weekly miles driven one way by the number of days in the work week. The result will be used to determine the class.
- C. **Government Workers.** The Federal Government will respond to the Liability losses of an employee who is operating his own vehicle on government business. Therefore, the vehicle should be rated according to its otherwise regular use, instead of "Business Use."
- D. **Clergy.** An auto principally used by a member of the clergy will not be considered "Business Use."

**Secondary Rating Classes**

*Apply only to drivers age 24 and older. See Secondary Rating Class Charts in the Rates Section.*

**Young Driver Classes**

*Young Driver Classes will be assigned based on their age as of the effective date of the policy period or renewal, regardless of when they are added to the policy.*

Definition	1st and 2nd Positions	3rd Position (Age of Owner or Operator) Number in box is 3rd Position of Class. Blank box is not a valid position.								
		15*	16	17	18	19	20	21	22	23
<b>Unmarried Male-Occasional Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>
without Driver Training	B1	5	6	7	8	9	0			
with Driver Training	B2	5	6	7	8	9	0			
with or without Driver Training	B1							1	2	3
<b>Married Male-Owner or Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>
without Driver Training	B3	5	6	7	8	9	0			
with Driver Training	B4	5	6	7	8	9	0			
with or without Driver Training	B3							1	2	3
<b>Unmarried Male-Owner or Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>
without Driver Training	C1	5	6	7	8	9	0			
with Driver Training	C2	5	6	7	8	9	0			
with or without Driver Training	C1							1	2	3
<b>Unmarried Female-Occasional Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>
without Driver Training	D1	5	6	7	8	9	0			
with Driver Training	D2	5	6	7	8	9	0			
with or without Driver Training	D1							1	2	3
<b>Married Female-Owner or Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>
without Driver Training	D3	5	6	7	8	9	0			
with Driver Training	D4	5	6	7	8	9	0			
with or without Driver Training	D3							1	2	3
<b>Unmarried Female-Owner or Operator</b>		<b>15*</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>
without Driver Training	E1	5	6	7	8	9	0			
with Driver Training	E2	5	6	7	8	9	0			
with or without Driver Training	E1							1	2	3

**Exceptions to B, C, D & E Classes**

The ERIE will not prorate a young driver turning 24 during the policy period. The class determined at the time of App or renewal will hold throughout the policy period. This also applies to 16 thru 23 year olds.

## Farm Use

When the appropriate young driver class has been determined, and the young driver also qualifies under the definition of "Farm Use," add "F" as the fourth digit of the Class code. Calculate the premium for the young driver as indicated by the Farm class factors in the Rates Section. "Farm Use," add "F" as the fourth digit of the Class code. Calculate the premium for the young driver as indicated by the Farm class factors in the Rates Section.

## RULE 23 PREMIUM DETERMINATION

*The Order of Calculation for all coverages is shown in the Rates Section.*

Proper PPA class and territory assignment must be determined prior to calculating premiums. For a description of PPA classes, see Rule 22. Assignment of rating territories is explained in the Territories Section.

### Liability

Minimum BI limits of \$50/100 apply in the event of death.

add of two or more people.

### Personal Injury Protection

1. **Basic Economic Loss Coverages** (which includes Med Exp, Work Loss, Daily Essential Services--up to \$50,000--and a Death Benefit of \$2,000) must be purchased. (End't. [ABYN05](#) applies.) Work Loss is limited to \$2000 a month; Essential Services to \$25 a day. Also, excess coverage for pedestrians and out-of- state guest passengers is provided without an additional premium. Pedestrian PIP must be bought on motorcycles and similar two or three wheel motor vehicles licensed for road use. (End't. [ABYN04](#) applies.) PIP will never be sold on unlicensed, off-road recreational vehicles, except ATVs.
2. **Optional Basic Economic Loss Coverage**--an Additional \$25,000--**must be offered** along with Basic Economic Loss. (End't [ABYN06](#) applies.)
3. **Additional PIP Benefits**--The following additional limits are available:

Limit	Monthly Work Loss	Daily Essential Services	Death Benefit
\$ 25M	-	-	-
\$ 50M	\$1M	\$25	\$3M
\$100M	\$2M	\$25	\$3M

(End't. [ABYN01](#) applies.)

4. **Coordinating Option:**
  - Secondary on Work Loss Benefits
5. **Deductible Options:**
  - No Ded
  - \$200 Family Ded (Named Insured and Relatives)

### Medical Payments ([ABYN05](#))

This coverage is provided at no additional cost and is included in the Mandatory Personal Injury Protection End't.

### Uninsured Motorists and SUM - UMBI is MANDATORY

1. **STATUTORY Uninsured Motorists** - All Policyholders must buy at least \$25/50 Statutory UMBI for coverage inside the boundaries of NY.  
(End't. [ABYU02](#) applies.) Minimum limits of \$50/100 apply in the event of death.
2. **SUM (Supplementary Uninsured/Underinsured Motorists)**- All Policyholders **must be offered** the option to buy SUM equal to BI limit(s). Higher than Liability is not available. SUM applies inside and outside the boundaries of NY. Minimum limits of \$50/100 apply in the event of death.

UM/SUM PD is not available.

(End't. [ABYU01](#) applies.)

**Motorcycle Medical Payments ([AFYM02](#))**

Motorcycle Medical Payments coverage is optional.

*See Rates Section.*

**Physical Damage**

1. **Comp and Coll** - obtain the proper symbol(s) and model year from the Symbol Section of this manual for each auto being rated.
2. **Full Window Glass** - available under either Comp or Coll - waives the deductible for damage to window glass.

**Car/Driver Rating Factor**

All private passenger autos will be given a car/driver rating factor that is based on the number of vehicles, the number of drivers and the presence of a youthful operator age 21 or under. The factor is applied to BI, PD, CSL, PIP, UM/SUM, Comp and Coll Coverages. The factor is not applied to nonowned coverages, or motor homes, motorcycles, mopeds, off-road vehicles, miscellaneous vehicles or private passenger autos that do not have liability coverages.

*Refer to the Rates Section to determine the car/driver rating factor.*

**Discounts**

*(See Rates Section for percentage discounts, and see Order of Calculation in the Rates Section for the applicability of each discount on specific vehicle types.)*

**100% Farm Use Discount**

PPAs used exclusively in connection with the operation of a farm owned or rented by the Named Insured who **resides on the farm** (including use incidental to living on a farm) are eligible for a discount. The auto may not be used regularly in connection with any other business or occupation.

**Multi-Car Discount**

If two or more PPAs (including "regular use" antiques and classics) are voluntarily insured by The ERIE, they may qualify for a discount. They do not have to be insured on the same policy, but they must all be owned and used by a Named Insured or a resident relative. PPAs owned by or co-titled to non-resident relatives are not eligible for this discount. Autos leased for a period of one year or more are considered owned autos.

This discount also applies to a single vehicle insured on a AP-NY when:

- another PPA (including a "regular use" antique or classic) is insured on an ERIE NYCAP or NYGAP, and
- the Named Insured on the AP-NY has unlimited personal use of a company-furnished PPA (including a "regular use" antique or classic). The qualifying vehicle does not have to be insured by ERIE or titled to the Named Insured listed on the AP-NY.

Each auto must be covered for BI, PD, CSL or Coll.

**Driver Training Discount**

*(All Driver's Training Courses listed below are at the Insured's expense.)*

1. **Traditional Classroom Training Discount**

Young drivers under age 21 who successfully complete a drivers training course which has the **official approval of the NY Department of Education or other educational agency** are eligible for a discount. Evidence, showing that the young driver(s) of the insured auto completed an accredited driver training course, must be visually verified by the Agent. Satisfactory evidence is a certificate of completion signed by a school official or a completed Form [AMWD2](#).

### 3. DMV Certified Behind-The-Wheel Instruction

Young drivers under age 21 who successfully complete behind the wheel lessons with a school that has the **official approval of the NY Department of Motor Vehicles** are eligible for a discount. Evidence, showing that the young driver(s) of the insured auto completed an accredited Behind-The-Wheel Instruction course, must be visually verified by the Agent. Satisfactory evidence is a certificate of completion signed by a school official or a completed Form [AMWD2](#).

#### **Age 55 or Over Discount**

PPAs principally driven by Insureds who have reached the age of 55 are eligible for a .05 Class discount which will be applied on the anniversary date of the policy **after** the driver has turned 55.

#### **Passive Restraints Discount**

Basic PIP, OBEL and Additional PIP will be discounted for all PPAs with factory-installed passive (*automatic*) seat belts or air bags. Autos with passive restraints as standard equipment are designated with a pound sign (#) in the Physical Damage Symbol Section of this manual.

#### **Anti-Theft Device Discount**

Comp premiums will be discounted on autos equipped with Anti-Theft Devices. The only Anti-Theft Devices not qualifying for this discount are "home-made" devices that are not available to the general public, factory-installed tapered door locks, and factory-installed interior hood lock releases. However, the auto must have the latter to qualify for this discount. Evidence of installation must be verified by the Agent for the discount to be applied. **If a vehicle is equipped with more than one qualifying device, 25% is the highest discount that will be allowed.** [See Anti-Theft Discount Chart.](#)

- A. **Active Device** - A discount will be applied when an Active Anti-Theft Device is installed or attached to an auto. Various disabling devices are categorized as ACTIVE systems if a separate manual step IS required to activate or engage the device.

ACTIVE DEVICES INCLUDE:

1. One which disables the vehicle by making the fuel, ignition, or starting system inoperative, or
2. A hood locking mechanism (if unlocked by a key or electronic device) which can only be released from the inside of the vehicle.

- B. **Passive Device** - A discount will be applied when a Passive Anti-Theft Device is installed or equipped on an auto. A disabling device is categorized as PASSIVE if a separate manual step IS NOT required to activate the device. The device activates automatically when the ignition is turned off or the door is locked.

PASSIVE DEVICES INCLUDE:

1. One which disables the vehicle by making the fuel, ignition or starting system inoperative, or
2. Central based computer system.

- C. **Audible Alarm System** - a discount will be applied when an auto is equipped with such a system.
- D. **Window Etching** - The etching of a VIN or other unique, identifying symbol on at least the windshield, door glass, rear window, T-top and the moon/sun roof of an auto according to the standards listed in Section 2336 (f) of the insurance law qualifies for a discount.
- E. **Electronic Homing Device** - A discount will be applied for an electronic homing device that uses a radio frequency network in conjunction with a police agency equipped to monitor such signals.

**F. Anti-Theft Discount Chart**

Categories and Combinations	Total Factor
Active Device	.95
Window Etching	.95
Passive Device	.90
Audible Alarm System	.90
Active Device & Window Etching	.90
Passive Device & Window Etching	.85
Audible Alarm System & Window Etching	.85
Electronic Homing Device	.85
Active & Electronic Homing Devices	.80
Window Etching & Electronic Homing Device	.80
All Other Allowable* Combinations	.75

\* Active Device, Passive Device and Audible Alarm System discounts cannot be combined with one another. The single highest discount applies.

**Anti-Lock Brakes Discount**

An anti-lock brake system provides protection not offered by conventional braking systems by use of computer technology to control wheel speed during braking and allows for safer stops without skidding or loss of steering.

BI, PD, CSL, Basic PIP, OBEL, Additional PIP and Coll premiums for 1983 and newer Model Year vehicles equipped with factory-installed anti-lock brake systems will be reduced:

- for two-wheel anti-lock brake systems,
- for four-wheel anti-lock brake systems.

**NOTE:** A listing of 1983 and newer Model Year vehicles available with four-wheel Anti-Lock Brake Systems as standard or optional equipment is located in the Symbol Section of this Manual.

**Multi-Policy Discount**

All vehicles written on an AP-NY will receive a discount if the following criteria are met:

- A Pioneer HomeProtector, Mobile HomeProtector, or ErieSecure Policy must be written with The ERIE.
- The Named Insured must be the same on all policies.

If separate AP-NYs are in force, both policies are eligible for the Multi-Policy Discount if a Pioneer HomeProtector, Mobile HomeProtector, or ErieSecure Policy is in force. A Change Request must be submitted to tie the separate auto policies and the HomeProtector, Mobile HomeProtector, or ErieSecure Policy together.

If the parents of a young driver receive a Multi-Policy Discount and the youthful driver has a separate auto policy, the youthful driver will **not** receive a Multi-Policy Discount. The youthful driver does not have a HomeProtector, Mobile HomeProtector, or ErieSecure Policy and therefore does not meet the qualifying criteria.

The discount will be applied on a per coverage basis as the last step in the Order of Calculation. The following coverages will receive the discount:

- Bodily Injury Liability
- Property Damage Liability
- Combined Single Limit Liability
- Personal Injury Protection - Basic
- Comprehensive
- Collision



The discount should be added during the policy period if the HomeProtector, Mobile HomeProtector, or Erie Secure Policy is written after the auto policy effective date. A Change Form must be submitted for the discount to be added. The discount will be pro rated for the remainder of the policy period.

The discount should be removed during the policy period if the HomeProtector, Mobile HomeProtector, or Erie Secure Policy is cancelled. A Change Form must be submitted for the discount to be removed.

Policyholders are notified of all available discounts and advised to contact their Agents if a discount is not applied. A Change Form must be submitted if a discount should have been added.

### **Accident Prevention Course Discount**

A discount on premiums is available for all principal drivers of any age who have passed a course approved by the New York Department of Motor Vehicles. If evidence of completion of the course is not received within 90 days of the completion date, the discount shall be applied as of the date evidence of completion is received and will only apply until 3 years from the date of completion of the course. If the request for this discount is received during the last 45 days of the policy period, the discount will be applied at the beginning of the next policy period.

All vehicles licensed for road use qualify for the Accident Prevention Course Discount. Each vehicle on which the applicable driver is listed as a principal driver will receive the discount.

Please refer to the DMV website at <http://www.nysdmv.com/pirp.htm> for the complete listing of all classroom-based and internet/alternate delivery method course providers, and for any future revisions or additions to the list of approved providers.

### **Youthful Driver Discount**

The Youthful Driver Discount applies to private passenger autos, customized vehicles, regular-use antiques and classics when the following criteria are satisfied:

- **Driver Age Requirement.** The young driver must be between the ages of 15 and 20 (driver age is determined as of the policy effective date).
- **Marital Status Requirement.** The young driver must be unmarried.
- **Driver's License Requirement.** The young driver must have a driver's license.
- **Residence Requirement.** The young driver must reside with his or her parents. (A young driver that attends a college, university or other higher learning institution and resides at his or her parents' residence during breaks satisfies the Residence Requirement.)
- **Driving Record Requirement.** During the past 5 years, all drivers in the household must not have any at-fault claims with a payment in excess of \$100. For purposes of this discount, the \$100 claim threshold refers to the amount actually paid for the claim, less salvage or subrogation. Claims that occurred with other insurers prior to joining The ERIE will be considered if they occurred within the past 5 years.

During the past 3 years, the young driver must not have any moving violations. Any violation, whether surchargeable or not under The ERIE's DDP, will render a driver ineligible to receive the Youthful Driver Discount. All other drivers in the household must not have any surchargeable moving violations in the past 3 years; otherwise the young driver is ineligible for the discount.

*The Youthful Driver Discount is a vehicle level discount. The discount is applicable to the vehicle on which the young driver is rated. If there are multiple young drivers in the household that are rated on separate vehicles, each may be eligible to receive the discount, provided the criteria are met.*

The Youthful Driver Discount will be removed if:

- The young driver has a DDP accident surcharge added to the policy were it not forgiven by First Accident Forgiveness or by Feature Fifteen. If an accident occurs that will result in the removal of the discount, the discount will be removed at the policy's next renewal. Accidents by other drivers in the household will not affect the removal of the discount.
- The young driver has a surchargeable moving violation(s). Any surchargeable violation or combination of violations generating 2 or more surcharge points under the DDP Program will result in the discount being removed at the policy's next renewal. Moving violations by other drivers in the household will not affect the removal of the discount.

- The young driver reaches age 21. The discount will be removed at the policy's next renewal on or after the date the driver reaches age 21.
- The young driver marries. The discount will be removed at the time the rating class is changed from unmarried to married (i.e. discount is removed immediately, not at the policy's next renewal).
- If the young driver is receiving the Youthful Driver Discount, the discount will continue if the young driver is written on his or her own ERIE policy.

### **Daytime Running Lights Discount (DRL)**

A discount on premiums is available for a PPA that is equipped with factory-installed Daytime Running Lights. Agents must verify that the PPA is so equipped before applying the discount.

### **College Student Discount**

(If the College Student Discount applies, the Reduced Usage Discount is not applicable).

*This discount applies to college students age 23 or younger.*

College students who spend most of the college term away from home without the use of an auto present a reduced exposure. A discount will apply if the young unmarried driver:

- is a full-time college student, and
- does not live at home, and
- does not have a vehicle at school.

### **Pay Plan Discount**

A discount applies if one of the following ERIE pay plans is selected:

- **Plan A** – entire premium is paid by policy effective date.
- **Plan B** – one third of the premium is paid by policy effective date. One third of the premium is paid within 60 days after policy effective date.

### **Reduced Usage Discount**

This discount does not apply in the Rate Protection Program.

(If the Reduced Usage Discount applies, the College Student Discount is not applicable).

A vehicle that meets all of the following conditions is eligible for a Reduced Usage Discount:

1. The vehicle is a PPA, non-restricted Antique Auto, Classic Auto, Special Interest Auto or Customized Van rated as a PPA (excluding Motor Homes).
2. The vehicle is written on a policy that has at least one additional vehicle which qualifies for the multi-car discount.
3. The vehicle will not be driven for a period of at least 90 consecutive days during the policy period.
4. The entire 90 day consecutive day lay-up period falls between October 1 and April 30.

*For Policyholders who are active members of the U.S. Military, Reserves or National Guard, numbers 2 and 4 do not apply.*

Because coverage is provided for a full year at a reduced rate, neither the auto with this reduced rate nor individual coverages written on such auto are to be cancelled during the policy period. This discount cannot be added retroactively. Only after the Named Insured has actually disposed of the auto will it be removed from the policy.

### **Youthful Driver Longevity Discount**

The Youthful Driver Longevity Discount is available for policies with unmarried youthful operators based upon the age of the policy.

For purposes of this rule:

1. policy is determined by the origin date and the current policy effective date. Credit will be given for all consecutive years insured on any voluntary Erie Insurance Group Private Passenger Auto Policy including

when the rewrite or spin-off was a Named Insured or resident relative operator of a private passenger type auto on an ERIE commercial auto, fleet or garage policy;

2. a coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date;
3. for rewritten or spin-off business from an existing voluntary Erie Insurance Group Auto Policy (reference in 1. above), the date the eligible operator was added to the previous policy will be used as the origin date of the new policy.

This discount applies to all private passenger type vehicles (includes customized vans, regular use antique vehicles, and regular use classic vehicles; excludes motor homes) that are being rated with an unmarried youthful operator classification.

### **Claims/Violation Free Discount** (*Previously Safe Driver Discount*)

#### *New Business*

Claims/Violation Free Discount only applies to vehicles with liability coverage.

This discount is designed so that drivers who have not had accidents and violations pay lower rates than those who have had accidents and violations.

- are moving violation free; and
- have had no paid claims,

during the five years prior to the new policy effective date. The discount will still apply on the New Business Policy if the driver responsible for the moving violation, accident, loss or claim is now deceased, excluded from coverage or is a non-driver (not listed driver).

Rates on PPAs, Motor Homes, Autos, Regular Use Antiques, Classics and Special Interest Autos will receive the discount.

The discount will be removed from the policy if The ERIE made payments on any coverage (except PIP and OBEL) in excess of \$2000 excluding any claim adjustment expenses. If not removed, the policy will continue to receive the new business Claims/Violation Free Discount until the amount of the renewal business Claims/Violation Free Discount is greater than the amount of the new business Claims/Violation Free Discount. Once the renewal business Claims/Violation Free Discount is greater, the policy will receive the renewal business Claims/Violation Free Discount and no longer receive the new business Claims/Violation Free Discount.

A policy may not be rewritten/spun-off for the purpose of obtaining this discount. If the new policy has an origin date that is prior to the effective date of the new policy for purposes of First Accident Forgiveness or Feature Fifteen, the new policy does not qualify for the discount.

#### *Renewal Business -*

BI, PD, CSL, Comp and Coll on PPAs, Motor Homes, Regular Use Antiques, Classics and Special Interest Autos may be eligible for a discount. (*Refer to the Claims/Violation Free rate table for the eligibility criteria of this discount.*) A review period of ~~up to~~ five years (ending at the time of the renewal processing date) will be used to determine if a discount applies. The amount of discount is determined by the origin date of the policy.

*For purposes of this rule, an accident is one for which The ERIE made payments on any coverage (except PIP and OBEL) in excess of \$2000 excluding any claim adjustment expense.*

The discount will be removed from the policy or reduced if an accident or a DDP accident surcharge is added to the policy, regardless of the number of drivers or vehicles insured on the policy.

Once the policy requalifies for the discount, the discount percentage will then be determined by the origin date of the policy.

### **Determination of Amount of Discount**

For purposes of this rule:

- if payment for an accident is made under an ERIE policy, the discount will not be reinstated/increased on that policy even if the driver responsible for the accident is removed from that policy.

- the only exception for a discount to be reinstated/increased is if a driver is added with a DDP surcharge for an accident paid by another carrier and that driver is then removed from the policy, the discount will be reinstated/increased if the policy has no other accidents.
- a policy with a DDP accident surcharge is not eligible for the discount.
- violations subject to The ERIE's DDP will not affect whether the discount applies.
- First Accident Forgiveness and Feature Fifteen will have no effect on the use of an at-fault accident to determine if the discount applies to a policy.
- a coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date and will result in the loss of this discount.
- for rewritten or spin-off business from an existing voluntary Erie Insurance Group Auto Policy, the date the Named Insured was added on the previous policy will be used as the origin date of the new policy.
- a policy may not be rewritten/spun-off for the purpose of obtaining or increasing this discount.

### **Surcharges**

#### **Performance Car Factor**

[See Rule 20 for Performance Car definitions.](#)

- A. **1989 and Older Model Years** - Three performance car categories can apply to autos manufactured before the 1990 model year:
- Hot Car
  - Sports Car
  - Warm Car

Models built prior to 1970 are a factor of 1.00. Applicable factors are listed in the Performance Car Factor table in rate pages. Performance Car Factor does not apply to Warm Cars.

- B. **1990 and Newer Model Years** - Four performance car categories can apply to autos manufactured for 1990 and newer model years:
- High Performance Car
  - Intermediate Performance Car
  - Sports Car
  - Premium Performance Car

Applicable factors are listed in the Performance Car Factor table in the rate pages. Performance car factors do not apply to 2011 and subsequent model year vehicles.

The above performance car designations and factors never apply to station wagons, vans or minivans regardless of their Weight-to-Horsepower Ratio. They do apply, however, to light duty pickup trucks and sport utility vehicles.

#### **Defensive Driver Plan (DDP)**

This plan is designed so that drivers who have had accidents and violations pay higher rates than those who have not had accidents and violations.

##### **A. Eligibility**

PPAs, Motor Homes, Antiques, Classics and Special Interest Autos (except those rated as "restricted use") are subject to rating under this plan.

Vehicles that may **not** be rated under the DDP are:

- Motorcycles, snowmobiles and similar "special type" vehicles.
- Autos covered on a Garage policy.
- Fleet rated autos.
- Commercially rated autos.
- Restricted Antiques, Classics and Special Interest Autos.

- Driver training vehicles.
- Public Autos.

Accidents/violations that occur while using these vehicles will not be considered when rating PPAs, Motor Homes, and regular use Antiques, Classics and Special Interest Autos.

## B. Application

Surcharges are always associated with the driver involved in the accident/violation. When two or more autos are insured, any surcharge will be applied to the auto, or its replacement, which is principally operated by that driver. When the surcharge is applicable to a youthful operator who is the owner or principal operator of two or more autos, assign the surcharge to the auto at the highest level of priority listed below:

1. Newest Model Year auto;
2. Auto with the highest Symbol;
3. Auto with the highest annual mileage.

A chargeable accident/violation involving a non-owned auto will have the surcharge applied to the auto principally operated by the driver who had the accident/violation. For occasional, young drivers (Class B or D), the surcharge will be applied to the auto rated for the Class B or D driver who had the accident/violation.

- Surcharges for the same accident and/or violation will not be assigned to more than one auto at a time.
- Drivers can continue to incur surcharges for additional accidents/violations. Additional surcharge amounts are **added** to existing increases.
- When more than one surcharge applies for the same occurrence, surcharge increases are additive.
- If a policy is cancelled and rewritten, any surcharge will be transferred to the rewritten policy.
- Surcharges will be applied to the following coverages: BI, PD, CSL, Basic PIP and Coll.
- A surcharge for violations will not be applied until a minimum of two surcharge points is accumulated.
- A +3.0 Class Factor increase is the maximum total of all surcharge amounts that can be applied to one policy.
- If a Permitted Driver not listed on the policy is responsible for a chargeable accident/violation, the surcharge will not be applied to the policy until the driver is licensed and added to an Erie policy.

## C. Violations

Violations which result in a **conviction** can be surcharged. Surcharge points are assigned as follows:

Violation Surcharge Points	Surcharge Points
Speeding over the legal limit or any other moving violation	1
Reckless Driving that causes BI	2
Permitting Unlicensed Operator to Drive	2
Improper Passing (including passing on wrong side, passing in a no passing zone, etc.)	1
License Suspension due to point accumulation or moving traffic violation	2
Hit-and-run or leaving the scene of an accident without reporting	4
Driving while under the influence of alcohol or drugs--subject to NY law	4
Drag racing on a public highway	4
Driving under suspension	4
Attempting to evade arrest in an auto	4
Assault with an auto	4
Felony involving an auto	4

## 1. New Business

Surcharge points for violations accumulate as follows:

Point Accumulation	Class Factor Increase
0-1	.0
2-3 (Most recent 2-3 years ago)	.10
2-3 (Most recent 1-2 years ago)	.20
2-3 (Most recent last year)	.30
4-5 (For last 3 years)	.60
6-7 (For last 3 years)	.90

For every additional two surcharge points, add .30 to the total surcharge amount (8-9 points = 1.20, 10-11 points = 1.50, etc.).

*Refer to Home Office for situations not covered by this chart.*

Surcharge points are assigned based on violations which have occurred within 36 month period ending on the last day of the fourth month preceding the month of the effective date of the policy. Violations accumulate surcharge points for the Named Insured or any regular driver.

## 2. Renewal Business

Surcharge points for violations reduce as follows:

Year	2-3 Schg Pts	4-5 Schg Pts	6-7 Schg Pts
Current Year	.30	.60	.90
1st Subsequent Renewal	.20	.40	.60
2nd Subsequent Renewal	.10	.20	.30
3rd Subsequent Renewal	0	0	0

Year	8-9 Schg Pts	10-11 Schg Pts	12-13 Schg Pts	14-15 Schg Pts
Current Year	1.20	1.50	1.80	2.10
1st Subsequent Renewal	.80	1.00	1.20	1.40
2nd Subsequent Renewal	.40	.50	.60	.70
3rd Subsequent Renewal	0	0	0	0

For each additional two surcharge points, add .30 to "Current Year," .20 to "1st Subsequent Year," and .10 to "2nd Subsequent Renewal." (16-17 points reduce as follows: 2.40, 1.60, .80, 0).

Maximum surcharge may not exceed 3.00 for New or Renewal business.

*Refer to Home Office for situations not covered by this chart.*

Surcharge points are assigned based on violations which have occurred within 36 month period ending on the last day of the fourth month preceding the month of the effective date of the policy. If a surcharge is not applied at the first renewal following a violation, The ERIE reserves the right to apply a full surcharge at a subsequent renewal. The violation must occur while the Named Insured or any regular driver of the auto was driving a vehicle subject to rating under this plan.

## D. Accidents

- For new business:
  - An accident will generate a surcharge if it resulted in aggregate damage to property in excess of \$2000, not including any claim adjustment expenses.
  - Surcharges are assigned based on accidents which have occurred within 36 months of the effective date of an App.
  - Accidents accumulate surcharges for the Named Insured or any regular driver.

- The accident must occur while the Named Insured or any regular driver of the auto was driving a vehicle subject to rating under this plan.
- Surcharges for at-fault accidents will be assigned as follows:
  1. For the first surchargeable accident occurring 0-2 years ago, a .30 Surcharge Class Factor Increase applies. If the first surchargeable accident occurred 2-3 years ago, a .10 Surcharge Class Factor Increase applies.
  2. For a second surchargeable accident occurring within the review period, an additional .60 increase applies.
  3. For a third surchargeable accident occurring within the review period, an additional .70 increase applies.
  4. For every additional surchargeable accident occurring within the review period, a 1.50 additional increase applies.
- For renewal business:
  - An accident will generate a surcharge if it resulted in aggregate damage to property costing The ERIE more than \$2000, not including any claim adjustment expenses.
  - In an accident involving two autos insured by the ERIE INSURANCE GROUP, a surcharge will not be applied until damages are in excess of the applicable threshold plus the Ded amount being waived.
  - Surcharges apply if the accident occurred during the 36 months ending prior to the processing of the renewal.
  - If a surcharge is not applied at the first renewal following an accident, The ERIE reserves the right to apply a full surcharge at a subsequent renewal.
  - Surcharge Class Factor Increases for at-fault accidents will be assigned as follows:
    1. For the first surchargeable accident occurring within the review period, a .30 Surcharge Class Factor Increase applies.
    2. For a second surchargeable accident occurring within the review period, an additional .60 increase applies. For a third surchargeable accident occurring within the review period, an additional .70 increase applies.
    3. For every additional surchargeable accident occurring within the review period, an additional 1.50 increase applies.
  - Once a surcharge is assigned to a policy, it never reduces. (The only exception is for the first surchargeable accident. The surcharge of .30 reduces to .10 for the last year.)
  - Surcharge Class Factor Increases for at-fault accidents for new and renewal business will be assigned as follows:

Accidents per Driver	Current Year	1st Subsequent Renewal	2nd Subsequent Renewal	3rd Subsequent Renewal
1 <sup>st</sup> Accident within past 0-1 years	.30	.30	.10	0
2 <sup>nd</sup> Accident within past 0-1 years	.60	.60	.60	0
3 <sup>rd</sup> Accident within past 0-1 years	.70	.70	.70	0
Each Additional Accident within past 0-1 years	1.50	1.50	1.50	0
1 <sup>st</sup> Accident within past 1-2 years	.30	.10	0	0
2 <sup>nd</sup> Accident within past 1-2 years	.60	.60	0	0
3 <sup>rd</sup> Accident within past 1-2 years	.70	.70	0	0
Each Additional Accident within past 1-2 years	1.50	1.50	0	0
1 <sup>st</sup> Accident within past 2-3 years	.10	0	0	0
2 <sup>nd</sup> Accident within past 2-3 years	.60	0	0	0
3 <sup>rd</sup> Accident within past 2-3 years	.70	0	0	0
Each Additional Accident within past 2-3 years	1.50	0	0	0

#### E. Exceptions to Assignment of Surcharge Points/Class Factor Increases

Regardless of cost, Surcharge Points/Class Factor Increases will not be assigned if any of the following apply:

- The owner, operator or The ERIE has received reimbursement or a judgment of 1/3 or more of the value of the damaged property (the lesser of our estimate or the other party's estimate).
- The auto was lawfully parked.
- The auto was struck from the rear by another vehicle and the Applicant or driver was not convicted of a moving violation in connection with the accident.
- The auto was struck by a hit-and-run driver and a report was made to the police within 24 hours.
- The driver of the other auto involved in the accident was convicted of a moving violation and the Applicant or driver was not.
- Payments were made under PIP, Comp or Roadside Service only.
- The accident occurred while the auto was being driven in response to an emergency call as a paid or volunteer member of a law enforcement agency, police or fire department or first aid squad, or was performing any other function on behalf of a governmental or public agency in a public emergency.
- The accident occurred while the Insured, or an operator who was a resident in the same household, was driving a motor vehicle other than a private passenger auto or a vehicle for hire for an employer, and the accident did not result in a conviction for a moving traffic violation.
- The accident occurred while the operator was driving an employer's vehicle in the course of business, and such accident was not caused intentionally or by gross negligence of the operator. Gross negligence does not mean failure to drive or operate a vehicle which has a defective condition that is known to the operator, provided the operator had reported such defective condition to his/her immediate supervisor or employer.
- The responsible operator is now deceased, excluded from coverage or no longer drives the auto regularly or occasionally.

#### F. Refund Of Surcharge

Under the following circumstances, a refund of the amount surcharged (or a credit to the current policy) will be made for all policy periods from the beginning of the surcharge:

1. If it is later learned that the surcharged accident falls under one of the above exceptions;



2. If it is later learned that the surcharged violation was reversed;
3. If the surcharge was made by mistake, carelessness, misinformation or other error; or
4. If no claim was made during the three year period following the date of the accident for which a reserve had been established, or the statute of limitations has expired and no suit was filed.

#### G. **Change of Drivers**

Anytime a Policyholder or driver is transferred from one policy to another, within the same company, any chargeable accidents or violations on record for that driver are transferred. Existing surcharges for which the Policyholder or driver was responsible are also transferred.

#### H. **Change of Autos**

When autos are transferred from one policy to another, or added to a policy, surcharges will only be applied if new drivers (including young drivers) will be driving and these drivers are the surcharged drivers.

If a policy has been in effect for nine months or longer, the transferred surcharge will be reduced to the next lower amount.

#### I. **Partial Cancellations**

When one of the autos on a multi-car policy is cancelled, the surcharge amount and the surcharge points will be transferred as follows:

1. On a policy with two autos, transfer the assigned surcharge amount and points to the remaining auto.
  2. When there are more than two autos on a policy, transfer the surcharge amount and points to the auto principally operated by the driver who incurred the surcharge. For occasional, young drivers (Class B and D), transfer the surcharge amount and points to the auto rated for the Class B or D driver.
- J. When a permitted driver not listed on the policy is responsible for a chargeable accident/violation, the surcharge will not be applied to the policy until the driver is licensed and added to an Erie policy.

#### **Inexperienced Operator**

An inexperienced operator surcharge will be applied to a vehicle **principally driven** by an individual who has been licensed for less than three years. A 20% surcharge will be applied to premiums.

PPAs, motor homes, antiques and classics (except those rated as "restricted" use) are subject to rating under this plan. The Inexperienced Operator Surcharge will not be applied to motorcycles, snowmobiles or similar "special type" vehicles.

The ERIE will not prorate a principal operator attaining three years driving experience during the policy period. The surcharge determined at the time of application or renewal will hold throughout the policy period.

If an inexperienced operator is the principal driver of more than one car, the Inexperienced Operator Surcharge applies only once and is assigned to the car which is driven most frequently.

#### **Customer Incentives**

##### **First Accident Forgiveness**

The ERIE will forgive the surcharge on the first at-fault accident which is presented on an AP-NY after the policy has been in force for three years, unless the at-fault driver has received the benefit of First Accident Forgiveness under another ERIE policy for an accident less than three years ago. If an at-fault accident was over three years ago and was forgiven under another policy more than three years ago, the new policy is eligible for First Accident Forgiveness after it has been in force for three years.

If a Policyholder is rewritten from an Erie Insurance Company or voluntary Erie Insurance Company of NY Personal Auto Policy onto a rewrite Erie Insurance Company policy, time spent on the previous Erie Insurance

Company or Erie Insurance Company of NY policy will count towards satisfying the three year waiting period. Coverage between policies must be continuous and there can be no lapse in coverage for 30 days or more. To qualify for this incentive, the policy must be surchargeable accident free for those first three years.

Should a surchargeable accident occur in those first three years, a surcharge waiver will not be given on any future accidents.

A coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new three-year waiting period.

For purposes of this rule:

- only one accident surcharge will be forgiven per policy. Any surchargeable accident on a policy precludes another forgiven surchargeable accident, even if the driver who was responsible for the accident is removed from the policy prior to renewal.
- if the Named Insured has more than one AP-NY with The ERIE, only one accident will be forgiven. Accidents which occur on any additional ERIE policies will be subject to The ERIE's DDP.
- violations subject to The ERIE's DDP will continue to result in a surcharge.
- new business subject to The ERIE's DDP because of accidents which occurred under another policy will continue to result in a surcharge.
- a policy may not be rewritten for the purpose of reinstating another First Accident Forgiveness.

### **Feature Fifteen – Renewal Policies**

The ERIE will not apply a DDP surcharge for at-fault accidents presented on a AP-NY which has been continuously in force with the Erie Insurance Group for 15 or more years. For purposes of this rule, credit will be given for all consecutive years insured on any Erie Insurance Auto Policy.

A coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new 15 year period.

Violations subject to ERIE's DDP will continue to result in a surcharge.

First Accident Forgiveness and Feature Fifteen will have no effect on the use of the accident for non-renewal or cancellation purposes or for the calculation of the DDP surcharge for additional accident. For termination purposes, The ERIE will continue to consider all accidents which are permitted by law.

## **RULE 24 MISCELLANEOUS PASSENGER AUTOS AND TRAILERS**

### **Special Interest Autos**

Certain autos of particular interest have shown a trend to maintain or appreciate in value (from their original price new) as they become older. For these autos, special rating procedures must be applied to reflect their current market value.

The autos listed below have achieved these qualifications, and must be rated under this rule without exception. They may not be insured as antique or classic cars. Please note that approval is required from Personal Auto Underwriting before binding coverage on these autos.

AC Cobra Roadster 260 (1962) *(may also be referred to as "Shelby Cobra")*

AC Cobra Roadster 289 (1962-65) *(may also be referred to as "Shelby Cobra")*

AC Cobra Roadster 427 (1965-68) *(may also be referred to as "Shelby Cobra")*

Allard J2X (1952-54)

Aston Martin DB Mark IIIB Drophead Coupe (1958-59)

Aston Martin DB4 Convertible (1960-63)

Aston Martin DB5 Convertible (1963-64)

Aston Martin DB6 Convertible (1965)

Aston Martin Volante (1966-68)

Bentley Sedanca JY (1946-52)

Bentley Continental Convertible (1955-66)

Bentley Continental Coupe (1959-66)

Bentley Continental Fastback (1952-59)

Bentley Continental Sedan (1959-62)

Bentley Convertible (1952-55) & (1959-65)

Bentley Corniche Drophead Coupe (1969-75)  
 Bentley Flying Spur (1957-66)  
 Bizzarrini 5300GT Strada Coupe (1966-69)  
 BMW 507 Convertible (1956-59)  
 BMW M1 Coupe (1979-80) (*high performance*)

Chevrolet Camaro ZL-1 (1969)  
 Chevrolet Corvette (1953)  
 Chevrolet Corvette L-88 427 (1967-69)  
 Chevrolet Corvette ZL-1 (1969)  
 Chevrolet Impala Z11 409 (1963)

Dodge Daytona 426 (1969)

Ferrari (All models from 1947 to present) \*  
 Ford Fairlane Thunderbolt 427 (1964)

Jaguar D-Type Roadster (1954-56)  
 Jaguar XK 120 Roadster (1949)

Lamborghini 350GT (1964-66)  
 Lamborghini Countach (1974-90) (*high performance*)  
 Lamborghini Miura/Miura S (1966-71) (*sports car*)  
 Lamborghini Miura SV (1971-72) (*sports car*)  
 Lancia Aurelia Convertible (1956-59)

Maserati Ghibli Spyder (1969-72) (*high performance*)  
 Maserati Mistral Spyder Convertible (1964-69)  
 Maserati 3500 GT Spyder (1960-61)  
 Maserati 3500 GTi Spyder Roadster (1962-64)  
 Mercedes-Benz 300C Cabriolet (1956-57)  
 Mercedes-Benz 300D Convertible (1958-62)  
 Mercedes-Benz 300S (1952-56)  
 Mercedes-Benz 300SC (1956-57)  
 Mercedes-Benz 300SL Gullwing Coupe (1954-56)  
 Mercedes-Benz 300SL Coupe/Roadster (1957-63)

Porsche Carrera II (1962-65)  
 Porsche Carrera RS (1973-74) (*high performance*)  
 Porsche Carrera Speedster (1956-58)

Rolls-Royce Phantom V Limousine (1960-67)  
 Rolls-Royce Silver Cloud Drophead Coupe (1956-62)  
 Rolls-Royce Silver Cloud Convertible (1963-66)

Toyota 2000GT (1967-70)

\* Most Ferrari automobiles are high performance cars. Others are classified as either intermediate performance or sports cars. Please contact your Personal Auto Underwriter to determine performance classifications for Ferrari. For rating purposes, performance car designations and surcharges do not apply to models built prior to 1970. For 1970 and later models, performance car surcharges apply only to **regular use** autos. Restricted use autos are not surcharged.

Other autos that are in excellent condition should also be rated as Special Interest Autos if they have appreciated from their original price new up to or beyond a present value of \$60,000 (\$150,000 for 2011 and subsequent model years). A certified appraisal of the auto may be required. Contact your Personal Auto Underwriter if you are not sure whether a particular model should be classified as a Special Interest Auto.

The following rating procedures are for regular and restricted use. No more than 500 miles annually may be driven for vehicles that are rated as restricted use. Mileage above this amount must be rated as regular use. When restricted use is selected, the discounted rates reflect limited use of the vehicle on a year-round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during

the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### Liability, PIP, and UM/UIM

#### A. Regular Use

All PPA rules and rates, including discounts and surcharges, apply. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply, except for Ferrari with a model year of 1990 and newer. Ferrari automobiles with a model year of 1990 and newer will be assigned Liability and PIP/UM/SUM symbol Factors directly from the VIN Table.

Charge 100% of the proper PPA rates. For 1970 and newer models, the appropriate performance car surcharge should be applied. Performance Car surcharge amounts are listed under the Order of Calculation in the PPA RATES section.

#### B. Restricted Use

Charge 25% of the proper PPA rates for Liability and PIP coverages. Charge full UM/SUM premium.

PPA discounts or surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply, except for Ferrari with a model year of 1990 and newer. Ferrari automobiles with a model year of 1990 and newer will be assigned Liability and PIP/UM/SUM Symbol Factors directly from the VIN Table.

### Physical Damage

*(Minimum deductibles are \$250 Comp and \$500 Coll.)*

**NOTE:** Phy Dam losses involving Special Interest Autos will always be settled according to the **Agreed Value** provision contained in the policy.

### 2010 & Prior Model Years

#### A. Regular Use

All PPA rules and rates, including discounts and surcharges, apply.

1. Obtain appropriate PPA base rate located in Rates Section.
2. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
3. Determine the Phy Dam symbol based on **Agreed Value**. If the **Agreed Value** exceeds \$80,000, contact your Personal Auto Underwriter. Multiply by this Physical Damage Symbol factor.
4. Multiply by appropriate Ded Factors located in Rates Section.
5. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

#### B. Restricted Use

PPA Tier Factor applies. PPA discounts and surcharges do not apply **except** for the Multi-Policy Discount and Pay Plan Discount.

1. Obtain appropriate PPA Base Rate located in Rates Section.
2. Multiply above rate by appropriate factor listed below:  
Comprehensive: .80 Collision: .65
3. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
4. Determine the Phy Dam symbol based on **Agreed Value**. If the **Agreed Value** exceeds \$80,000, contact your Personal Auto Underwriter. Multiply by this Physical Damage Symbol factor.
5. Multiply by Ded Factor.
6. Multiply by Multi-Policy Discount Factor.

7. Multiply by PPA Tier Factor.
8. Multiply by Pay Plan Factor.
9. PPA discounts and surcharges do not apply, **except** for the Multi-Policy Discount.

*See Rates Pages for appropriate factors.*

### **2011 & Subsequent Model Years (\$150,000 and above)**

#### **A. Regular Use**

All PPA rules and rates, including discounts and surcharges, apply.

1. Determine the exact make and model, including the body style of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid if the vehicle is new. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on **Agreed Value**.
3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate PPA base rates located in Rates Section.
5. Multiply the Comp base rate by the Comp Symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
6. Multiply by appropriate Ded Factors located in Rates Section.
7. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

#### **B. Restricted Use**

PPA Tier Factor applies. PPA discounts and surcharges do not apply **except** for Multi-Policy Discount and Pay Plan Discount.

1. Determine the exact make and model, including the body style of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on **Agreed Value**.
3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate PPA base rates located in Rates Section.
5. Multiply appropriate base rates by the factors listed below:  
Comprehensive: .80 Collision: .65
6. Multiply the Comp base rate by the Comp symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
7. Multiply by appropriate Ded Factors located in Rates Section.
8. Multiply by Multi-Policy Discount Factor.
9. Multiply by PPA Tier Factor.
10. Multiply by Pay Plan Factor.

*See Rates Pages for appropriate factors.*

#### **Antique Autos**

Autos that are 25 years or older may be rated as Antique Autos if they have been kept in good running condition and/or licensed as an antique with the Department of Motor Vehicles. Vehicles in poor condition that have not been well-maintained should not be written under this rule regardless of age. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as antiques. They must be rated according to that rule.

The ERIE reserves the right to inspect Antique Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

### Regular Use

The auto is driven for pleasure, work, or business with unlimited mileage.

### Restricted Use

The auto is driven less than 500 miles annually. When selected, the discounted rates reflect limited use of the vehicle on a year round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### Liability

#### A. Regular Use

Apply all current PPA rules and rates including discounts and surcharges. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

#### B. Restricted Use

Charge 25% of the PPA base rate for Liability and PIP coverages. Charge full UM/SUM premium. Liability Symbol and PIP/UM/SUM/Symbol Factors of 1.00 apply.

C. PPA Tier Factor applies. PPA discounts and surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount.

### Physical Damage

*(Minimum Comp Ded is \$50.)*

**NOTE:** Phy Dam losses involving Antique Autos will always be settled according to the **Agreed Value** provision contained in the policy.

#### A. Physical Damage Symbol & Model Year

All Antique Autos will be insured on an **Agreed Value** basis. The **Agreed Value** should be applied to the 1989 and Older Model Year Autos Price-Symbol Table located in the Physical Damage Symbol Rules Section of this manual. Once the Phy Dam Symbol has been determined, assign the appropriate model year.

**NOTE:** For Antique Autos, the appropriate Model Year will always be the oldest Model Year shown on the Model Year/Symbol Factors charts located in the PPA Rates Section of this manual.

#### B. Regular Use

Apply PPA rules and rates including discounts and surcharges. Determine Model Year and Phy Dam Symbol based on **Agreed Value**.

#### C. Restricted Use

PPA Tier Factor applies. PPA discounts or surcharges do not apply, **except** for the Multi-Policy and Pay Plan Discounts.

Obtain appropriate PPA rate located in Rates Section.

1. Multiply rate developed above by appropriate factor listed below:

Comprehensive: .80 Collision: .30

2. Multiply by the appropriate Model Year factor. For purposes under this rule, the appropriate model year factor will always be the oldest factor displayed on the rates pages.

3. Determine the Phy Dam symbol based on **Agreed Value**. Multiply by this Physical Damage symbol factor.

4. Multiply by Ded Factor.

5. Multiply by Multi-Policy Discount Factor.
6. Multiply by Tier Factor.
7. Multiply by Pay Plan Factor.

*See Rates Pages for appropriate factors.*

### **Classic Autos**

Autos that are 10 years or older may be rated as Classic Autos if, because of limited production or exceptionally fine workmanship, they have achieved rare or historic interest through being restored, maintained, or preserved. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as classics. They must be rated according to that rule.

The ERIE reserves the right to inspect Classic Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

### **Regular Use**

The auto is driven for pleasure, work, or business with unlimited mileage.

### **Restricted Use**

The auto is driven less than 500 miles annually. When selected, the discounted rates reflect limited use of the vehicle on a year round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### **Liability**

#### **A. Regular Use**

Apply all current PPA rules and rates including discounts and surcharges. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply for Classic Autos built prior to 1990. For model years 1990 and newer, the factors will be assigned from the VIN Table.

#### **B. Restricted Use**

Charge 25% of the PPA base rate for Liability and PIP coverages. Charge full UM/UIM premium. PPA Tier Factor applies. PPA discounts and surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount. Liability Symbol and PIP/UM/UIM Symbol Factors of 1.00 apply.

### **Physical Damage**

*(Minimum Comp Ded is \$50.)*

**NOTE:** Phy Dam losses involving Classic Autos will always be settled according to the **Agreed Value** provision contained in the policy.

#### **A. Physical Damage Symbol & Model Year**

All Classic Autos will be insured on an **Agreed Value** basis. The **Agreed Value** should be applied to the appropriate Price-Symbol Table located in the Physical Damage Symbol Rules section of this manual. Once the Phy Dam symbol has been determined, assign the appropriate Model Year.

#### **B. Regular Use**

Apply PPA rules and rates including discounts and surcharges. Determine Model Year and Phy Dam symbol based on **Agreed Value**.

**C. Restricted Use**

PPA Tier Factors apply. PPA discounts and surcharges do not apply, **except** for the Multi-Policy and Pay Plan Discounts.

1. Obtain appropriate PPA rate located in Rates Section.
2. Multiply rate developed above by appropriate factor listed below:  
Comprehensive: .80 Collision: .502
3. Multiply by the appropriate Model Year factor.
4. Determine the Phy Dam symbol based on **Agreed Value**. Multiply by this Physical Damage symbol factor.
5. Multiply by Ded Factor.
6. Multiply by Multi-Policy Discount Factor.
7. Multiply by PPA Tier Factor.
8. Multiply by Pay Plan Factor.

*See Rates Pages for appropriate factors.*

**Liability, PIP, Additional PIP, OBEL and UM/SUM**

- A. 1990 and Newer Models  
Charge 100% of proper PPA rates. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.
- B. 1989 and Older Models  
Charge 75% of proper PPA rates. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

**Physical Damage**

For 2010 and prior model years, obtain a Phy Dam Symbol from the appropriate Price-Symbol Table in Rule 199 and charge 100% of proper PPA rates. For 2011 and subsequent model years please contact the Home Office.

**Replica Autos**

Reproductions of Antiques or Classics

Apply proper PPA rules and premiums for both Liability and Phy Dam. Use the appropriate Price-Symbol Table in Rule 199 to determine the Phy Dam Symbol for 2010 and prior model years. For 2011 and subsequent model years please contact the Home Office. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. A complete description must appear on the App or Change Request.

**Reconstructed Autos**

For reconstructed, converted, and custom-built autos, apply the current value to the appropriate Price-Symbol Table in Rule 199 to obtain the proper Phy Dam symbol for 2010 and prior model years. For 2011 and subsequent model years please contact the Home Office. Custom-built autos include Kit Cars. The "current value" should include the cost of all parts necessary to reconstruct or build the auto. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. A complete description of the auto must appear on the App or Change Request.

**Boat Trailers, Snowmobile Trailers and Utility Trailers**

A complete description including, model year, trade name, serial number and cost new must appear on the App or Change Form. Refer to Miscellaneous Vehicle Rates section for Phy Dam base rates.

**RULE 25 MISCELLANEOUS COVERAGES****ERIE Auto Plus Coverage (AFYZ01)**

Includes a Diminishing Deductible feature, a \$10,000 Death Benefit and increased limits for Additional Payments.

~~The rate is \$30 per policy.~~



**Erie Nonowner Plus (AFAZ03)**

Available to cover the following nonowned auto exposures:

1. to provide coverage when there are no owned autos.
2. to extend nonowned coverages which are listed on the Declarations on an excess basis to a ~~PPA used in a business occupation or on a government vehicle furnished for regular use.~~

Coverage may be purchase for Liability, PIP, UM/UIM, Comp (~~\$250 Deductible~~) and Coll (~~\$500 Deductible~~)

Rating is based on whether or not ERIE insures an owned

No discounts or surcharges apply.

Refer to Rate pages.

**Roadside and Rentals (AFYA03)****Roadside Service**

Roadside Service will not be sold without Comp. See Rates Section.

Roadside Service extends to a trailer while it is attached to the vehicle covered by Roadside Service. No additional charge applies.

**Transportation Expenses**

If Comp Coverage is purchased on a vehicle, Class 1 Transportation Expense Coverage is automatically included in the event of a Comp loss.

Comp and/or Coll Coverage must be purchased in order to buy Transportation Expenses. The same Transportation Expenses rental class must apply for both Comp and Coll. No Ded applies. Transportation Expenses for Comp are not available on Special Interest Autos, Antique Autos or Classic Autos that are rated as "restricted use."

Transportation Expenses will extend to a trailer while it is attached to a vehicle on which Transportation Expenses applies. Coverage will be provided on the trailer at the per day/per loss limit for the Rental Class purchased on the vehicle that is towing the trailer that sustained the loss.

Transportation Expenses for an auto rental will be provided as indicated below for the Rental Class/Vehicle Type listed on the Dec without regard to the "per day" limit for that class. The "per day" limit will apply for transportation fares, loss of use or a rental in a higher class as indicated below.

Rental Class	Vehicle Type	Amount Available for Transportation Fares (Such as Bus or Taxi), Loss of Use, or Rental in Higher Class (Limited to any amount available after payment is made for applicable rental vehicle for Class indicated on the Dec)	
		Per Day Limit	Per Loss Limit
Class 1	Compact Sedan	\$20	\$900
Class 2	Traditional Sedan	\$25	\$1,125
Class 3	Small SUV/Pickup Truck	\$30	\$1,350
Class 4	Minivan/Midsize SUV	\$35	\$1,575
Class 5	Luxury Sedan/Large SUV	\$40	\$1,800

**CLASS 1 – Compact Sedan**

Compact Sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle, and has a wheelbase less than 106.0 inches and a base price of less than \$30,000. Examples include Nissan Versa, Toyota Yaris and Toyota Corolla.

**CLASS 2 - Traditional Sedan**

Traditional Sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle and has a wheelbase equivalent to or in excess of 106.0 inches and a base price of less than \$30,000. Examples include Ford Fusion, Chevy Impala and Chrysler 300. Class 2 Autos include Class 1 Autos.

**CLASS 3 – Small SUV / Pickup Truck**

- Small SUV is generally an auto with a wheelbase less than 107.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Ford Escape, Honda CR-V and Jeep Patriot.
- Pickup truck is generally an auto that accommodates 2 to 4 passengers and contains an open cargo compartment, as opposed to an enclosed compartment or sedan trunk. Examples include Chevy Silverado, Dodge Ram and Ford F150.

Class 3 Autos include Class 1 and Class 2 Autos.

**CLASS 4 – Minivan / Midsize SUV**

- Minivan is generally an auto that accommodates 7 to 8 passengers and contains three rows of seating. Examples include Chrysler Town and Country, Dodge Grand Caravan and Honda Odyssey.
- Midsize SUV is generally an auto with a wheelbase between 107.0 and 116.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Jeep Grand Cherokee, Nissan Pathfinder and Ford Explorer.

Class 4 Autos include Class 1, Class 2 and Class 3 Autos.

**CLASS 5 – Luxury Sedan / Large SUV**

- Luxury sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle, has a wheelbase equivalent to or in excess of 106.0 inches and a base price of more than \$30,000. Examples include Cadillac (all models) and Audi (all models).
- Large SUV is generally an auto with a wheelbase of greater than 116.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Chevy Tahoe, Dodge Durango and GMC Yukon.

Class 5 Autos include Class 1, Class 2, Class 3 and Class 4 Autos.

*See Rates Section*

**Sound Equipment - Physical Damage**

1. Sound Equipment **permanently installed** in the area normally used by the auto manufacturer to install a radio becomes part of the auto. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
2. Sound Equipment **permanently installed** other than in the opening of the dash or console is covered up to \$1000. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
3. Sound Equipment **not permanently installed** is not covered by any ERIE auto policy. Homeowners policies (including ERIE's HomeProtector policy) cover such portable equipment if the power to operate it does not come from the auto. Usually a \$100 Ded applies to the loss. Inland Marine coverage on a Named Perils basis may be available. Contact ERIE's Personal Property Underwriting Department for acceptability.

**Customized Equipment Coverage - Physical Damage**

1. **Definition** - Customized Equipment consists of customized or individually adapted items built (or fit) in or upon vans, minivans and pickup trucks. Examples of customized equipment include the following:
  - Additional Air Conditioning Units\*
  - Beverage Bars
  - Carpeting\*
  - Cooking Facilities
  - Decals\*
  - Furnishings
  - Graphics\*
  - Insulation\*

- Interior Wall Decorations (including paintings)
- Murals
- Sink & Ice Box Consoles
- TV's
- TV Antennas
- Wall Coverings

\*Other than those installed by the manufacturer of the vehicle.

Equipment added to a vehicle to allow a handicapped person to enter, exit or operate the vehicle is not considered customized equipment.

Vans, Minivans and Pickup Trucks can be customized one of three ways:

- by **Van Conversion Dealers** who purchase **incomplete** vans and minivans directly from auto manufacturers. An incomplete van is a stripped unit consisting only of the frame, drivetrain components and a driver's side seat. It is manufactured for the sole purpose of being customized. The van conversion dealer customizes these vehicles and then sells them to auto dealerships.

An incomplete van, minivan or pickup truck can be identified by reviewing the third position of the VIN. The following characters are used by the leading van manufacturers to designate an incomplete vehicle:

Manufacturer	Third Position of VIN
Chevrolet	B
Dodge/Plymouth	6
Ford	D
GMC	D
Jeep	D
Toyota	5

When one of the above characters appears in the third position of the VIN, the vehicle **must** be classified as customized. Do not use the PPA Phy Dam symbols which appear in this manual to rate this vehicle. Follow 2. **Premium Determination** which follows later in this rule.

- by the **owner of the vehicle** who personally installs this equipment. The majority of vans, minivans or pickup trucks customized this way were purchased as **complete** vehicles and cannot be identified as a customized vehicle by the VIN.
- by the automobile dealership the customized vehicle is purchased from, through a **local van conversion dealer**. Such conversions are primarily for special orders and may include both incomplete and complete vehicles.

### Premium Determination

Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

Comp and/or Coll, when purchased, are provided on customized vans, minivans and pickup trucks. To determine the proper Phy Dam premiums, the following procedures apply:

### 2011 & Subsequent Model Years

If the van, minivan, or pickup truck is **new** or **used**, the following procedure applies:

- Determine the year, make, model and VIN of the customized vehicle. For example, a 2011 Ford Conversion Van is primarily based on a 2011 Ford Econoline series van. The manufacturer's name (Ford) and the model (Econoline E-150) can be obtained directly from the exterior of the vehicle.
- Determine the Phy Dam symbols for the comparable factory-finished vehicle using the 2011 Private Passenger Auto Phy Dam Symbol pages. Separate Comp and Coll symbols must be determined, and will be used to calculate the Phy Dam premium. In the above example, the Phy Dam symbols for a 2011

Ford Econoline E-150 van would apply. These would be the Comp and Coll symbols immediately next to the listing for Econoline E-150 (also referred to as the 'head symbol').

3. If a VIN exception is listed under the Phy Dam head symbol, compare VIN positions five thru eight. If there is an **exact** match to the VIN sequence of the model being symbolled, then use the appropriate Phy Dam symbols for the VIN exception.

The following example is provided for a 2011 customized vehicle:

VEHICLE: 2011 Ford Econoline E-150 Conversion Van  
PRICE NEW: Not Applicable

Physical Damage Symbols Determination Method:

1. Year: 2011  
Make: Ford  
Model: Econoline E-150  
VIN: 1FDHE1DL&A
2. 2011 PPA Physical Damage Symbols Page listings for this vehicle:  
ECONOLINE E-150 (head symbol)      Comp 03      Coll 06  
(&F&HE1DL&A) (VIN exception)Comp 04      Coll 07
3. Because the VIN matches the exception, the resultant symbols would be 04 (Comp) and 07 (Coll). VIN positions five thru eight (HE1DL) are an exact match.

### 2010 & Prior Model Years

- A. If the van, minivan or pickup truck is **new**:
  1. Determine the total amount paid for the vehicle *including all* customized equipment;
  2. Apply this total cost to the appropriate Price-Symbol Table located under Rule 199 in the Physical Damage Symbol Section. The Phy Dam symbol can then be determined.
- B. If the van, minivan or pickup truck is **used** *and* the cost **new** of the vehicle is known, follow the premium determination steps outlined in part A. above. If the cost new is **unknown**, then:
  1. Determine the year, make, model and VIN of the customized vehicle. For example, a 1998 Gladiator Van Conversion may be based on a 1998 GMC Savana 1500 Cargo Van. The manufacturer's name (GMC) and model type (Savana 1500) can be obtained directly from the exterior of the vehicle.
  2. Determine the Phy Dam symbol for the comparable factory-finished vehicle using the Private Passenger Auto Phy Dam Symbol pages. This Phy Dam symbol will be used to determine the Phy Dam premium. In the above example, the Phy Dam symbol for a 1998 GMC Savana G1500 van would apply.  
**NOTE:** Use the appropriate Phy Dam symbol for the **van** version of this model, and not the **wagon** equivalent. The Phy Dam symbol in this example was obtained from the listing "Savana G1500 Van" and **not** "Savana G1500 Wagon."
  3. If a VIN exception is listed under the Phy Dam symbol heading, compare VIN positions five thru eight. If there is an **exact** match to the VIN sequence of the model you are trying to symbol, then use the Phy Dam symbol for that VIN exception.

The following additional example is provided based on 1. thru 3. above.

VEHICLE: 1993 Mark III Van Conversion  
PRICE NEW: Unknown

Physical Damage Symbol Determination Method:

1. Year: 1993  
Make: Ford  
Model: Econoline E-150  
VIN: 2FDHE14H&P
2. 1993 PPA Physical Damage Symbol Page listings for this vehicle:

Econoline E-150 Van (-7)2  
(&FT&E14H&P) (-7)3

3. Resultant Symbol: 3

**NOTE:** VIN positions five thru eight ('E14H') are an exact match. Therefore, the VIN exception Phy Dam symbol is used in this example.

If the make and model of the customized vehicle cannot be determined, contact the Home Office.

**Supplemental Spousal Liability Coverage ([AFYM01](#))**

*(Complete UF-4033 and retain it with your copy of the App or Change Request.)*

This optional coverage provides liability coverage for bodily injury resulting from death or injuries to anyone we protect for an accident caused in whole or in part by anyone we protect. The coverage limit is included in the bodily injury limits provided by the policy and does not increase the amount of those limits. This coverage is rated on a per policy basis, not per vehicle. See *Rates Section*.

## **RULE 26 RECREATIONAL CAMPING VEHICLES (RCVs)**

**Private Passenger Use** (See "[RULE 24 MISCELLANEOUS PASSENGER AUTOS AND TRAILERS](#)" for utility trailers, see Commercial Auto Manual if used regularly in business for renting RCV's to others, or if a commercial trailer.)

### **Definition**

Mobile units designed for use as temporary living quarters. They are most often used for recreation. If used as permanent homes, they cannot be insured under this rule. They are defined as follows:

1. Camping Trailers - A recreational structure with collapsible sides mounted on wheels, requiring a separate powered vehicle.
2. Chassis Mounted Campers - A camper coach specifically designed to be permanently mounted on the frame of a truck.
3. Motor Homes (including Mini, Van and Micro Mini Motor Homes) - A coach body specifically designed to be built as a permanent and integral part of a truck or van chassis.
4. Travel Trailers (including Fifth Wheelers) - A recreational structure mounted on wheels, requiring a separate powered vehicle.
5. Truck Campers - A camper body designed to be mounted in the bed of a truck, but can be removed by the use of "camper jacks."
6. Van Conversions - A custom designed interior for a bare van chassis comprised of **all** the necessary components required for any recreational camping vehicle.

To determine the total value of an RCV, include the value of the following items:

- Parts, equipment and extras, built into and forming a permanent part of its structure,
- Awnings, steps, hitching equipment, spare parts, and connected oil or gas tanks for heating or cooking,
- Appliances, furniture and equipment furnished with the unit in the "Certificate of Origin" or "Sales Invoice" delivered to the owner. Replacements should also be included.
- T.V. and radio antennas attached to the RCV, and
- Any other permanently attached addition to the RCV.

(Premiums may have to be adjusted for newly attached items.)

(End't. [AFYC02](#) applies.)

## Premium Determination

### 1. Motor Homes, including Custom Coach, Mini-Motor Homes, Van Conversions and Trans Vans

Use PPA rules and rates for all coverages except Roadside Service. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. *See Rates Section.*

Refer to the appropriate Price-Symbol Table in the Physical Damage Symbol Section to determine the Phy Dam Symbol.

This special Motor Home rate may only be applied if the following criteria are met:

- The vehicle is **principally used** for recreational purposes,
- The vehicle is insured for Liability Coverages, and
- The ERIE insures, for the same individual who owns and principally operates the Motor Home, another PPA auto insured on a AP-NY for Liability Coverages.

A Motor Home cannot serve as a second auto to allow a Multi-car Discount, nor is it eligible for the 100% Farm Discount.

This Motor Home rate reflects limited use of the Motor Home on a year-round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages are to be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### 2. Trailers, including Fifth Wheelers, Travel Trailers and Camping Trailers

**Liability and Personal Injury Protection** - Trailers are covered by the insurance bought on the motor vehicle that tows them.

**Physical Damage** - Use the Rating Table under Part 4. of this rule. The App or Change Request should include the Model Year, Trade Name, VIN, Cost - New or Used, and Date of Purchased.

### 3. Camper Bodies, including Chassis Mounts

Pickup caps are **not** Camper Bodies.

**Liability and Personal Injury Protection** - Camper Bodies are covered by the insurance bought on the truck that carries it.

**Physical Damage** - Use the Rating Table under Part 4. of this rule. The App or Change Request should include the following information: Model Year, Trade Name, VIN, Cost - New or Used, and Date of Purchase.

Roadside Service may be purchased on the truck on which a Camper Body is mounted. There is no specific Roadside Service charge for the Camper Body alone.

## RCV Trailer, Travel Trailer, and Camper Body Rates

A complete description of the trailer or camper body must appear on the App or Change Request Form. Refer to the Miscellaneous Vehicle Rates section for Phy Dam base rates.

### Optional Coverages Available on RCVs

#### A. Extended RCV Physical Damage Coverage [\(AAAC05\)](#)

This endorsement will be attached to every policy that provides Comp and Collision on an owned RCV. This endorsement limits Comp and Collision to named perils when the RCV is not:

- at the insured residence,
- in transit, or
- temporarily located.

In addition, the following are provided in the event of a covered loss at no additional cost:

- up to \$30 per day/\$300 per loss for lodging if unable to reach destination while RCV is being repaired
- \$1 per mile, not to exceed \$300 per loss, to return the RCV to the insured after repairs

- extension of coverage purchased on an owned RCV to a nonowned RCV which is rented or borrowed for more than 45 consecutive days
- up to an additional \$1,000 for loss caused by theft of personal effects

#### B. **Extended Theft Coverage** ([AFYC02](#))

Coverage up to \$350 is included when Phy Dam is purchased. (Theft Coverage applies **only** when the entire RCV is stolen.)

Additional limits are available. Charge \$4 for each additional \$250 limit. When an additional limit is purchased, **theft** is then covered **whether or not** the entire RCV is stolen. A \$100 Ded applies to theft. If the entire RCV is stolen, no Ded will apply. The total limit of protection is the basic limit of \$350 plus the additional limit shown on the Dec.

### **RULE 27 SPECIAL TYPE MISCELLANEOUS VEHICLES**

*The Order of Calculation and rates for all coverages are shown in the Rates Section.*

Other surcharges or discounts **do not** apply.

#### **Motorcycles, Mopeds and similar 2 or 3 wheel motor vehicles used on public roads, including Trail or Mini-Bikes.**

*(The Accident Prevention Course Discount applies to these vehicles.)*

Racing design motorcycles and sport bikes require special underwriting review.

#### **Seasonal Usage Factor**

A "Seasonal Usage Factor" will be applied to BI, PD and Coll premiums for motorcycles, mopeds, snowmobiles, etc. The Seasonal Usage Factor considers that these seasonal vehicles are not normally driven the entire year.

#### **Off-Road Recreational Vehicles**

Includes Snowmobiles, Golf Carts, ATVs, Dune Buggies, Trail Bikes, Mini Bikes, etc.

- Liability coverage is provided for Golf Carts in The ERIE's HomeProtector and ErieSecure Home, Condo, and Tenant policies.
- For ATVs, statutory ATV PIP must be purchased. (End't. [ABYN07](#) applies.)

#### **Trail Bikes, ATVs and Dune Buggies Licensed for Road Use**

1. **Trail Bikes** - If licensed for road use, rate as Motorcycles, Mopeds and similar 2 or 3 wheel motor vehicles used on public roads.
2. **ATVs and Dune Buggies** - If licensed for road use, apply regular PPA rules and premiums. (PIP is then required by law.) For ATVs, statutory ATV PIP must be purchased. (End't. [ABYN07](#) applies.)

### **RULE 28 MOTORCYCLE CUSTOMIZED EQUIPMENT, ACCESSORIES AND SAFETY RIDING APPAREL** ([AFAA01](#))

A \$3,000 limit is automatically provided if Comp or Coll is carried and there is a covered loss. Higher limits are available.

Coverage is provided for equipment, devices, enhancements and changes, other than those that are original manufacturer installed, that alter the appearance or performance of a covered motorcycle. This includes, but is not limited to:

- any electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or play back recorded media, that are permanently installed on a covered motorcycle using bolts or brackets, including slide-out brackets;
- custom wheels or tires;
- custom paint, decals or graphics;

- custom plating;
- custom exhaust systems;
- chromed accessories;
- saddle bags;
- custom seats;
- windshields;
- sidecars and trailers;
- trike conversion kits; and
- other items on the motorcycle not originally provided by the manufacturer.

Coverage is also provided for safety apparel specifically designed to minimize injury from an accident, including, but not limited to:

- helmets;
- leathers;
- riding boots;
- riding gloves; and
- protective eyewear.

*See Rates Pages for available limits.*

## **RULE 29 RESERVED FOR FUTURE USE**



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The Erie Insurance Company of New York rate/rule manual contains distinct rating program:

1. Policies first issued in Erie Insurance Company of New York on or after December 7, 2012 will use the "Rate Protection" program.

Program names "Rate Protection" will be used throughout the Erie Insurance Company of New York rate/rule manual.

## **RULE 1 ABBREVIATIONS**

Actual Cash Value	ACV
All Terrain Vehicle	ATV
Application	App
Bodily Injury	BI
Collision	Coll
Combined Single Limit	CSL
Comprehensive	Comp
Declarations	Dec
Deductible	Ded
Defensive Driver Plan	DDP
Endorsement	End't.
Medical Expense	Med Exp
New York	NY
New York Auto Policy	AP-NY
Optional Basic Economic Loss	OBEL
Personal Injury Protection	PIP
Physical Damage	Phy Dam
Private Passenger Auto	PPA
Property Damage	PD
Recreational Camping Vehicle	RCV
Supplementary Uninsured/Underinsured Motorists	SUM
Uninsured Motorists	UM
Vehicle Identification Number	VIN

## **RULE 2 LIMITS OF PROTECTION**

### **Liability**

Most premiums shown in this manual are for basic limits. If premiums are for other than basic limits, the limits will be stated. *See Rates Section for other limits.*

When more than one vehicle is insured under a single ERIE policy, the same limits of liability apply to all vehicles.

### **Physical Damage**

#### **ACV**

The actual cash value of the loss to the insured vehicle, less any Ded.

#### **Stated Amount (Antiques and Classics only)**

The actual cash value of the loss to the insured vehicle, less any Ded, subject to a maximum of the amount stated on the Dec or App.

*Stated Amount will not be available on Antiques and Classics added to a policy on and after 10/1/20. All Antiques and Classics added on and after 10/1/20 will be written on an Agreed Value basis.*

#### **Agreed Value (Antiques and Classics only)**

The Agreed Value stated on the Dec or App, less any deductible.

**RULE 3 MINIMUM PREMIUM**

The minimum annual policy premium is \$25. Any policy which generates an annual premium of less than \$25 will be charged \$25.

Minimum premiums are also established for certain coverages. Any coverage which generates an annual premium which is less than the established minimum premium for that coverage will be charged the minimum premium.

**RULE 4 POLICY PERIOD**

Policies are written for a 12 month period subject to:

**Changes**

Use rules and premiums in effect at the inception of the current policy. All changes will be pro-rated.

**Cancellation of Entire Policy or Coverage(s)**

Cancellation by the Named Insured or The ERIE will be pro-rated.

ERIE's form filings and rule filings do not include procedures for suspension of liability coverage. Phy Dam coverage must be suspended if a Photo Inspection of a PPA has not been received by The ERIE as required by NY law. Coverage will be restored effective as of the time of inspection.

If coverage must be "suspended" due to short term storage of a vehicle, coverage must be deleted from the policy by Change Request. When coverage is to resume, it must be added to the policy by Change Request.

If all coverage is to be deleted under a policy, even for a short period, the policy must be cancelled. To continue with The ERIE, a new App must be submitted. (An alternative to cancelling a policy is converting it to a Named Non-Owner Policy - see "[RULE 21 NEW YORK AUTO POLICY](#)")

Agents are reminded to explain to their Insureds the effects of compulsory insurance, compulsory financial responsibility and lienholder's interests in the cancellation of coverages.

**RULES 5 THRU 7 RESERVED FOR FUTURE USE****RULE 8 WHOLE DOLLAR PREMIUM**

The premium for each coverage on a policy will be rounded to the nearest whole dollar. Fifty cents or more is always rounded to the next highest whole dollar.

This also applies to the return premium for policy cancellations.

**RULES 9 THROUGH 19 RESERVED FOR FUTURE USE.****RULE 20 DEFINITIONS****AGE GROUP**

The designation given to the model year of a PPA being rated for Phy Dam.

**BUSINESS USE**

The PPA is customarily used in an occupation, profession or business and:

1. has no employee exposure;
2. has no permanently attached equipment which is listed in the definition of COMMERCIAL AUTO;
3. does not tow a trailer for business or commercial purposes; or
4. the vehicle is not used for wholesale or retail delivery or as a rolling store and has no truckmen exposure.

Driving to or from work is not considered BUSINESS USE.

**COMMERCIAL AUTO**

1. A Truck, Tractor or Trailer used in an occupation, profession or business;
2. A COMMERCIAL PASSENGER AUTO; or
3. A PUBLIC AUTO.

It does not include vehicles defined as BUSINESS USE. It includes:

1. an employee driving exposure,
2. vehicles with permanently attached equipment such as air compressors, pumps and generators, including spraying, welding, building cleaning, physical exploration, lighting and well servicing equipment, cherry pickers and similar devices used to raise or lower workers, or
3. vehicles that tow a trailer for business or commercial purposes.

### **COMMERCIAL PASSENGER AUTO**

A private passenger vehicle owned by a corporation, partnership or association or an individually-owned private passenger vehicle insured on a Commercial or Garage Auto policy.

### **CONVICTION**

A determination of guilt by any court (including a magistrate or juvenile authority) involving a motor vehicle violation. A plea of "nolo contendere" resulting in license suspension/revocation, payment of a fine, imposition of points on driving records, or a jail sentence is also included.

### **DRIVEN TO WORK**

The auto is used to travel to a place of paid employment or to school. This includes car pooling or driving to a transportation hub, such as a bus stop, depot, etc. No more than one drive-to-work rate class per driver is permissible. (For example, if a driver rotates driving two different autos to work, a drive-to-work rate class should be applied to the auto most frequently driven to work. The other auto must be rated for pleasure use.)

### **FARM USE**

A PPA used exclusively in connection with the operation of a farm or ranch owned or rented by the Named Insured who resides on the farm. The auto is not used regularly in connection with any other business or occupation.

### **HEAD OF HOUSEHOLD (Under age 24 - rate as married)**

A widowed, divorced, legally separated or single person under age 24 who has established a separate household and is head of that household, has custody of a minor child and has paid over half the costs of keeping up the home.

### **HIGH PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a wheelbase less than 106.0 inches, a curb weight less than 3,600 pounds, and a Curb Weight-to-Net Horsepower Ratio of 14.0-to-1 or less.

### **HOT CAR**

1989 and Older Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio less than 14.7-to-1.

### **INTERMEDIATE PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio greater than 14.0-to-1 but less than or equal to 16.0-to-1.

### **LIABILITY SYMBOL**

A letter or digit assigned to a motor vehicle based on the physical characteristics, specifications, and loss experience of the vehicle. Used to determine premiums for Bodily Injury Liability, Property Damage Liability, and a Combined Single Limit of Liability Coverage.

### **MARRIED**

A person living with his or her spouse and includes a widowed person. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstances shall be considered as living together.

### **OCCASIONAL OPERATOR**

Any driver not qualifying as the PRINCIPAL OPERATOR of a particular auto.

**ORIGIN DATE**

Determined from the date the policyholder first insured with ERIE on an Erie Insurance Group voluntary Auto Policy. A coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date. Spin-off and rewrite policyholders will be credited for their time insured as a driver (Named Insured or resident relative operator of a private passenger type auto insured) under a previous Erie Insurance Group voluntary Auto Policy.

**PERSONAL INJURY PROTECTION/UM/UIM SYMBOL**

A letter or digit assigned to a motor vehicle based on the physical characteristics, specifications, and loss experience of the vehicle. Used to determine premium for Personal Injury Protection and Supplementary Uninsured/Underinsured Motorists Coverage.

**PHYSICAL DAMAGE SYMBOLS (2011 & SUBSEQUENT MODEL YEARS)**

The two digit numeric designations applied to an auto to rate Comp and Coll Coverage. Two symbols apply to every 2011 model year auto and beyond: a Comprehensive Symbol and a Collision Symbol. These symbols represent the physical characteristics, specifications, and loss experience of the vehicle.

**PHYSICAL DAMAGE SYMBOLS (2010 & PRIOR MODEL YEARS)**

The letter or digit designation applied to an auto to rate Comp and Coll Coverage. It represents the value of the auto as well as other characteristics. (See Physical Damage Symbol Section.)

**PLEASURE USE**

The auto is not used for business and not used to drive to a place of paid employment or to school, including carpooling or driving to a transportation hub such as a bus stop, depot, etc.

**PREMIUM PERFORMANCE CAR**

1990 and Newer Model Years - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.00-to-1 or less, but with a wheelbase of 106.0 inches or longer, or a curb weight of 3,600 pounds or greater.

**PRINCIPAL OPERATOR**

Driver with the highest percentage of use of a particular auto. If two or more drivers have an equal percentage of use, the principal operator is determined on the basis of the use class which develops the highest premium.

**PRIVATE PASSENGER AUTO**

A four wheel land motor vehicle designed mainly to transport people on public roads. It includes station wagons, vans, motor homes and pickup trucks (even those with dual rear wheels) or any other motor vehicle that has been assigned a private passenger Phy Dam rating Symbol(s) in the Physical Damage Symbol Section of this manual. It must be owned by an individual.

PPAs may include vehicles:

1. used for farming or ranching,
2. used by federal government workers,
3. driven to and from work,
4. used principally in business, but not COMMERCIAL AUTO, or
5. that are light trucks which have a Phy Dam symbol assigned to them in the Physical Damage Symbol Section of this manual and DO NOT:
  - a. have an employee exposure,
  - b. have permanently attached equipment as listed in the definition of COMMERCIAL AUTO, or
  - c. tow a trailer for business or commercial purposes.

PPAs do not include:

1. vehicles defined as COMMERCIAL AUTO;
2. vehicles used to carry people or goods for a fee, nor rented to others for a fee. "Fee" does not include payment received in a car pool, or for trips for non-profit, social, educational, or charitable agencies.

**PUBLIC AUTO**

A vehicle of any type used as a public or livery conveyance to carry:

1. children, students and their parents or guardians, faculty and staff, church and organization members (including officials and their employees) or board members and their guests for school, church, or organization activities and incidental operations (such as Boy Scouts, Girl Scouts, Head Start Programs and Day Care Programs).
2. employees to and from work in their employer's owned vehicle.
3. guests and residents of motels, hotels or apartment complexes to and from airports and other points of transportation.

**RELATIVE**

A resident of the Named Insured's home who is a person related to the Named Insured by blood, marriage or adoption. Also included is a ward or any person under age 21 in the care of the Named Insured.

**RESIDENT**

A person who physically lives with the Named Insured in the Named Insured's household. Unmarried, unemancipated children under age 24 attending school full-time, and living away from home, are considered residents of the Named Insured's household.

**SPORTS CAR**

1989 and Older Model Years - A two-door domestic or imported auto designed to carry two passengers with a Curb Weight-to-Net Horsepower Ratio of 30.0-to-1 or less.

1990 and Newer Model Years - A domestic or imported auto designed to carry two passengers or which provides minimal rear seating for two people (commonly referred to as '2 + 2' vehicles) with a Curb Weight-to-Net Horsepower Ratio less than or equal to 25.0-to-1.

**SYMBOL**

See *LIABILITY SYMBOL* and *PHYSICAL DAMAGE SYMBOL* in this section.

**TOTAL LOSS**

A loss in which the cost to repair the vehicle to its pre-loss condition plus salvage value equals or exceeds the Actual Cash Value or, if applicable, the Agreed Value. If the insurer determines that the cost to repair a damaged vehicle exceeds seventy-five percent of the vehicle's actual cash value and if the insurer does not take possession of the vehicle for disposition as salvage, the insurer shall require the vehicle owner to provide the title to the insurer. This applies to vehicles that are eight model years or newer on the date of the loss.

**WARM CAR**

1989 and Older Model Years only - Autos with a Curb Weight-to-Net Horsepower Ratio of 14.7-to-1 thru (and including) 18.6-to-1.

**RULE 21 NEW YORK AUTO POLICY**

ERIE's AP-NY covers PPA's, RCV's and special type miscellaneous vehicles. Autos leased for one year or more are considered owned, if written on a specified auto basis.

**RULE 22 PRIVATE PASSENGER AUTO CLASSES****Driver Assignment**

Permitted drivers will not be added to the policy until they have obtained a drivers license. Young driver classes will be assigned based on their age as of the effective date of the policy period or renewal, regardless of when they are added to the policy. The same youthful operator cannot be assigned to more than one auto.

Assign driver in the following order:

1. **Single Car Policy**



- a. Assign the principal youthful operator.
- b. If there is no principal youthful operator, assign the occasional youthful operator with the highest class factor to the auto.
- c. If there is no youthful operator, assign the adult who most frequently uses the auto.

## 2. Multi-Car Policy - a Principal, Youthful Operator

- a. Assign each principal youthful operator to the auto he or she owns or principally operates.
- b. When a youthful operator is the owner or principal operator of two or more autos, assign the youthful operator to the auto at the highest level of priority listed below:
  - 1) Newest Model Year auto;
  - 2) Auto with the highest Symbol;
  - 3) Auto with the highest annual mileage; then
  - 4) Assign an Adult/Pleasure Class to any remaining autos.

## 3. Multi-Car Policy, Occasional, Youthful Operator

- a. Assign each occasional, youthful operator to the auto he or she most frequently operates, Every occasional youthful operator must be assigned to an auto if there are enough autos on the policy.
- b. If the auto most frequently operated by the youthful driver has already been assigned, the youthful operator should be assigned to the remaining auto he or she is most likely to drive.
- c. In cases where there are more youthful operators than autos, more than one youthful operator may be entered as the driver of an auto. The youthful operator with the highest class factor will determine the premium for that auto

## 4. Adult Operators

- a. Assign an adult operator to any remaining autos.

**NOTE:** The same youthful operator cannot be assigned to more than one auto.

### Adult Classes

Class	Annual Mileage	Definition
<b>A1AS/A1AL</b>	S-Up to 8,500 L-8,501 +	Pleasure Use Only
<b>A1BS/A1BL</b>	S-Up to 8,500 L-8,501 +	Driven to work less than 6 miles one way
<b>A2AS/A2AL</b>	S-Up to 8,500 L-8,501 +	Driven to work 6-10 miles one way
<b>A2BS/A2BL</b>	S-Up to 8,500 L-8,501 +	Driven to work 11-14 miles one way
<b>A3AS/A3AL</b>	S-Up to 12,500, L-12,501+	Driven to work 15-20 miles one way
<b>A3BS/A3BL</b>	S-Up to 15,500, L-15,501+	Driven to work 21-30 miles one way
<b>A3C</b>	Not Applicable	Driven to work 31+ miles one way
<b>A4S/A4L</b>	S-Up to 12,500 L-12,501 +	Business Use
<b>A1AF</b>	Not Applicable	Farm Use

### Exceptions to A Classes

- A. **Car Pool.** When driving is shared equally by two or more drivers, divide the number of miles driven one way by the number of drivers. The result will be used to determine the class.
- B. **Part-time Workers.** When an Insured works part-time, divide the Insured's total weekly miles driven one way by the number of days in the work week. The result will be used to determine the class.
- C. **Government Workers.** The Federal Government will respond to the Liability losses of an employee who is operating his own vehicle on government business. Therefore, the vehicle should be rated according to its otherwise regular use, instead of "Business Use."
- D. **Clergy.** An auto principally used by a member of the clergy will not be considered "Business Use."

## Secondary Rating Classes

Apply only to drivers age 24 and older. See Secondary Rating Class Charts in the Rates Section.

## Young Driver Classes

Young Driver Classes will be assigned based on their age as of the effective date of the policy period or renewal, regardless of when they are added to the policy.

Definition	1st and 2nd Positions	3rd Position (Age of Owner or Operator) Number in box is 3rd Position of Class. Blank box is not a valid position.									
		15*	16	17	18	19	20	21	22	23	
<b>Unmarried Male-Occasional Operator</b>		15*	16	17	18	19	20	21	22	23	
without Driver Training	B1	5	6	7	8	9	0				
with Driver Training	B2	5	6	7	8	9	0				
with or without Driver Training	B1							1	2	3	
<b>Married Male-Owner or Operator</b>		15*	16	17	18	19	20	21	22	23	
without Driver Training	B3	5	6	7	8	9	0				
with Driver Training	B4	5	6	7	8	9	0				
with or without Driver Training	B3							1	2	3	
<b>Unmarried Male-Owner or Operator</b>		15*	16	17	18	19	20	21	22	23	
without Driver Training	C1	5	6	7	8	9	0				
with Driver Training	C2	5	6	7	8	9	0				
with or without Driver Training	C1							1	2	3	
<b>Unmarried Female-Occasional Operator</b>		15*	16	17	18	19	20	21	22	23	
without Driver Training	D1	5	6	7	8	9	0				
with Driver Training	D2	5	6	7	8	9	0				
with or without Driver Training	D1							1	2	3	
<b>Married Female-Owner or Operator</b>		15*	16	17	18	19	20	21	22	23	
without Driver Training	D3	5	6	7	8	9	0				
with Driver Training	D4	5	6	7	8	9	0				
with or without Driver Training	D3							1	2	3	
<b>Unmarried Female-Owner or Operator</b>		15*	16	17	18	19	20	21	22	23	
without Driver Training	E1	5	6	7	8	9	0				
with Driver Training	E2	5	6	7	8	9	0				
with or without Driver Training	E1							1	2	3	

## Exceptions to B, C, D & E Classes

The ERIE will not prorate a young driver turning 24 during the policy period. The class determined at the time of App or renewal will hold throughout the policy period. This also applies to 16 thru 23 year olds.

## Farm Use

When the appropriate young driver class has been determined, and the young driver also qualifies under the definition of "Farm Use," add "F" as the fourth digit of the Class code. Calculate the premium for the young driver as indicated by the Farm class factors in the Rates Section. "Farm Use," add "F" as the fourth digit of the Class code. Calculate the premium for the young driver as indicated by the Farm class factors in the Rates Section.

## RULE 23 PREMIUM DETERMINATION

The Order of Calculation for all coverages is shown in the Rates Section.

Proper PPA class and territory assignment must be determined prior to calculating premiums. For a description of PPA classes, see Rule 22. Assignment of rating territories is explained in the Territories Section.

**Liability**

Minimum BI limits of \$50/100 apply in the event of death.

add of two or more people.

**Personal Injury Protection**

1. **Basic Economic Loss Coverages** (which includes Med Exp, Work Loss, Daily Essential Services--up to \$50,000--and a Death Benefit of \$2,000) must be purchased. (End't. [ABYN05](#) applies.) Work Loss is limited to \$2000 a month; Essential Services to \$25 a day. Also, excess coverage for pedestrians and out-of- state guest passengers is provided without an additional premium. Pedestrian PIP must be bought on motorcycles and similar two or three wheel motor vehicles licensed for road use. (End't. [ABYN04](#) applies.) PIP will never be sold on unlicensed, off-road recreational vehicles, except ATVs.
2. **Optional Basic Economic Loss Coverage**--an Additional \$25,000--**must be offered** along with Basic Economic Loss. (End't [ABYN06](#) applies.)
3. **Additional PIP Benefits**--The following additional limits are available:

Limit	Monthly Work Loss	Daily Essential Services	Death Benefit
\$ 25M	-	-	-
\$ 50M	\$1M	\$25	\$3M
\$100M	\$2M	\$25	\$3M

(End't. [ABYN01](#) applies.)

4. **Coordinating Option:**
  - Secondary on Work Loss Benefits
5. **Deductible Options:**
  - No Ded
  - \$200 Family Ded (Named Insured and Relatives)

**Medical Payments ([ABYN05](#))**

This coverage is provided at no additional cost and is included in the Mandatory Personal Injury Protection End't.

**Uninsured Motorists and SUM - UMBI is MANDATORY**

1. **STATUTORY Uninsured Motorists** - All Policyholders must buy at least \$25/50 Statutory UMBI for coverage inside the boundaries of NY.  
(End't. [ABYU02](#) applies.) Minimum limits of \$50/100 apply in the event of death.
2. **SUM (Supplementary Uninsured/Underinsured Motorists)**- All Policyholders **must be offered** the option to buy SUM equal to BI limit(s). Higher than Liability is not available. SUM applies inside and outside the boundaries of NY. Minimum limits of \$50/100 apply in the event of death.

UM/SUM PD is not available.

(End't . [ABYU01](#) applies.)

**Motorcycle Medical Payments ([AFYM02](#))**

Motorcycle Medical Payments coverage is optional.

See Rates Section

**Physical Damage**

1. **Comp and Coll** - obtain the proper symbol(s) and model year from the Symbol Section of this manual for each auto being rated.
2. **Full Window Glass** - available under either Comp or Coll - waives the deductible for damage to window glass.

### Car/Driver Rating Factor

All private passenger autos will be given a car/driver rating factor that is based on the number of vehicles, the number of drivers and the presence of a youthful operator age 21 or under. The factor is applied to BI, PD, CSL, PIP, UM/SUM, Comp and Coll Coverages. The factor is not applied to nonowned coverages, or motor homes, motorcycles, mopeds, off-road vehicles, miscellaneous vehicles or private passenger autos that do not have liability coverages.

*Refer to the Rates Section to determine the car/driver rating factor.*

### Road Service

Road Service will not be sold without Comp. See Rates Section.

### Discounts

*(See Rates Section for percentage discounts, and see Order of Calculation in the Rates Section for the applicability of each discount on specific vehicle types.)*

#### 100% Farm Use Discount

*This discount does not apply to PPAs in the Rate Protection program.*

PPAs used exclusively in connection with the operation of a farm owned or rented by the Named Insured who **resides on the farm** (including use incidental to living on a farm) are eligible for a discount. The auto may not be used regularly in connection with any other business or occupation.

#### Multi-Car Discount

*This discount does not apply in the Rate Protection program.*

If two or more PPAs (including "regular use" antiques and classics) are voluntarily insured by The ERIE, they may qualify for a discount. They do not have to be insured on the same policy, but they must all be owned and used by a Named Insured or a resident relative. PPAs owned by or co-titled to non-resident relatives are not eligible for this discount. Autos leased for a period of one year or more are considered owned autos.

This discount also applies to a single vehicle insured on a AP-NY when:

- another PPA (including a "regular use" antique or classic) is insured on an ERIE NYCAP or NYGAP, and
- the Named Insured on the AP-NY has unlimited personal use of a company-furnished PPA (including a "regular use" antique or classic). The qualifying vehicle does not have to be insured by ERIE or titled to the Named Insured listed on the AP-NY.

Each auto must be covered for BI, PD, CSL or Coll.

#### Driver Training Discount

*This discount does not apply to PPAs (excluding motor homes) in the Rate Protection program.*

(All Driver's Training Courses listed below are at the Insured's expense.)

##### 1. Traditional Classroom Training Discount

Young drivers under age 21 who successfully complete a drivers training course which has the **official approval of the NY Department of Education or other educational agency** are eligible for a discount. Evidence, showing that the young driver(s) of the insured auto completed an accredited driver training course, must be visually verified by the Agent. Satisfactory evidence is a certificate of completion signed by a school official or a completed Form [AMWD2](#).

##### 2. DMV Certified Behind-The-Wheel Instruction

Young drivers under age 21 who successfully complete behind the wheel lessons with a school that has the **official approval of the NY Department of Motor Vehicles** are eligible for a discount. Evidence, showing that the young driver(s) of the insured auto completed an accredited Behind-The-Wheel Instruction course, must be visually verified by the Agent. Satisfactory evidence is a certificate of completion signed by a school official or a completed Form [AMWD2](#).

#### Age 55 or Over Discount

*This discount does not apply to PPAs (excluding motor homes) in the Rate Protection program.*

PPAs principally driven by Insureds who have reached the age of 55 are eligible for a .05 Class Factor discount which will be applied on the anniversary date of the policy **after** the driver has turned 55.

### **Passive Restraints Discount**

*The discounts in the table below do not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the discounts that apply to PPAs (excluding motor homes) in the Rate Protection program.*

Basic PIP, OBEL and Additional PIP will be discounted for all PPAs with factory-installed passive (*automatic*) seat belts or air bags. Autos with passive restraints as standard equipment are designated with a pound sign (#) in the Physical Damage Symbol Section of this manual.

### **Anti-Theft Device Discount**

*The discount amounts below do not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the discounts that apply to PPAs (excluding motor homes) in the Rate Protection program.*

Comp premiums will be discounted on autos equipped with Anti-Theft Devices. The only Anti-Theft Devices not qualifying for this discount are "home-made" devices that are not available to the general public, factory-installed tapered door locks, and factory-installed interior hood lock releases. However, the auto must have the latter to qualify for this discount. Evidence of installation must be verified by the Agent for the discount to be applied. **If a vehicle is equipped with more than one qualifying device, 25% is the highest discount that will be allowed.** [See Anti-Theft Discount Chart.](#)

- A. **Active Device** - A discount will be applied when an Active Anti-Theft Device is installed or attached to an auto. Various disabling devices are categorized as ACTIVE systems if a separate manual step IS required to activate or engage the device.

ACTIVE DEVICES INCLUDE:

1. One which disables the vehicle by making the fuel, ignition, or starting system inoperative, or
2. A hood locking mechanism (if unlocked by a key or electronic device) which can only be released from the inside of the vehicle.

- B. **Passive Device** - A discount will be applied when a Passive Anti-Theft Device is installed or equipped on an auto. A disabling device is categorized as PASSIVE if a separate manual step IS NOT required to activate the device. The device activates automatically when the ignition is turned off or the door is locked.

PASSIVE DEVICES INCLUDE:

1. One which disables the vehicle by making the fuel, ignition or starting system inoperative, or
2. Central based computer system.

- C. **Audible Alarm System** - a discount will be applied when an auto is equipped with such a system.

- D. **Window Etching** - The etching of a VIN or other unique, identifying symbol on at least the windshield, door glass, rear window, T-top and the moon/sun roof of an auto according to the standards listed in Section 2336 (f) of the insurance law qualifies for a discount.

- E. **Electronic Homing Device** - A discount will be applied for an electronic homing device that uses a radio frequency network in conjunction with a police agency equipped to monitor such signals.

**F. Anti-Theft Discount Chart**

Categories and Combinations	Total Factor
Active Device	.95
Window Etching	.95
Passive Device	.90
Audible Alarm System	.90
Active Device & Window Etching	.90
Passive Device & Window Etching	.85
Audible Alarm System & Window Etching	.85
Electronic Homing Device	.85
Active & Electronic Homing Devices	.80
Window Etching & Electronic Homing Device	.80
All Other Allowable* Combinations	.75

\* Active Device, Passive Device and Audible Alarm System discounts cannot be combined with one another. The single highest discount applies.

**Anti-Lock Brakes Discount**

*The discount amounts below do not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the discounts that apply to PPAs (excluding motor homes) in the Rate Protection program.*

An anti-lock brake system provides protection not offered by conventional braking systems by use of computer technology to control wheel speed during braking and allows for safer stops without skidding or loss of steering.

BI, PD, CSL, Basic PIP, OBEL, Additional PIP and Coll premiums for 1983 and newer Model Year vehicles equipped with factory-installed anti-lock brake systems will be reduced:

- for two-wheel anti-lock brake systems,
- for four-wheel anti-lock brake systems.

A listing of 1983 and newer Model Year vehicles available with four-wheel Anti-Lock Brake Systems as standard or optional equipment is located in the Symbol Section of this Manual.

**Multi-Policy Discount***Rate Protection Program*

All vehicles written on an AP-NY will receive a discount if the following criteria are met:

- A HomeProtector, Mobile HomeProtector, Personal Catastrophe Liability, BoatProtector, or ErieSecure Policy must be written with The ERIE.
- The Named Insured must be the same on all policies.

If separate AP-NYs are in force, both policies are eligible for the Multi-Policy Discount if a HomeProtector, Mobile HomeProtector, Personal Catastrophe Liability, BoatProtector, ErieSecure Policy is in force. A Change Request must be submitted to tie the separate auto policies and the HomeProtector, Mobile HomeProtector, or ErieSecure Policy together.

**NOTE:** If the parents of a young driver receive a Multi-Policy Discount and the youthful driver has a separate auto policy, the youthful driver will **not** receive a Multi-Policy Discount. The youthful driver does not have a HomeProtector, Mobile HomeProtector, or ErieSecure Policy and therefore does not meet the qualifying criteria.

The discount should be added during the policy period if the HomeProtector, Mobile HomeProtector, Personal Catastrophe Liability, BoatProtector, or ErieSecure Policy is written after the auto policy effective date. A Change Form must be submitted for the discount to be added. The discount will be pro rated for the remainder of the policy period.

The discount should be removed during the policy period if the HomeProtector, Mobile HomeProtector, Personal Catastrophe Liability, BoatProtector, or ErieSecure Policy is cancelled. A Change Form must be submitted for the discount to be removed.

Policyholders are notified of all available discounts and advised to contact their Agents if a discount is not applied. A Change Form must be submitted if a discount should have been added.

### **Accident Prevention Course Discount**

*See Rates Section for the discount that applies to PPAs (excluding motor homes) in the Rate Protection program.*

A discount is available for all principal drivers of any age who have passed a course approved by the New York Department of Motor Vehicles. If evidence of completion of the course is not received within 90 days of the completion date, the discount shall be applied as of the date evidence of completion is received and will only apply until 3 years from the date of completion of the course. If the request for this discount is received during the last 45 days of the policy period, the discount will be applied at the beginning of the next policy period.

All vehicles licensed for road use qualify for the Accident Prevention Course Discount. Each vehicle on which the applicable driver is listed as a principal driver will receive the discount.

Please refer to the DMV website at <http://www.nysdmv.com/pirp.htm> for the complete listing of all classroom-based and internet/alternate delivery method course providers, and for any future revisions or additions to the list of approved providers.

### **Youthful Driver Discount**

*This discount does not apply in the Rate Protection program.*

The Youthful Driver Discount applies to coverages on private passenger autos, customized vehicles, regular-use antiques and classics when the following criteria are satisfied:

- **Driver Age Requirement.** The young driver must be between the ages of 15 and 20 (driver age is determined as of the policy effective date).
- **Marital Status Requirement.** The young driver must be unmarried.
- **Driver's License Requirement.** The young driver must have a driver's license.
- **Residence Requirement.** The young driver must reside with his or her parents. (A young driver that attends a college, university or other higher learning institution and resides at his or her parents' residence during breaks satisfies the Residence Requirement.)
- **Driving Record Requirement.** During the past 5 years, all drivers in the household must not have any at-fault claims with a payment in excess of \$100. For purposes of this discount, the \$100 claim threshold refers to the amount actually paid for the claim, less salvage or subrogation. Claims that occurred with other insurers prior to joining The ERIE will be considered if they occurred within the past 5 years.

During the past 3 years, the young driver must not have any moving violations. Any violation, whether surchargeable or not under The ERIE's DDP, will render a driver ineligible to receive the Youthful Driver Discount. All other drivers in the household must not have any surchargeable moving violations in the past 3 years; otherwise the young driver is ineligible for the discount.

*is a vehicle level discount. The discount is applicable to the vehicle on which the young driver is rated. If there are multiple young drivers in the household that are rated on separate vehicles, each may be eligible to receive the discount, provided the criteria are met.*

The Youthful Driver Discount will be removed if:

- The young driver has a DDP accident surcharge added to the policy were it not forgiven by First Accident Forgiveness or by Feature Fifteen. If an accident occurs that will result in the removal of the discount, the discount will be removed at the policy's next renewal. Accidents by other drivers in the household will not affect the removal of the discount.
- The young driver has a surchargeable moving violation(s). Any surchargeable violation or combination of violations generating 2 or more surcharge points under the DDP Program will result in the discount being

removed at the policy's next renewal. Moving violations by other drivers in the household will not affect the removal of the discount.

- The young driver reaches age 21. The discount will be removed at the policy's next renewal on or after the date the driver reaches age 21.
- The young driver marries. The discount will be removed at the time the rating class is changed from unmarried to married (i.e. discount is removed immediately, not at the policy's next renewal).
- If the young driver is receiving the Youthful Driver Discount, the discount will continue if the young driver is written on his or her own ERIE policy.

### **Daytime Running Lights Discount (DRL)**

*The discount amount below does not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the discount that applies to PPAs (excluding motor homes) in the Rate Protection program.*

A discount on premiums is available for a PPA that is equipped with factory-installed Daytime Running Lights. Agents must verify that the PPA is so equipped before applying the discount.

### **College Student Discount**

*This discount does not apply to PPAs in the Rate Protection program.*

*(If the College Student Discount applies, the Reduced Usage Discount is not applicable)*

*This discount applies to college students age 23 or younger.*

College students who spend most of the college term away from home without the use of an auto present a reduced exposure. A discount will apply if the young unmarried driver:

- is a full-time college student, and
- does not live at home, and
- does not have a vehicle at school.

### **Pay Plan Discount**

A discount applies if one of the following ERIE pay plans is selected:

- **Plan A** – entire premium is paid by policy effective date.
- **Plan B**– one third of the premium is paid by policy effective date. One third of the premium is paid within 60 days after policy effective date.

### **Reduced Usage Discount**

This discount does not apply in the Rate Protection Program.

*(If the Reduced Usage Discount applies, the College Student Discount is not applicable).*

*The discount amount below does not apply to PPAs in the Rate Protection program. See Rates Section for the discount that applies to PPAs in the Rate Protection program.*

A vehicle that meets all of the following conditions is eligible for a Reduced Usage Discount:

1. The vehicle is a PPA, non-restricted Antique Auto, Classic Auto, Special Interest Auto or Customized Van rated as a PPA (excluding Motor Homes).
2. The vehicle is written on a policy that has at least one additional vehicle which qualifies for the multi-car discount.
3. The vehicle will not be driven for a period of at least 90 consecutive days during the policy period.
4. The entire 90 day consecutive day lay-up period falls between October 1 and April 30.

*For Policyholders who are active members of the U.S. Military, Reserves or National Guard, numbers 2 and 4 do not apply.*



Because coverage is provided for a full year at a reduced rate, neither the auto with this reduced rate nor individual coverages written on such auto are to be cancelled during the policy period. This discount cannot be added retroactively. Only after the Named Insured has actually disposed of the auto will it be removed from the policy.

**Claims/Violation Free Discount** (*Previously Safe Driver Discount*)

*Rate Protection Program*

Claims/Violation Free Discount only applies to vehicles with liability coverage.

This discount is designed so that drivers who have not had accidents and violations pay lower rates than those who have had accidents and violations.

A driver will initially qualify for the discount if they:

- are moving violation free; and
- have had no paid claims,

during the five years prior to the policy effective date. Any claim in which the driver is unknown will be assigned to the first named insured or spouse.

Rates on PPAs, Motor Homes, Regular Use Antiques, Classics and Special Interest Autos will receive the discount.

A driver will have the discount reduced or removed if they:

- Had an accident in which The ERIE made aggregate property damage payments in excess of \$2,000; or
- Had an accident in which The ERIE made payments on bodily injury coverage in excess of \$500; or
- Had a 2<sup>nd</sup> accident during the a 5-year review period in which The ERIE made aggregate property damage payments in excess of \$500, but not in excess of \$2,000; or
- Had a major or minor violation. The discount will NOT be reduced or removed due solely to one minor violation.

**Determination of Amount of Discount**

For purposes of this rule:

- if payment for an accident is made under an ERIE policy, the discount will not be reinstated/increased on that policy even if the driver responsible for the accident is removed from that policy.
- the only exception for a discount to be reinstated/increased is if a driver is added with a DDP surcharge for an accident paid by another carrier and that driver is then removed from the policy, the discount will be reinstated/increased if the policy has no other accidents.
- a policy with a DDP accident surcharge is not eligible for the discount.
- violations subject to The ERIE's DDP will not affect whether the discount applies except during the first three years with The ERIE.
- Feature Fifteen will have no effect on the use of an at-fault accident to determine if the discount applies to a policy.
- a coverage lapse of 30 days or more is considered an interruption of coverage and initiates a new origin date and will result in the loss of this discount.
- for rewritten or spin-off business from an existing voluntary Erie Insurance Group Auto Policy, the date the Named Insured was added on the previous policy will be used as the origin date of the new policy.
- a policy may not be rewritten/spun-off for the purpose of obtaining or increasing this discount.

## Surcharges

### Performance Car Factors

*This surcharge does not apply in the Rate Protection program.*

[See Rule 20 for Performance Car definitions.](#)

A. **1989 and Older Model Years** - Three performance car categories can apply to autos manufactured before the 1990 model year:

- Hot Car
- Sports Car
- Warm Car

Models built prior to 1970 are a factor of 1.00. Applicable factors are listed in the Performance Car Factor table in rate pages. Performance Car Factor does not apply to Warm Cars.

B. **1990 and Newer Model Years** - Four performance car categories can apply to autos manufactured for 1990 and newer model years:

- High Performance Car
- Intermediate Performance Car
- Sports Car
- Premium Performance Car

Applicable factors are listed in the Performance Car Factor table in the rate pages. Performance Car factors do not apply to 2011 and subsequent model year vehicles.

**NOTE:** The above performance car designations and factors never apply to station wagons, vans or minivans regardless of their Weight-to-Horsepower Ratio. They do apply, however, to light duty pickup trucks and sport utility vehicles.

### Driving Record Rating Plan

*Rate Protection Program*

#### A. Eligibility

PPAs, Motor Homes, Antiques, Classics and Special Interest Autos (except those rated as "restricted use") are subject to rating under this plan.

Vehicles that may **not** be rated under the Driving Record Rating Plan are:

- Motorcycles, snowmobiles and similar "special type" vehicles.
- Autos covered on a Garage policy.
- Fleet rated autos.
- Commercially rated autos.
- Restricted Antiques, Classics and Special Interest Autos.
- Driver training vehicles.
- Public Autos.

Accidents/violations that occur while using these vehicles will not be considered when rating PPAs, Motor Homes, and regular use Antiques, Classics and Special Interest Autos.

#### B. Application

Driving Record Rating factors are driver-level factors, which are based upon chargeable accidents/violations (*see Rates Section*). These factors apply to the following coverages: BI, PD, CSL, PIP and Coll.

Chargeable accidents/violations, including those involving a nonowned auto, will be assigned to the driver who had the accident/violation.

The Driving Record Rating factors for any one driver will not be used in the premium calculation of more than one auto at a time.

The Driving Record Rating factors used in a vehicle's premium calculation will be determined from the drivers that primarily operate that vehicle. If more than one driver primarily operates the same vehicle, the largest factors will apply.

A Driving Record Rating factor of 3.000 is the maximum factor that will be applied.

If a permitted Driver not listed on the policy is responsible for a chargeable accident/violation, that accident/violation will not be used in factor determination until the driver is licensed and added to an ERIE policy.

### C. Major Violations

Major violations which result in a conviction can be used to determine a Driving Record Rating factor. The experience period for major violations is the 36 months ending on the last day of the fourth month preceding the month of the effective date of the policy. Major violations used to determine Driving Record Rating factors are defined as follows:

1. Speeding more than 20 miles per hour over the legal limit
2. Assault with an auto
3. Drag racing
4. Driving under suspension
5. Driving while under the influence of alcohol or drugs
6. Attempting to evade arrest in an auto
7. Felony involving an auto
8. Hit-and-run or leaving the scene of an accident without reporting
9. License Suspension due to point accumulation or moving traffic violation
10. Permitting Unlicensed Operator to Drive
11. Reckless driving that causes bodily injury

### D. Chargeable Accidents

Chargeable accidents used to determine Driving Record Rating factors are defined as follows:

1. An accident resulting in a BI payment in excess of \$500 (not including claims adjustment expenses) in the last 3 years preceding the policy effective date;
2. An accident resulting in a combined PD, Coll payment in excess of \$500 (not including claims adjustment expenses) in the last 3 years, if the accident also resulted in a BI payment in excess of \$0 (not including claims adjustment expenses); or
3. An accident resulting in a combined PD, Coll payment in excess of \$2000 (not including claims adjustment expenses) in the last 3 years preceding the policy effective date.

For renewal business, the experience period is the last 3 years preceding the renewal processing date.

If a new driver is added to a policy midterm, any applicable Driving Record Rating factor will apply as of the date the new driver is added.

### E. Exceptions to Assignment of Driving Record Surcharge

Regardless of cost, an accident/violation will not be used in factor determination if any of the following apply:

1. The owner, operator or The ERIE has received reimbursement or a judgment of 1/3 or more of the value of the damaged property (the lesser of our estimate or the other party's estimate).
2. The auto was lawfully parked.
3. The auto was struck from the rear by another vehicle and the Applicant or driver was not convicted of a moving violation in connection with the accident.
4. The auto was struck by a hit-and-run driver and a report was made to the police within 24 hours.

5. The driver of the other auto involved in the accident was convicted of a moving violation and the Applicant or driver was not.
6. Payments were made under Comp or Roadside Service only.
7. The accident occurred while the auto was being driven in response to an emergency call as a paid or volunteer member of a law enforcement agency, police or fire department or first aid squad, or was performing any other function on behalf of a governmental or public agency in a public emergency.
8. The accident occurred while the Insured, or an operator who was a resident in the same household, was driving a motor vehicle other than a private passenger auto or a vehicle for hire for an employer, and the accident did not result in a conviction for a moving traffic violation.
9. The accident occurred while the operator was driving an employer's vehicle in the course of business, and such accident was not caused intentionally or by gross negligence of the operator. Gross negligence does not mean failure to drive or operate a vehicle which has a defective condition that is known to the operator, provided the operator had reported such defective condition to his/her immediate supervisor or employer.
10. The responsible operator is now deceased, excluded from coverage, or no longer drives the auto regularly or occasionally.

#### F. Refund

Under the following circumstances, a refund (or a credit to the current policy) will be made in the appropriate amount:

1. If it is later learned that the surcharged accident falls under one of the above exceptions;
2. If it is later learned that the violation was reversed;
3. If the accident/violation was counted by mistake, carelessness, misinformation or other error; or
4. If no claim was made during the three year period following the date of the accident for which a reserve had been established, or the statute of limitations has expired and no suit was filed.

#### G. Change of Drivers

Anytime a Policyholder or driver is transferred from one policy to another, within the same company, any accidents or violations on record for that driver are transferred.

#### H. Change of Autos

When autos are transferred from one policy to another, or added to a policy, the application of Driving Record Rating factors will be redetermined.

#### I. Partial Cancellations

On a multi-car policy, if liability coverages are removed or the entire vehicle is removed, the application of Driving Record Rating factors will be redetermined.

#### Inexperienced Operator

*The surcharge amount below does not apply to PPAs (excluding motor homes) in the Rate Protection program. See Rates Section for the surcharge that applies to PPAs (excluding motor homes) in the Rate Protection program.*

An inexperienced operator surcharge will be applied to a vehicle **principally driven** by an individual who has been licensed for less than three years. A 20% surcharge will be applied.

PPAs, motor homes, antiques and classics (except those rated as "restricted" use) are subject to rating under this plan. The Inexperienced Operator Surcharge will not be applied to motorcycles, snowmobiles or similar "special type" vehicles.

The ERIE will not prorate a principal operator attaining three years driving experience during the policy period. The surcharge determined at the time of application or renewal will hold throughout the policy period.

If an inexperienced operator is the principal driver of more than one car, the Inexperienced Operator Surcharge applies only once and is assigned to the car which is driven most frequently.

### Customer Incentives

#### First Accident Forgiveness

##### *Rate Protection Program*

The ERIE will not increase the premium for the first paid claim which is presented on an AP-NY.

For purposes of this rule only one paid claim will be forgiven per policy. The policy will not be eligible for another claim waiver in the event of a future paid claim even if the driver responsible for the paid claim is removed from the policy.

## **RULE 24 MISCELLANEOUS PASSENGER AUTOS AND TRAILERS**

### Special Interest Autos

Certain autos of particular interest have shown a trend to maintain or appreciate in value (from their original price new) as they become older. For these autos, special rating procedures must be applied to reflect their current market value.

The autos listed below have achieved these qualifications, and must be rated under this rule without exception. They may not be insured as antique or classic cars. Please note that approval is required from Personal Auto Underwriting before binding coverage on these autos.

AC Cobra Roadster 260 (1962) *(may also be referred to as "Shelby Cobra")*  
 AC Cobra Roadster 289 (1962-65) *(may also be referred to as "Shelby Cobra")*  
 AC Cobra Roadster 427 (1965-68) *(may also be referred to as "Shelby Cobra")*  
 Allard J2X (1952-54)  
 Aston Martin DB Mark IIIB Drophead Coupe (1958-59)  
 Aston Martin DB4 Convertible (1960-63)  
 Aston Martin DB5 Convertible (1963-64)  
 Aston Martin DB6 Convertible (1965)  
 Aston Martin Volante (1966-68)  
 Bentley Sedanca JY (1946-52)  
 Bentley Continental Convertible (1955-66)  
 Bentley Continental Coupe (1959-66)  
 Bentley Continental Fastback (1952-59)  
 Bentley Continental Sedan (1959-62)  
 Bentley Convertible (1952-55) & (1959-65)  
 Bentley Corniche Drophead Coupe (1969-75)  
 Bentley Flying Spur (1957-66)  
 Bizzarrini 5300GT Strada Coupe (1966-69)  
 BMW 507 Convertible (1956-59)  
 BMW M1 Coupe (1979-80) *(high performance)*  
 Chevrolet Camaro ZL-1 (1969)  
 Chevrolet Corvette (1953)  
 Chevrolet Corvette L-88 427 (1967-69)  
 Chevrolet Corvette ZL-1 (1969)  
 Chevrolet Impala Z11 409 (1963)  
 Dodge Daytona 426 (1969)  
 Ferrari (All models from 1947 to present) \*  
 Ford Fairlane Thunderbolt 427 (1964)  
 Jaguar D-Type Roadster (1954-56)  
 Jaguar XK 120 Roadster (1949)  
 Lamborghini 350GT (1964-66)

Lamborghini Countach (1974-90) (*high performance*)  
 Lamborghini Miura/Miura S (1966-71) (*sports car*)  
 Lamborghini Miura SV (1971-72) (*sports car*)  
 Lancia Aurelia Convertible (1956-59)

Maserati Ghibli Spyder (1969-72) (*high performance*)  
 Maserati Mistral Spyder Convertible (1964-69)  
 Maserati 3500 GT Spyder (1960-61)  
 Maserati 3500 GTi Spyder Roadster (1962-64)  
 Mercedes-Benz 300C Cabriolet (1956-57)  
 Mercedes-Benz 300D Convertible (1958-62)  
 Mercedes-Benz 300S (1952-56)  
 Mercedes-Benz 300SC (1956-57)  
 Mercedes-Benz 300SL Gullwing Coupe (1954-56)  
 Mercedes-Benz 300SL Coupe/Roadster (1957-63)

Porsche Carrera II (1962-65)  
 Porsche Carrera RS (1973-74) (*high performance*)  
 Porsche Carrera Speedster (1956-58)

Rolls-Royce Phantom V Limousine (1960-67)  
 Rolls-Royce Silver Cloud Drophead Coupe (1956-62)  
 Rolls-Royce Silver Cloud Convertible (1963-66)

Toyota 2000GT (1967-70)

- \* Most Ferrari automobiles are high performance cars. Others are classified as either intermediate performance or sports cars. Please contact your Personal Auto Underwriter to determine performance classifications for Ferrari. For rating purposes, performance car designations and surcharges do not apply to models built prior to 1970. For 1970 and later models, performance car surcharges apply only to **regular use** autos. Restricted use autos are not surcharged.

Other autos that are in excellent condition should also be rated as Special Interest Autos if they have appreciated from their original price new up to or beyond a present value of \$60,000 (\$150,000 for 2011 and subsequent model years). A certified appraisal of the auto may be required. Contact your Personal Auto Underwriter if you are not sure whether a particular model should be classified as a Special Interest Auto.

The following rating procedures are for regular and restricted use. No more than 500 miles annually may be driven for vehicles that are rated as restricted use. Mileage above this amount must be rated as regular use. When restricted use is selected, the discounted rates reflect limited use of the vehicle on a year-round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

## Liability, PIP, and UM/UIM

### A. Regular Use

All PPA rules and rates, including discounts and surcharges, apply. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply, except for Ferrari with a model year of 1990 and newer. Ferrari automobiles with a model year of 1990 and newer will be assigned Liability and PIP/UM/SUM symbol Factors directly from the VIN Table.

Charge 100% of the proper PPA rates. For 1970 and newer models, the appropriate performance car surcharge should be applied. Performance Car surcharge amounts are listed under the Order of Calculation in the PPA RATES section.

### B. Restricted Use

Charge 25% of the proper PPA rates for Liability and PIP coverages. Charge full UM/SUM premium.

PPA discounts or surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply, except for Ferrari with a model year of 1990

and newer. Ferrari automobiles with a model year of 1990 and newer will be assigned Liability and PIP/UM/SUM Symbol Factors directly from the VIN Table.

### **Physical Damage**

*(Minimum deductibles are \$250 Comp and \$500 Coll.)*

**NOTE:** Phy Dam losses involving Special Interest Autos will always be settled according to the **Agreed Value** provision contained in the policy.

#### **2010 & Prior Model Years**

##### **A. Regular Use**

All PPA rules and rates, including discounts and surcharges, apply.

1. Obtain appropriate PPA base rate located in Rates Section.
2. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
3. Determine the Phy Dam symbol based on **Agreed Value**. If the **Agreed Value** exceeds \$80,000, contact your Personal Auto Underwriter. Multiply by this Physical Damage Symbol factor.
4. Multiply by appropriate Ded Factors located in Rates Section.
5. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

##### **B. Restricted Use**

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier.*

Tier factors apply. PPA discounts and surcharges do not apply **except** for the Multi-Policy Discount and Pay Plan Discount.

1. Obtain appropriate PPA Base Rate located in Rates Section.
2. Multiply above rate by appropriate factor listed below:  
Comprehensive: .80 Collision: .65
3. Multiply by the **present** Model Year factor. For application under this rule, the present model year matches the current calendar year.
4. Determine the Phy Dam symbol based on **Agreed Value**. If the **Agreed Value** exceeds \$80,000, contact your Personal Auto Underwriter. Multiply by this Physical Damage Symbol factor.
5. Multiply by Ded Factor.
6. Multiply by Multi-Policy Discount Factor.
7. Multiply by Tier Factor.
8. Multiply by Pay Plan Factor.
9. PPA discounts and surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount.

*See Rates Pages for appropriate factors.*

#### **2011 & Subsequent Model Years (\$150,000 and above)**

##### **A. Regular Use**

All PPA rules and rates, including discounts and surcharges, apply.

1. Determine the exact make and model, including the body style of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid if the vehicle is new. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on **Agreed Value**.

3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate PPA base rates located in Rates Section.
5. Multiply the Comp base rate by the Comp Symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
6. Multiply by appropriate Ded Factors located in Rates Section.
7. Continue with other steps from Order of Calculation as applicable. **See Rates Section.**

## B. Restricted Use

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier.*

Tier factors apply. PPA discounts and surcharges do not apply **except** for Multi-Policy Discount and Pay Plan Discount.

1. Determine the exact make and model, including the body style of the vehicle (coupe, convertible, etc.). For example, Ferrari 599 GTB Fiorano coupe.
2. Determine the cost new or the price paid. Do not include sales tax or destination charges when determining this price. If the vehicle is pre-owned, determine the value based on Agreed Value.
3. Contact the Home Office for the Comp and Coll symbols.
4. Obtain appropriate PPA base rates located in Rates Section.
5. Multiply appropriate base rates by the factors listed below:
  - a. Comprehensive: .80 Collision: .65
6. Multiply the Comp base rate by the Comp symbol factor. Multiply the Coll base rate by the Coll Symbol factor.
7. Multiply by appropriate Ded Factors located in Rates Section.
8. Multiply by Multi-Policy Discount Factor.
9. Multiply by Tier Factor.
10. Multiply by Pay Plan Factor.

*See Rates Pages for appropriate factors.*

### **Antique Autos**

Autos that are 25 years or older may be rated as Antique Autos if they have been kept in good running condition and/or licensed as an antique with the Department of Motor Vehicles. Vehicles in poor condition that have not been well-maintained should not be written under this rule regardless of age. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as antiques. They must be rated according to that rule.

The ERIE reserves the right to inspect Antique Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

### **Regular Use**

The auto is driven for pleasure, work, or business with unlimited mileage.

### **Restricted Use**

The auto is driven less than 500 miles annually. When selected, the discounted rates reflect limited use of the vehicle on a year round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.



## Liability

### A. Regular Use

Apply all current PPA rules and rates including discounts and surcharges. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

### B. Restricted Use

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier. In the Rate Protection Program, follow the Misc PPA Order of Calculation.*

Charge 25% of the base rate for Liability and PIP coverages. Charge full UM/SUM premium. Liability Symbol and PIP/UM/SUM/Symbol Factors of 1.00 apply.

Tier Factors apply. Discounts and surcharges do not apply, except for the Multi-Policy Discount and Pay Plan Discount.

## Physical Damage

*(Minimum Comp Ded is \$50.)*

Phy Dam losses involving Antique Autos will always be settled according to the **Agreed Value** provision contained in the policy.

### A. Physical Damage Symbol & Model Year

All Antique Autos will be insured on an **Agreed Value** basis. The **Agreed Value** should be applied to the 1989 and Older Model Year Autos Price-Symbol Table located in the Physical Damage Symbol Rules Section of this manual. Once the Phy Dam Symbol has been determined, assign the appropriate model year.

**NOTE:** For Antique Autos, the appropriate Model Year will always be the oldest Model Year shown on the Model Year/Symbol Factors charts located in the PPA Rates Section of this manual.

#### Regular Use

Apply PPA rules and rates including discounts and surcharges. Determine Model Year and Phy Dam Symbol based on **Agreed Value**.

### B. Restricted Use

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier.*

Tier Factors apply. PPA discounts or surcharges do not apply, **except** for the Multi-Policy and Pay Plan Discounts.

Obtain appropriate Misc. PPA rate located in Rates Section.

1. Multiply rate developed above by appropriate factor listed below:

Comprehensive: .80 Collision: .30

2. Multiply by the appropriate Misc PPA Model Year factor. For purposes under this rule, the appropriate model year factor will always be the oldest factor displayed on the rates pages.

3. Determine the Misc PPA Phy Dam symbol based on **Agreed Value**. Multiply by this Physical Damage symbol factor.

4. Multiply by Misc PPA Ded Factor.

5. Multiply by PPA Multi-Policy Discount Factor.

6. Multiply by PPA Tier Factor.

7. Multiply by PPA Pay Plan Factor.

*See Rates Pages for appropriate factors.*

### Classic Autos

Autos that are 10 years or older may be rated as Classic Autos if, because of limited production or exceptionally fine workmanship, they have achieved rare or historic interest through being restored, maintained, or preserved. Autos listed under the "Special Interest Autos" rule in this section cannot be insured as classics. They must be rated according to that rule.

The ERIE reserves the right to inspect Classic Autos in order to verify their value. The minimum amount for which these autos may be insured is \$5,000. Depending upon their usage, they may be rated on a Regular or Restricted Use basis.

### Regular Use

The auto is driven for pleasure, work, or business with unlimited mileage.

### Restricted Use

The auto is driven less than 500 miles annually. When selected, the discounted rates reflect limited use of the vehicle on a year round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages can be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

### Liability

#### A. Regular Use

Apply all current PPA rules and rates including discounts and surcharges. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply for Classic Autos built prior to 1990. For model years 1990 and newer, the factors will be assigned from the VIN Table.

#### B. Restricted Use

*Note: In the Rate Protection Program, the "tier" refers to Underwriting Tier. In the Rate Protection Program, follow the Misc PPA Order of Calculation.*

Charge 25% of the base rate for Liability and PIP coverages. Charge full UM/UIM premium. Tier Factor applies. Discounts and surcharges do not apply, **except** for the Multi-Policy Discount and Pay Plan Discount Liability Symbol and PIP/UM/UIM Symbol Factors of 1.00 apply.

### Physical Damage

*(Minimum Comp Ded is \$50.)*

Phy Dam losses involving Classic Autos will always be settled according to the **Agreed Value** provision contained in the policy.

#### A. Physical Damage Symbol & Model Year

All Classic Autos will be insured on an **Agreed Value** basis. The **Agreed Value** should be applied to the appropriate Price-Symbol Table located in the Physical Damage Symbol Rules section of this manual. Once the Phy Dam symbol has been determined, assign the appropriate Model Year.

#### B. Regular Use

Apply PPA rules and rates including discounts and surcharges. Determine Model Year and Phy Dam symbol based on **Agreed Value**.

#### C. Restricted Use

*Note: In the Rate Protection Program, "tier" refers to Underwriting Tier.*

Tier Factors apply. PPA discounts and surcharges do not apply, **except** for the Multi-Policy and Pay Plan Discounts.

1. Obtain appropriate Misc PPA rate located in Rates Section.
2. Multiply rate developed above by appropriate factor listed below:  
Comprehensive: .80 Collision: .50

3. Multiply by the appropriate Misc PPA Model Year factor.
4. Determine the Misc PPA Phy Dam symbol based on **Agreed Value**. Multiply by this Physical Damage symbol factor.
5. Multiply by Misc PPA Ded Factor.
6. Multiply by PPA Multi-Policy Discount Factor.
7. Multiply by PPA Tier Factor.
8. Multiply by PPA Pay Plan Factor.

See Rates Pages for appropriate factors.

### Replica Autos

Reproductions of Antiques or Classics

Apply proper PPA rules and premiums for both Liability and Phy Dam. Use the appropriate Price-Symbol Table in Rule 199 to determine the Phy Dam Symbol for 2010 and prior model years. For 2011 and subsequent model years please contact the Home Office. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. A complete description must appear on the App or Change Request.

### Reconstructed Autos

For reconstructed, converted, and custom-built autos, apply the current value to the appropriate Price-Symbol Table in Rule 199 to obtain the proper Phy Dam symbol for 2010 and prior model years. For 2011 and subsequent model years please contact the Home Office. Custom-built autos include Kit Cars. The "current value" should include the cost of all parts necessary to reconstruct or build the auto. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply. A complete description of the auto must appear on the App or Change Request.

### Boat Trailers, Snowmobile Trailers and Utility Trailers

A complete description including, model year, trade name, serial number and cost new must appear on the App or Change Form. Refer to Miscellaneous Vehicle Rates section for Phy Dam base rates.

## RULE 25 MISCELLANEOUS COVERAGES

### ERIE Auto Plus Coverage ([AFYZ01](#))

Includes a Diminishing Deductible feature, a \$10,000 Death Benefit and increased limits for Additional Payments.

~~The rate is \$30 per policy.~~

### Erie Nonowner Plus ([AFAZ03](#))

Available to cover the following nonowned auto exposures:

1. to provide coverage when there are no owned autos.
2. to extend nonowned coverages which are listed on the Declarations on an excess basis to ~~a PPA used in a business occupation or on a government vehicle furnished for regular use.~~

Coverage may be purchased for Liability, PIP, UM/UIM, Comp (\$250,000/100,000/100,000) or (\$500,000/100,000/100,000).

Rating is based on whether or not ERIE insures an owned auto.

No discounts or surcharges apply.

Refer to Rate pages.

### Roadside and Rentals ([AFYA03](#))

#### Roadside Service

Roadside Service will not be sold without Comp. See Rates Section.

Roadside Service extends to a trailer while it is attached to the vehicle covered by Roadside Service. No additional charge applies.

add

- a. the use of any auto except for Comprehensive or Collision, and
- b. for Comprehensive and Collision Coverage, the use of any private passenger auto

## Transportation Expenses

If Comp Coverage is purchased on a vehicle, Class 1 Transportation Expense Coverage is automatically included in the event of a Comp loss.

Comp and/or Coll Coverage must be purchased in order to buy Transportation Expenses. The same Transportation Expenses rental class must apply for both Comp and Coll. No Ded applies. Transportation Expenses for Comp are not available on Special Interest Autos, Antique Autos or Classic Autos that are rated as "restricted use."

Transportation Expenses will extend to a trailer while it is attached to a vehicle on which Transportation Expenses applies. Coverage will be provided on the trailer at the per day/per loss limit for the Rental Class purchased on the vehicle that is towing the trailer that sustained the loss.

Transportation Expenses for an auto rental will be provided as indicated below for the Rental Class/Vehicle Type listed on the Dec without regard to the "per day" limit for that class. The "per day" limit will apply for transportation fares, loss of use or a rental in a higher class as indicated below.			
Rental Class	Vehicle Type	Amount Available for Transportation Fares (Such as Bus or Taxi), Loss of Use, or Rental in Higher Class <i>(Limited to any amount available after payment is made for applicable rental vehicle for Class indicated on the Dec)</i>	
		Per Day Limit	Per Loss Limit
Class 1	Compact Sedan	\$20	\$900
Class 2	Traditional Sedan	\$25	\$1,125
Class 3	Small SUV/Pickup Truck	\$30	\$1,350
Class 4	Minivan/Midsize SUV	\$35	\$1,575
Class 5	Luxury Sedan/Large SUV	\$40	\$1,800

### CLASS 1 – Compact Sedan

Compact Sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle, and has a wheelbase less than 106.0 inches and a base price of less than \$30,000. Examples include Nissan Versa, Toyota Yaris and Toyota Corolla.

### CLASS 2 - Traditional Sedan

Traditional Sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle and has a wheelbase equivalent to or in excess of 106.0 inches and a base price of less than \$30,000. Examples include Ford Fusion, Chevy Impala and Chrysler 300. Class 2 Autos include Class 1 Autos.

### CLASS 3 – Small SUV / Pickup Truck

Small SUV is generally an auto with a wheelbase less than 107.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Ford Escape, Honda CR-V and Jeep Patriot.

Pickup truck is generally an auto that accommodates 2 to 4 passengers and contains an open cargo compartment, as opposed to an enclosed compartment or sedan trunk. Examples include Chevy Silverado, Dodge Ram and Ford F150.

Class 3 Autos include Class 1 and Class 2 Autos.

### CLASS 4 – Minivan / Midsize SUV

- Minivan is generally an auto that accommodates 7 to 8 passengers and contains three rows of seating. Examples include Chrysler Town and Country, Dodge Grand Caravan and Honda Odyssey.
- Midsize SUV is generally an auto with a wheelbase between 107.0 and 116.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Jeep Grand Cherokee, Nissan Pathfinder and Ford Explorer.

Class 4 Autos include Class 1, Class 2 and Class 3 Autos.

### **CLASS 5 – Luxury Sedan / Large SUV**

- Luxury sedan is a closed auto, generally containing an enclosed cargo compartment at the rear of the vehicle which is not readily accessible from the main cabin of the vehicle, has a wheelbase equivalent to or in excess of 106.0 inches and a base price of more than \$30,000. Examples include Cadillac (all models) and Audi (all models).
- Large SUV is generally an auto with a wheelbase of greater than 116.0 inches and contains an enclosed cargo compartment at the rear of the vehicle, as opposed to a truck bed or sedan trunk. Examples include Chevy Tahoe, Dodge Durango and GMC Yukon.

Class 5 Autos include Class 1, Class 2, Class 3 and Class 4 Autos.

*See Rates Section*

### **Sound Equipment - Physical Damage**

1. Sound Equipment **permanently installed** in the area normally used by the auto manufacturer to install a radio becomes part of the auto. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
2. Sound Equipment **permanently installed** other than in the opening of the dash or console is covered up to \$1000. Coverage and Ded bought on the auto apply to any loss involving sound equipment.
3. Sound Equipment **not permanently installed** is not covered by any ERIE auto policy. Homeowners policies (including ERIE's HomeProtector policy) cover such portable equipment if the power to operate it does not come from the auto. Usually a \$100 Ded applies to the loss. Inland Marine coverage on a Named Perils basis may be available. Contact ERIE's Personal Property Underwriting Department for acceptability.

### **Customized Equipment Coverage - Physical Damage**

1. **Definition** - Customized Equipment consists of customized or individually adapted items built (or fit) in or upon vans, minivans and pickup trucks. Examples of customized equipment include the following:
  - Additional Air Conditioning Units\*
  - Beverage Bars
  - Carpeting\*
  - Cooking Facilities
  - Decals\*
  - Furnishings
  - Graphics\*
  - Insulation\*
  - Interior Wall Decorations (including paintings)
  - Murals
  - Sink & Ice Box Consoles
  - TV's
  - TV Antennas
  - Wall Coverings

\*Other than those installed by the manufacturer of the vehicle.

Equipment added to a vehicle to allow a handicapped person to enter, exit or operate the vehicle is not considered customized equipment.

Vans, Minivans and Pickup Trucks can be customized one of three ways:

- a. by **Van Conversion Dealers** who purchase **incomplete** vans and minivans directly from auto manufacturers. An incomplete van is a stripped unit consisting only of the frame, drivetrain components and a driver's side seat. It is manufactured for the sole purpose of being customized. The van conversion dealer customizes these vehicles and then sells them to auto dealerships.

An incomplete van, minivan or pickup truck can be identified by reviewing the third position of the VIN. The following characters are used by the leading van manufacturers to designate an incomplete vehicle:

Manufacturer	Third Position of VIN
Chevrolet	B
Dodge/Plymouth	6
Ford	D
GMC	D
Jeep	D
Toyota	5

When one of the above characters appears in the third position of the VIN, the vehicle **must** be classified as customized. Do not use the PPA Phy Dam symbols which appear in this manual to rate this vehicle. Follow 2. **Premium Determination** which follows later in this rule.

- b. by the **owner of the vehicle** who personally installs this equipment. The majority of vans, minivans or pickup trucks customized this way were purchased as **complete** vehicles and cannot be identified as a customized vehicle by the VIN.
- c. by the automobile dealership the customized vehicle is purchased from, through a **local van conversion dealer**. Such conversions are primarily for special orders and may include both incomplete and complete vehicles.

### Premium Determination

Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.

Comp and/or Coll, when purchased, are provided on customized vans, minivans and pickup trucks. To determine the proper Phy Dam premiums, the following procedures apply:

### 2011 & Subsequent Model Years

If the van, minivan, or pickup truck is **new** or **used**, the following procedure applies:

1. Determine the year, make, model and VIN of the customized vehicle. For example, a 2011 Ford Conversion Van is primarily based on a 2011 Ford Econoline series van. The manufacturer's name (Ford) and the model (Econoline E-150) can be obtained directly from the exterior of the vehicle.
2. Determine the Phy Dam symbols for the comparable factory-finished vehicle using the 2011 Private Passenger Auto Phy Dam Symbol pages. Separate Comp and Coll symbols must be determined, and will be used to calculate the Phy Dam premium. In the above example, the Phy Dam symbols for a 2011 Ford Econoline E-150 van would apply. These would be the Comp and Coll symbols immediately next to the listing for Econoline E-150 (also referred to as the 'head symbol').
3. If a VIN exception is listed under the Phy Dam head symbol, compare VIN positions five thru eight. If there is an **exact** match to the VIN sequence of the model being symbolled, then use the appropriate Phy Dam symbols for the VIN exception.

The following example is provided for a 2011 customized vehicle:

VEHICLE: 2011 Ford Econoline E-150 Conversion Van

PRICE NEW: Not Applicable

Physical Damage Symbols Determination Method:

1. Year: 2011  
Make: Ford  
Model: Econoline E-150  
VIN: 1FDHE1DL&A
2. 2011 PPA Physical Damage Symbols Page listings for this vehicle:

ECONOLINE E-150 (head symbol)	Comp 03	Coll 06
(&F&HE1DL&A) (VIN exception)	Comp 04	Coll 07

3. Because the VIN matches the exception, the resultant symbols would be 04 (Comp) and 07 (Coll). VIN positions five thru eight (HE1DL) are an exact match.

### 2010 & Prior Model Years

- A. If the van, minivan or pickup truck is **new**:
  1. Determine the total amount paid for the vehicle *including all* customized equipment;
  2. Apply this total cost to the appropriate Price-Symbol Table located under Rule 199 in the Physical Damage Symbol Section. The Phy Dam symbol can then be determined.
- B. If the van, minivan or pickup truck is **used** and the cost **new** of the vehicle is known, follow the premium determination steps outlined in part A. above. If the cost new is **unknown**, then:
  1. Determine the year, make, model and VIN of the customized vehicle. For example, a 1998 Gladiator Van Conversion may be based on a 1998 GMC Savana 1500 Cargo Van. The manufacturer's name (GMC) and model type (Savana 1500) can be obtained directly from the exterior of the vehicle.
  2. Determine the Phy Dam symbol for the comparable factory-finished vehicle using the Private Passenger Auto Phy Dam Symbol pages. This Phy Dam symbol will be used to determine the Phy Dam premium. In the above example, the Phy Dam symbol for a 1998 GMC Savana G1500 van would apply.
  3. If a VIN exception is listed under the Phy Dam symbol heading, compare VIN positions five thru eight. If there is an **exact** match to the VIN sequence of the model you are trying to symbol, then use the Phy Dam symbol for that VIN exception.

**NOTE:** Use the appropriate Phy Dam symbol for the **van** version of this model, and not the **wagon** equivalent. The Phy Dam symbol in this example was obtained from the listing "Savana G1500 Van" and **not** "Savana G1500 Wagon." The following additional example is provided based on 1. thru 3. above.

VEHICLE: 1993 Mark III Van Conversion

PRICE NEW: Unknown

Physical Damage Symbol Determination Method:

1. Year: 1993  
Make: Ford  
Model: Econoline E-150  
VIN: 2FDHE14H&P
2. 1993 PPA Physical Damage Symbol Page listings for this vehicle:  
Econoline E-150 Van (-7)2  
(&FT&E14H&P) (-7)3
3. Resultant Symbol: 3

**NOTE:** VIN positions five thru eight ('E14H') are an exact match. Therefore, the VIN exception Phy Dam symbol is used in this example.

If the make and model of the customized vehicle cannot be determined, contact the Home Office.

### Supplemental Spousal Liability Coverage ([AFYM01](#))

[\(Complete UF-4033 and retain it with your copy of the App or Change Request.\)](#)

This optional coverage provides liability coverage for bodily injury resulting from death or injuries to anyone we protect for an accident caused in whole or in part by anyone we protect. The coverage limit is included in the bodily injury limits provided by the policy and does not increase the amount of those limits. This coverage is rated on a per policy basis, not per vehicle. See *Rates Section*.

## RULE 26 RECREATIONAL CAMPING VEHICLES (RCVs)

**Private Passenger Use** (See "[RULE 24 MISCELLANEOUS PASSENGER AUTOS AND TRAILERS](#)" for utility trailers, see Commercial Auto Manual if used regularly in business for renting RCV's to others, or if a commercial trailer.)

### Definition

Mobile units designed for use as temporary living quarters. They are most often used for recreation. If used as permanent homes, they cannot be insured under this rule. They are defined as follows:

1. Camping Trailers - A recreational structure with collapsible sides mounted on wheels, requiring a separate powered vehicle.
2. Chassis Mounted Campers - A camper coach specifically designed to be permanently mounted on the frame of a truck.
3. Motor Homes (including Mini, Van and Micro Mini Motor Homes) - A coach body specifically designed to be built as a permanent and integral part of a truck or van chassis.
4. Travel Trailers (including Fifth Wheelers) - A recreational structure mounted on wheels, requiring a separate powered vehicle.
5. Truck Campers - A camper body designed to be mounted in the bed of a truck, but can be removed by the use of "camper jacks."
6. Van Conversions - A custom designed interior for a bare van chassis comprised of **all** the necessary components required for any recreational camping vehicle.

To determine the total value of an RCV, include the value of the following items:

- Parts, equipment and extras, built into and forming a permanent part of its structure,
- Awnings, steps, hitching equipment, spare parts, and connected oil or gas tanks for heating or cooking,
- Appliances, furniture and equipment furnished with the unit in the "Certificate of Origin" or "Sales Invoice" delivered to the owner. Replacements should also be included.
- T.V. and radio antennas attached to the RCV, and
- Any other permanently attached addition to the RCV.

(Premiums may have to be adjusted for newly attached items.)

(End't. [AFYC02](#) applies.)

### Premium Determination

#### 1. Motor Homes, including Custom Coach, Mini-Motor Homes, Van Conversions and Trans Vans

*In the Rate Protection Program, use the Misc PPA Order of Calculation. Liability Symbol and PIP/UM/SUM Symbol Factors of 1.00 apply.*

*See Rates Section.*

Refer to the appropriate Price-Symbol Table in the Physical Damage Symbol Section to determine the Phy Dam Symbol.

This special Motor Home rate may only be applied if the following criteria are met:

- The vehicle is **principally used** for recreational purposes,
- The vehicle is insured for Liability Coverages, and
- The ERIE insures, for the same individual who owns and principally operates the Motor Home, another PPA auto insured on an AP-NY for Liability Coverages.

A Motor Home cannot serve as a second auto to allow a Multi-car Discount, nor is it eligible for the 100% Farm Discount.



This Motor Home rate reflects limited use of the Motor Home on a year-round basis. Because coverage is provided for a full year, neither the vehicle nor individual coverages are to be cancelled during the policy period. Only after the Named Insured has actually disposed of the vehicle will it be removed from the policy.

## 2. Trailers, including Fifth Wheelers, Travel Trailers and Camping Trailers

**Liability and Personal Injury Protection** - Trailers are covered by the insurance bought on the motor vehicle that tows them.

**Physical Damage** - Use the Rating Table under Part 4. of this rule. The App or Change Request should include the Model Year, Trade Name, VIN, Cost - New or Used, and Date of Purchased.

## 3. Camper Bodies, including Chassis Mounts

Pickup caps are **not** Camper Bodies.

**Liability and Personal Injury Protection** - Camper Bodies are covered by the insurance bought on the truck that carries it.

**Physical Damage** - Use the Rating Table under Part 4. of this rule. The App or Change Request should include the following information: Model Year, Trade Name, VIN, Cost - New or Used, and Date of Purchase.

Roadside Service may be purchased on the truck on which a Camper Body is mounted. There is no specific Roadside Service charge for the Camper Body alone.

## RCV Trailer, Travel Trailer, and Camper Body Rates

A complete description of the trailer or camper body must appear on the App or Change Request Form. Refer to the Miscellaneous Vehicle Rates section for Phy Dam base rates.

### Optional Coverages Available on RCVs

#### A. Extended RCV Physical Damage Coverage ([AAAC05](#))

This endorsement will be attached to every policy that provides Comp and Collision on an owned RCV. This endorsement limits Comp and Collision to named perils when the RCV is not:

- at the insured residence,
- in transit, or
- temporarily located.

In addition, the following are provided in the event of a covered loss at no additional cost:

- up to \$30 per day/\$300 per loss for lodging if unable to reach destination while RCV is being repaired
- \$1 per mile, not to exceed \$300 per loss, to return the RCV to the insured after repairs
- extension of coverage purchased on an owned RCV to a nonowned RCV which is rented or borrowed for more than 45 consecutive days
- up to an additional \$1,000 for loss caused by theft of personal effects

#### B. Extended Theft Coverage- Coverage up to \$350 is included when Phy Dam is purchased. (Theft Coverage applies **only** when the entire RCV is stolen.)

Additional limits are available. Charge \$4 for each additional \$250 limit. When an additional limit is purchased, **theft** is then covered **whether or not** the entire RCV is stolen. A \$100 Ded applies to theft. If the entire RCV is stolen, no Ded will apply. The total limit of protection is the basic limit of \$350 plus the additional limit shown on the Dec. (End't. [AFYC02](#) applies.)

## **RULE 27 SPECIAL TYPE MISCELLANEOUS VEHICLES**

*The Order of Calculation and rates for all coverages are shown in the Rates Section.*

These vehicles may be subject to rating in The Erie Insurance Company of New York. Other surcharges or discounts **do not** apply.

### **Motorcycles, Mopeds and similar 2 or 3 wheel motor vehicles used on public roads, including Trail or Mini-Bikes.**

*(The Accident Prevention Course Discount applies to these vehicles.)*

Racing design motorcycles and sport bikes require special underwriting review.

#### **Seasonal Usage Factor**

A "Seasonal Usage Factor" will be applied to BI, PD and Coll premiums for motorcycles, mopeds, snowmobiles, etc. The Seasonal Usage Factor considers that these seasonal vehicles are not normally driven the entire year.

#### **Off-Road Recreational Vehicles**

Includes Snowmobiles, Golf Carts, ATVs, Dune Buggies, Trail Bikes, Mini Bikes, etc.

- Liability coverage is provided for Golf Carts in The ERIE's HomeProtector and ErieSecure Home, Condo, and Tenant policies. For ATVs, statutory ATV PIP must be purchased. (End't. [ABYN07](#) applies.)

#### **Trail Bikes, ATVs and Dune Buggies Licensed for Road Use**

1. **Trail Bikes** - If licensed for road use, rate as Motorcycles, Mopeds and similar 2 or 3 wheel motor vehicles used on public roads.
2. **ATVs and Dune Buggies** - If licensed for road use, apply regular PPA rules and premiums. (PIP is then required by law.) For ATVs, statutory ATV PIP must be purchased. (End't. [ABYN07](#) applies.)

## **RULE 28 MOTORCYCLE CUSTOMIZED EQUIPMENT, ACCESSORIES AND SAFETY RIDING APPAREL ([AFAA01](#))**

A \$3,000 limit is automatically provided if Comp or Coll is carried and there is a covered loss. Higher limits are available.

Coverage is provided for equipment, devices, enhancements and changes, other than those that are original manufacturer installed, that alter the appearance or performance of a covered motorcycle. This includes, but is not limited to:

- any electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or play back recorded media, that are permanently installed on a covered motorcycle using bolts or brackets, including slide-out brackets;
- custom wheels or tires;
- custom paint, decals or graphics;
- custom plating;
- custom exhaust systems;
- chromed accessories;
- saddle bags;
- custom seats;
- windshields;
- sidecars and trailers;
- trike conversion kits; and
- other items on the motorcycle not originally provided by the manufacturer.

Coverage is also provided for safety apparel specifically designed to minimize injury from an accident, including, but not limited to:

- helmets;
- leathers;
- riding boots;
- riding gloves; and
- protective eyewear.

*See Rates Pages for available limits.*

## **RULE 29 RESERVED FOR FUTURE USE**

SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

State: New York

First Filing Company: Erie Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: NY PPA Rates and Rules Filing 12/1/20

Project Name/Number: NY PPA Rates and Rules Filing 12/1/20/NYA7

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Explanatory Memorandum
<b>Comments:</b>	Attached is the filing information.
<b>Attachment(s):</b>	NY PPA Filing 12-1-20.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Private Passenger Automobile Review Standards Checklist
<b>Comments:</b>	Attached is the checklist.
<b>Attachment(s):</b>	Rate Filing Sequence Checklist - EIC.pdf Rate Filing Sequence Checklist - EICNY.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Personal Auto Multi-Tier Filing Compliance Questionnaire
<b>Comments:</b>	Checklists attached
<b>Attachment(s):</b>	Rate Filing Sequence Checklist - EIC.pdf Rate Filing Sequence Checklist - EICNY.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Rates and/or Rating Plans
<b>Comments:</b>	Review Standards Checklist.
<b>Attachment(s):</b>	Review Standards Checklist.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial or other Rate Support
<b>Comments:</b>	Review Checklist attached
<b>Attachment(s):</b>	Review Standards Checklist.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Side-By-Side Comparisons
<b>Comments:</b>	Ok
<b>Attachment(s):</b>	

SERFF Tracking #:

ERAP-132446367

State Tracking #:

R2020002253,R2020002253

Company Tracking #:

NYA7

**State:** New York  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7

**First Filing Company:** Erie Insurance Company, ...

<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Consent-to-rate requirements
<b>Bypass Reason:</b>	n/a
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Rate Flex CSL
<b>Comments:</b>	Excel files Flex CSL
<b>Attachment(s):</b>	EIC Flex CSL_2020_v2.xls EICNY Flex CSL_2020_v2.xls EIG Flex CSL_2020_v2.xls
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Objection Response 7-13-20
<b>Comments:</b>	Attached is the Objection response
<b>Attachment(s):</b>	Objections 7-13-2020 Responses.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	In response to Objection EIC Base Rate Impacts by Territory
<b>Comments:</b>	Attached is the EIC Base Rate Impacts by Territory
<b>Attachment(s):</b>	EIC Base Rate Impacts by Territory.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Histograms
<b>Comments:</b>	Attached is the Histograms
<b>Attachment(s):</b>	Histograms v2.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Symbol Factors Model Years 2011 & Newer
<b>Comments:</b>	Attached is the Symbol Factors Model Years 2011 & Newer
<b>Attachment(s):</b>	Symbol Factors Model Years 2011 & Newer (Current).pdf

**SERFF Tracking #:**

ERAP-132446367

**State Tracking #:**

R2020002253,R2020002253

**Company Tracking #:**

NYA7

**State:**

New York

**First Filing Company:**

Erie Insurance Company, ...

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

NY PPA Rates and Rules Filing 12/1/20

**Project Name/Number:**

NY PPA Rates and Rules Filing 12/1/20/NYA7

<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Objection Response #3 8-17-20
<b>Comments:</b>	
<b>Attachment(s):</b>	Objections 08-10-2020 Responses.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Objection From 8/20/20 - Updated Histogram
<b>Comments:</b>	
<b>Attachment(s):</b>	Objection 2_Updated Histogram.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Response to Objection sent 8-25-20
<b>Comments:</b>	Attached is the EICNY histogram information.
<b>Attachment(s):</b>	EICNY Histogram_Updated 08-25-2020.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**Erie Insurance Company  
Base Rate Changes**

Territory	BI			PD			CSL			PIP			COMP			COLL			Total Change
	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	
1	167	168	0.6%	267	250	-6.4%	517	502	-2.9%	239	220	-7.9%	302	395	30.8%	293	281	-4.1%	4.7%
2	160	165	3.1%	232	234	0.9%	471	482	2.3%	226	206	-8.8%	355	468	31.8%	264	272	3.0%	1.9%
4	277	267	-3.6%	371	359	-3.2%	787	760	-3.4%	333	330	-0.9%	191	242	26.7%	308	279	-9.4%	-6.0%
5	352	351	-0.3%	491	465	-5.3%	1,018	992	-2.6%	391	403	3.1%	134	168	25.4%	314	337	7.3%	-2.4%
6	382	434	13.6%	515	548	6.4%	1,086	1,200	10.5%	552	600	8.7%	180	205	13.9%	394	440	11.7%	5.4%
7	321	354	10.3%	455	469	3.1%	937	1,001	6.8%	437	471	7.8%	152	182	19.7%	329	349	6.1%	1.9%
10	198	204	3.0%	328	364	11.0%	624	669	7.2%	282	268	-5.0%	288	374	29.9%	281	315	12.1%	5.1%
11	201	200	-0.5%	328	312	-4.9%	629	611	-2.9%	257	245	-4.7%	302	404	33.8%	265	278	4.9%	0.2%
12	211	203	-3.8%	440	450	2.3%	755	752	-0.4%	257	276	7.4%	164	205	25.0%	335	350	4.5%	-1.6%
13	173	178	2.9%	324	289	-10.8%	582	556	-4.5%	232	224	-3.4%	220	288	30.9%	292	270	-7.5%	-5.9%
14	199	198	-0.5%	279	286	2.5%	577	583	1.0%	273	276	1.1%	270	353	30.7%	290	298	2.8%	0.4%
15	175	181	3.4%	303	305	0.7%	564	576	2.1%	295	287	-2.7%	192	268	39.6%	299	308	3.0%	0.5%
16	173	172	-0.6%	227	238	4.8%	486	496	2.1%	245	222	-9.4%	229	299	30.6%	270	275	1.9%	-2.0%
17	188	186	-1.1%	296	306	3.4%	579	585	1.0%	260	240	-7.7%	198	247	24.7%	273	274	0.4%	-4.8%
18	179	174	-2.8%	271	276	1.8%	539	537	-0.4%	227	212	-6.6%	253	318	25.7%	290	304	4.8%	-2.1%
19	190	190	0.0%	356	343	-3.7%	640	627	-2.0%	277	232	-16.2%	244	306	25.4%	337	304	-9.8%	-7.5%
20	207	199	-3.9%	348	347	-0.3%	657	645	-1.8%	264	262	-0.8%	218	273	25.2%	331	304	-8.2%	-5.1%
21	205	199	-2.9%	395	394	-0.3%	702	691	-1.6%	293	241	-17.7%	142	181	27.5%	333	341	2.4%	-6.1%
23	188	183	-2.7%	275	271	-1.5%	557	545	-2.2%	268	270	0.7%	181	242	33.7%	299	289	-3.3%	-4.6%
25	189	184	-2.6%	295	280	-5.1%	579	556	-4.0%	274	233	-15.0%	308	406	31.8%	314	304	-3.2%	-2.3%
26	228	226	-0.9%	391	411	5.1%	733	749	2.2%	305	285	-6.6%	224	269	20.1%	332	362	9.0%	-0.1%
27	204	206	1.0%	292	295	1.0%	599	604	0.8%	268	280	4.5%	246	301	22.4%	336	334	-0.6%	-1.7%
28	209	211	1.0%	328	301	-8.2%	641	618	-3.6%	291	328	12.7%	246	288	17.1%	304	302	-0.7%	-3.6%
29	212	212	0.0%	355	386	8.7%	673	703	4.5%	259	232	-10.4%	256	301	17.6%	327	328	0.3%	-2.6%
30	200	202	1.0%	316	319	0.9%	615	622	1.1%	244	226	-7.4%	152	200	31.6%	286	292	2.1%	-3.8%
32	202	196	-3.0%	352	377	7.1%	655	670	2.3%	263	239	-9.1%	147	190	29.3%	315	302	-4.1%	-4.4%
33	204	206	1.0%	353	387	9.6%	659	695	5.5%	232	216	-6.9%	138	174	26.1%	315	332	5.4%	-0.4%
34	189	196	3.7%	325	356	9.5%	608	650	6.9%	237	220	-7.2%	189	235	24.3%	305	311	2.0%	-1.4%
35	219	219	0.0%	276	310	12.3%	605	638	5.5%	298	287	-3.7%	350	424	21.1%	347	367	5.8%	0.6%
36	201	199	-1.0%	414	411	-0.7%	714	708	-0.8%	250	230	-8.0%	159	205	28.9%	331	320	-3.3%	-4.9%
37	191	190	-0.5%	404	406	0.5%	689	690	0.1%	273	248	-9.2%	199	246	23.6%	346	343	-0.9%	-3.8%
38	218	225	3.2%	407	417	2.5%	732	753	2.9%	239	214	-10.5%	152	187	23.0%	338	357	5.6%	-1.9%
39	230	230	0.0%	366	342	-6.6%	711	687	-3.4%	249	227	-8.8%	274	375	36.9%	372	364	-2.2%	-2.2%
41	181	183	1.1%	289	285	-1.4%	561	559	-0.4%	227	189	-16.7%	196	239	21.9%	310	290	-6.5%	-8.1%
42	173	175	1.2%	271	290	7.0%	530	552	4.2%	235	202	-14.0%	226	300	32.7%	306	294	-3.9%	-2.8%
43	320	332	3.8%	398	426	7.0%	879	925	5.2%	560	626	11.8%	382	463	21.2%	490	460	-6.1%	1.4%
45	267	286	7.1%	400	381	-4.8%	800	810	1.3%	530	480	-9.4%	465	597	28.4%	458	425	-7.2%	-1.4%
47	267	274	2.6%	409	393	-3.9%	809	804	-0.6%	407	350	-14.0%	238	299	25.6%	410	447	9.0%	-3.2%
49	327	318	-2.8%	454	454	0.0%	944	931	-1.4%	705	576	-18.3%	266	328	23.3%	473	456	-3.6%	-7.5%
51	330	332	0.6%	504	503	-0.2%	998	1,001	0.3%	465	403	-13.3%	279	323	15.8%	504	451	-10.5%	-8.2%
52	342	342	0.0%	473	464	-1.9%	986	977	-0.9%	518	608	17.4%	251	322	28.3%	450	446	-0.9%	-0.7%
53	490	589	20.2%	579	660	14.0%	1,315	1,546	17.6%	635	676	6.5%	326	421	29.1%	641	700	9.2%	9.9%

**Erie Insurance Company  
Base Rate Changes**

Territory	BI			PD			CSL			PIP			COMP			COLL			Total Change
	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	
54	333	353	6.0%	528	504	-4.5%	1,028	1,033	0.5%	460	456	-0.9%	252	303	20.2%	488	463	-5.1%	-4.7%
55	403	472	17.1%	591	561	-5.1%	1,195	1,270	6.3%	575	637	10.8%	214	261	22.0%	571	579	1.4%	0.9%
56	832	856	2.9%	646	729	12.8%	1,891	2,018	6.7%	1,305	1,339	2.6%	870	1,014	16.6%	882	913	3.5%	4.4%
57	1,034	1,061	2.6%	732	802	9.6%	2,278	2,401	5.4%	1,266	1,449	14.5%	805	957	18.9%	994	1,119	12.6%	8.0%
58	641	703	9.7%	502	562	12.0%	1,460	1,621	11.0%	880	991	12.6%	737	828	12.3%	597	630	5.5%	7.2%
60	750	703	-6.3%	751	746	-0.7%	1,872	1,803	-3.7%	890	1,063	19.4%	302	362	19.9%	695	688	-1.0%	-0.5%
61	556	573	3.1%	646	701	8.5%	1,477	1,562	5.8%	636	612	-3.8%	241	287	19.1%	589	551	-6.5%	-2.1%
62	492	531	7.9%	684	694	1.5%	1,420	1,492	5.1%	620	631	1.8%	211	267	26.5%	544	526	-3.3%	-1.0%
63	743	800	7.7%	684	745	8.9%	1,795	1,949	8.6%	1,150	1,071	-6.9%	795	839	5.5%	657	714	8.7%	2.1%
64	835	864	3.5%	667	749	12.3%	1,915	2,050	7.0%	1,480	1,721	16.3%	454	532	17.2%	801	783	-2.2%	5.9%
65	507	487	-3.9%	616	580	-5.8%	1,378	1,312	-4.8%	844	751	-11.0%	253	297	17.4%	587	544	-7.3%	-9.0%
66	423	484	14.4%	522	486	-6.9%	1,156	1,214	5.0%	610	554	-9.2%	251	328	30.7%	506	448	-11.5%	-3.8%
67	912	1,000	9.6%	757	846	11.8%	2,121	2,353	10.9%	1,900	1,741	-8.4%	991	1,111	12.1%	1,082	1,094	1.1%	1.8%
68	1,188	1,177	-0.9%	817	849	3.9%	2,594	2,623	1.1%	2,324	1,769	-23.9%	1,088	1,252	15.1%	1,055	1,048	-0.7%	-6.4%
69	590	594	0.7%	659	656	-0.5%	1,542	1,549	0.5%	984	866	-12.0%	765	776	1.4%	621	684	10.1%	-4.1%
70	231	259	12.1%	314	338	7.6%	660	727	10.2%	313	307	-1.9%	220	281	27.7%	286	304	6.3%	2.6%
71	246	233	-5.3%	358	340	-5.0%	726	690	-5.0%	340	327	-3.8%	255	327	28.2%	296	320	8.1%	-1.8%
72	164	162	-1.2%	266	262	-1.5%	512	505	-1.4%	217	189	-12.9%	208	272	30.8%	291	296	1.7%	-2.3%
73	183	176	-3.8%	306	305	-0.3%	580	568	-2.1%	236	216	-8.5%	267	348	30.3%	304	310	2.0%	-1.8%
74	276	295	6.9%	384	377	-1.8%	799	820	2.6%	414	370	-10.6%	291	369	26.8%	398	397	-0.3%	-2.4%
75	238	253	6.3%	366	349	-4.6%	723	728	0.7%	332	347	4.5%	283	369	30.4%	342	347	1.5%	-0.2%
Total			0.7%			0.2%			0.0%			-4.3%			28.1%			1.4%	-1.3%



**Erie Insurance Company of New York**  
Histogram Charts (Updated August 25, 2020)

Proposed Change Only				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	4.5%	\$2,028,085	1,824	\$1,112
-15% to -12.5%	2.1%	\$1,085,944	833	\$1,304
-12.5% to -10%	2.9%	\$1,577,654	1,187	\$1,329
-10% to -7.5%	3.9%	\$2,201,007	1,574	\$1,398
-7.5% to -5%	6.1%	\$3,455,430	2,456	\$1,407
-5% to -2.5%	14.1%	\$6,294,119	5,712	\$1,102
-2.5% to 0%	9.1%	\$5,521,517	3,699	\$1,493
0% to 2.5%	15.1%	\$8,167,231	6,105	\$1,338
2.5% to 5%	14.1%	\$7,718,469	5,706	\$1,353
5% to 7.5%	11.6%	\$6,014,309	4,686	\$1,283
7.5% to 10%	7.1%	\$3,837,860	2,874	\$1,335
10% to 12.5%	4.3%	\$2,391,273	1,732	\$1,381
12.5% to 15%	2.5%	\$1,395,526	1,022	\$1,365
GT than 15%	2.6%	\$1,349,447	1,062	\$1,271
Max % Change <sup>1</sup>	29.9%			
Min % Change <sup>1</sup>	-44.7%			

Combined effects of proposed change and all other changes in the past 12 months				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	5.1%	\$2,308,682	2,047	\$1,128
-15% to -12.5%	2.3%	\$1,257,525	942	\$1,335
-12.5% to -10%	3.2%	\$1,753,462	1,310	\$1,339
-10% to -7.5%	4.1%	\$2,418,675	1,670	\$1,448
-7.5% to -5%	10.9%	\$5,283,978	4,414	\$1,197
-5% to -2.5%	10.3%	\$5,088,880	4,153	\$1,225
-2.5% to 0%	12.5%	\$7,068,841	5,041	\$1,402
0% to 2.5%	14.7%	\$8,095,409	5,946	\$1,361
2.5% to 5%	13.3%	\$7,143,757	5,395	\$1,324
5% to 7.5%	10.3%	\$5,338,220	4,151	\$1,286
7.5% to 10%	5.8%	\$3,207,639	2,345	\$1,368
10% to 12.5%	3.5%	\$1,971,132	1,433	\$1,376
12.5% to 15%	2.2%	\$1,145,769	883	\$1,298
GT 15%	1.8%	\$955,902	742	\$1,288
Max % Change <sup>1</sup>	29.2%			
Min % Change <sup>1</sup>	-45.1%			

Proposed Change Only			
\$ Amount of Change	Number of Policies	Total	Average
		Premium	Premium
LT -1,500	3	\$18,673	\$6,224
-1,500 to -1,400	2	\$15,855	\$7,928
-1,400 to -1,300	2	\$10,564	\$5,282
-1,300 to -1,200	1	\$4,835	\$4,835
-1,200 to -1,100	1	\$3,248	\$3,248
-1,100 to -1,000	6	\$25,328	\$4,221
-1,000 to -900	8	\$32,429	\$4,054
-900 to -800	15	\$54,326	\$3,622
-800 to -700	24	\$96,765	\$4,032
-700 to -600	49	\$172,572	\$3,522
-600 to -500	99	\$289,595	\$2,925
-500 to -400	190	\$432,770	\$2,278
-400 to -300	491	\$920,851	\$1,875
-300 to -200	1,280	\$2,067,024	\$1,615
-200 to -100	3,460	\$5,053,054	\$1,460
-100 to 0	11,654	\$12,965,867	\$1,113
0 to 100	17,908	\$20,509,046	\$1,145
100 to 200	4,150	\$6,922,487	\$1,668
200 to 300	782	\$1,941,218	\$2,482
300 to 400	205	\$734,967	\$3,585
400 to 500	65	\$287,556	\$4,424
500 to 600	41	\$210,984	\$5,146
600 to 700	19	\$118,409	\$6,232
700 to 800	8	\$51,609	\$6,451
800 to 900	3	\$34,478	\$11,493
900 to 1,000	2	\$16,816	\$8,408
GT 1,000	4	\$46,545	\$11,636
Max \$ Change	\$1,336		
Min \$ Change	-\$2,141		

Combined effects of proposed change and all other changes in the past 12 months			
\$ Amount of Change	Number of Policies	Total	Average
		Premium	Premium
LT -1,500	5	\$34,528	\$6,906
-1,500 to -1,400	1	\$6,998	\$6,998
-1,400 to -1,300	1	\$3,566	\$3,566
-1,300 to -1,200	1	\$4,835	\$4,835
-1,200 to -1,100	3	\$13,371	\$4,457
-1,100 to -1,000	7	\$29,474	\$4,211
-1,000 to -900	9	\$31,889	\$3,543
-900 to -800	22	\$99,347	\$4,516
-800 to -700	33	\$138,471	\$4,196
-700 to -600	53	\$180,320	\$3,402
-600 to -500	111	\$302,317	\$2,724
-500 to -400	233	\$514,151	\$2,207
-400 to -300	550	\$1,054,714	\$1,918
-300 to -200	1,483	\$2,437,173	\$1,643
-200 to -100	3,898	\$5,747,208	\$1,474
-100 to 0	13,167	\$14,581,681	\$1,107
0 to 100	16,554	\$19,254,063	\$1,163
100 to 200	3,478	\$5,873,075	\$1,689
200 to 300	605	\$1,582,491	\$2,616
300 to 400	149	\$536,619	\$3,601
400 to 500	55	\$254,382	\$4,625
500 to 600	29	\$160,760	\$5,543
600 to 700	13	\$82,951	\$6,381
700 to 800	5	\$44,700	\$8,940
800 to 900	3	\$22,242	\$7,414
GT 900	4	\$46,545	\$11,636
Max \$ Change	\$1,543		
Min \$ Change	-\$2,247		

<sup>1</sup> Premiums and impacts exclude the "Motor Vehicle Law Enforcement Fee" (\$10 per vehicle).

**Erie Insurance Company**  
Histogram Charts

Proposed Change Only				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	5.9%	\$2,692,880	2,650	\$1,016
-15% to -12.5%	3.3%	\$1,766,551	1,514	\$1,167
-12.5% to -10%	4.8%	\$2,587,307	2,166	\$1,195
-10% to -7.5%	6.8%	\$3,915,202	3,093	\$1,266
-7.5% to -5%	8.9%	\$5,226,474	4,010	\$1,303
-5% to -2.5%	10.9%	\$6,691,195	4,920	\$1,360
-2.5% to 0%	11.9%	\$7,677,127	5,362	\$1,432
0% to 2.5%	11.3%	\$7,795,241	5,104	\$1,527
2.5% to 5%	10.1%	\$7,222,955	4,562	\$1,583
5% to 7.5%	8.6%	\$6,515,375	3,900	\$1,671
7.5% to 10%	6.6%	\$5,191,363	2,963	\$1,752
10% to 12.5%	4.6%	\$3,665,061	2,067	\$1,773
12.5% to 15%	2.9%	\$2,374,487	1,289	\$1,842
GT than 15%	3.6%	\$3,026,724	1,613	\$1,876
Max % Change <sup>1</sup>	34.9%			
Min % Change <sup>1</sup>	-57.9%			

Combined effects of proposed change and all other changes in the past 12 months				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	12.8%	\$6,414,855	5,806	\$1,105
-15% to -12.5%	6.8%	\$3,856,908	3,094	\$1,247
-12.5% to -10%	9.0%	\$5,322,377	4,063	\$1,310
-10% to -7.5%	11.4%	\$6,949,563	5,134	\$1,354
-7.5% to -5%	12.3%	\$7,951,036	5,553	\$1,432
-5% to -2.5%	11.9%	\$8,258,223	5,392	\$1,532
-2.5% to 0%	10.8%	\$7,759,957	4,875	\$1,592
0% to 2.5%	8.6%	\$6,597,778	3,907	\$1,689
2.5% to 5%	6.5%	\$5,168,347	2,960	\$1,746
5% to 7.5%	4.2%	\$3,430,926	1,914	\$1,793
7.5% to 10%	2.6%	\$2,213,397	1,186	\$1,866
10% to 12.5%	1.5%	\$1,266,258	688	\$1,840
12.5% to 15%	0.8%	\$650,056	350	\$1,857
GT 15%	0.6%	\$580,974	291	\$1,996
Max % Change <sup>1</sup>	28.3%			
Min % Change <sup>1</sup>	-60.1%			

Proposed Change Only				
\$ Amount of Change	Number of Policies	Total Premium	Average Premium	
LT -1,300	1	\$8,276	\$8,276	
-1,300 to -1,200	1	\$8,176	\$8,176	
-1,200 to -1,100	2	\$8,298	\$4,149	
-1,100 to -1,000	9	\$35,163	\$3,907	
-1,000 to -900	5	\$12,925	\$2,585	
-900 to -800	11	\$36,562	\$3,324	
-800 to -700	5	\$27,988	\$5,598	
-700 to -600	30	\$90,243	\$3,008	
-600 to -500	85	\$196,502	\$2,312	
-500 to -400	209	\$418,680	\$2,003	
-400 to -300	667	\$1,157,135	\$1,735	
-300 to -200	1,993	\$2,983,551	\$1,497	
-200 to -100	5,797	\$7,948,764	\$1,371	
-100 to 0	14,900	\$17,624,473	\$1,183	
0 to 100	13,249	\$17,893,770	\$1,351	
100 to 200	5,251	\$9,465,004	\$1,803	
200 to 300	1,820	\$4,287,838	\$2,356	
300 to 400	661	\$2,003,548	\$3,031	
400 to 500	274	\$989,459	\$3,611	
500 to 600	117	\$493,811	\$4,221	
600 to 700	65	\$292,931	\$4,507	
700 to 800	28	\$137,601	\$4,914	
800 to 900	11	\$66,377	\$6,034	
900 to 1,000	9	\$60,787	\$6,754	
1,000 to 1,100	6	\$41,874	\$6,979	
1,100 to 1,200	5	\$41,825	\$8,365	
GT 1,200	2	\$16,381	\$8,191	
Max \$ Change	\$1,368			
Min \$ Change	-\$1,347			

Combined effects of proposed change and all other changes in the past 12 months				
\$ Amount of Change	Number of Policies	Total Premium	Average Premium	
LT -1,500	3	\$21,790	\$7,263	
-1,500 to -1,400	2	\$11,708	\$5,854	
-1,400 to -1,300	4	\$16,741	\$4,185	
-1,300 to -1,200	5	\$28,415	\$5,683	
-1,200 to -1,100	8	\$22,008	\$2,751	
-1,100 to -1,000	9	\$39,311	\$4,368	
-1,000 to -900	12	\$46,992	\$3,916	
-900 to -800	19	\$77,755	\$4,092	
-800 to -700	56	\$179,158	\$3,199	
-700 to -600	103	\$271,383	\$2,635	
-600 to -500	262	\$626,299	\$2,390	
-500 to -400	607	\$1,237,650	\$2,039	
-400 to -300	1,777	\$3,163,666	\$1,780	
-300 to -200	4,374	\$6,848,499	\$1,566	
-200 to -100	10,057	\$13,790,238	\$1,371	
-100 to 0	16,619	\$20,131,306	\$1,211	
0 to 100	8,076	\$12,230,192	\$1,514	
100 to 200	2,291	\$4,736,341	\$2,067	
200 to 300	594	\$1,625,382	\$2,736	
300 to 400	198	\$690,675	\$3,488	
400 to 500	80	\$326,157	\$4,077	
500 to 600	28	\$120,683	\$4,310	
600 to 700	15	\$92,678	\$6,179	
700 to 800	7	\$40,893	\$5,842	
800 to 900	6	\$38,701	\$6,450	
GT 900	1	\$6,034	\$6,034	
Max \$ Change	\$1,069			
Min \$ Change	-\$1,859			

<sup>1</sup> Premiums and impacts exclude the "Motor Vehicle Law Enforcement Fee" (\$10 per vehicle).

**Erie Insurance Company of New York**  
Histogram Charts

Proposed Change Only				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	4.5%	\$2,028,085	1,824	\$1,112
-15% to -12.5%	2.1%	\$1,085,944	833	\$1,304
-12.5% to -10%	2.9%	\$1,577,654	1,187	\$1,329
-10% to -7.5%	3.9%	\$2,201,007	1,574	\$1,398
-7.5% to -5%	6.1%	\$3,455,431	2,456	\$1,407
-5% to -2.5%	14.1%	\$6,294,119	5,712	\$1,102
-2.5% to 0%	9.1%	\$5,521,517	3,699	\$1,493
0% to 2.5%	15.1%	\$8,167,233	6,105	\$1,338
2.5% to 5%	14.1%	\$7,717,349	5,705	\$1,353
5% to 7.5%	11.6%	\$6,015,464	4,687	\$1,283
7.5% to 10%	7.1%	\$3,837,867	2,874	\$1,335
10% to 12.5%	4.3%	\$2,388,935	1,730	\$1,381
12.5% to 15%	2.5%	\$1,396,467	1,023	\$1,365
GT than 15%	2.6%	\$1,351,337	1,066	\$1,268
Max % Change <sup>1</sup>	31.0%			
Min % Change <sup>1</sup>	-44.7%			

Combined effects of proposed change and all other changes in the past 12 months				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	5.1%	\$2,308,682	2,047	\$1,128
-15% to -12.5%	2.3%	\$1,257,525	942	\$1,335
-12.5% to -10%	3.2%	\$1,753,462	1,310	\$1,339
-10% to -7.5%	4.1%	\$2,418,675	1,670	\$1,448
-7.5% to -5%	10.9%	\$5,283,979	4,414	\$1,197
-5% to -2.5%	10.3%	\$5,088,880	4,153	\$1,225
-2.5% to 0%	12.5%	\$7,066,126	5,040	\$1,402
0% to 2.5%	14.7%	\$8,098,129	5,947	\$1,362
2.5% to 5%	13.3%	\$7,141,938	5,393	\$1,324
5% to 7.5%	10.3%	\$5,340,071	4,153	\$1,286
7.5% to 10%	5.8%	\$3,206,743	2,344	\$1,368
10% to 12.5%	3.5%	\$1,969,697	1,432	\$1,375
12.5% to 15%	2.2%	\$1,145,502	883	\$1,297
GT 15%	1.8%	\$959,000	747	\$1,284
Max % Change <sup>1</sup>	29.2%			
Min % Change <sup>1</sup>	-45.1%			

Proposed Change Only			
\$ Amount of Change	Number of Policies	Total Premium	Average Premium
LT -1,500	3	\$18,673	\$6,224
-1,500 to -1,400	2	\$15,855	\$7,928
-1,400 to -1,300	2	\$10,564	\$5,282
-1,300 to -1,200	1	\$4,835	\$4,835
-1,200 to -1,100	1	\$3,248	\$3,248
-1,100 to -1,000	6	\$25,328	\$4,221
-1,000 to -900	8	\$32,429	\$4,054
-900 to -800	15	\$54,326	\$3,622
-800 to -700	24	\$96,765	\$4,032
-700 to -600	49	\$172,572	\$3,522
-600 to -500	99	\$289,595	\$2,925
-500 to -400	190	\$432,770	\$2,278
-400 to -300	491	\$920,851	\$1,875
-300 to -200	1,280	\$2,067,024	\$1,615
-200 to -100	3,460	\$5,053,054	\$1,460
-100 to 0	11,654	\$12,965,868	\$1,113
0 to 100	17,910	\$20,508,436	\$1,145
100 to 200	4,150	\$6,922,034	\$1,668
200 to 300	782	\$1,940,933	\$2,482
300 to 400	206	\$736,852	\$3,577
400 to 500	65	\$287,556	\$4,424
500 to 600	41	\$210,984	\$5,146
600 to 700	19	\$118,409	\$6,232
700 to 800	8	\$51,609	\$6,451
800 to 900	3	\$34,478	\$11,493
900 to 1,000	2	\$16,816	\$8,408
GT 1,000	4	\$46,545	\$11,636
Max \$ Change	\$1,336		
Min \$ Change	-\$2,141		

Combined effects of proposed change and all other changes in the past 12 months			
\$ Amount of Change	Number of Policies	Total Premium	Average Premium
LT -1,500	5	\$34,528	\$6,906
-1,500 to -1,400	1	\$6,998	\$6,998
-1,400 to -1,300	1	\$3,566	\$3,566
-1,300 to -1,200	1	\$4,835	\$4,835
-1,200 to -1,100	3	\$13,371	\$4,457
-1,100 to -1,000	7	\$29,474	\$4,211
-1,000 to -900	9	\$31,889	\$3,543
-900 to -800	22	\$99,347	\$4,516
-800 to -700	33	\$138,471	\$4,196
-700 to -600	53	\$180,320	\$3,402
-600 to -500	111	\$302,317	\$2,724
-500 to -400	233	\$514,151	\$2,207
-400 to -300	550	\$1,054,714	\$1,918
-300 to -200	1,483	\$2,437,173	\$1,643
-200 to -100	3,898	\$5,747,208	\$1,474
-100 to 0	13,166	\$14,578,967	\$1,107
0 to 100	16,557	\$19,256,168	\$1,163
100 to 200	3,478	\$5,872,573	\$1,688
200 to 300	605	\$1,582,255	\$2,615
300 to 400	150	\$538,504	\$3,590
400 to 500	55	\$254,382	\$4,625
500 to 600	29	\$160,760	\$5,543
600 to 700	13	\$82,951	\$6,381
700 to 800	5	\$44,700	\$8,940
800 to 900	3	\$22,242	\$7,414
GT 900	4	\$46,545	\$11,636
Max \$ Change	\$1,543		
Min \$ Change	-\$2,247		

<sup>1</sup> Premiums and impacts exclude the "Motor Vehicle Law Enforcement Fee" (\$10 per vehicle).

**RF-2 (Actuarial Memorandum)**

**Effect of revisions included in this filing**

This prior approval filing includes changes to rates in Erie Insurance Company and Erie Insurance Company of New York:

Erie Insurance Company:

- Base rates by territory
- Claims/Violation Free Discount factors
- Liability, PIP/UM, comprehensive, and collision vehicle symbols and factors

Erie Insurance Company of New York:

- Base rates
- Liability, PIP/UM, comprehensive, and collision vehicle symbols and factors
- Marital/Age/Gender factors

These changes are proposed for an effective date of 12/01/2020, for new and renewal business. The group-level, all-coverage effect of these changes is 0.0%.

## **RF-2 (Actuarial Memorandum) continued**

### **New Vehicle Symbol Assignment**

#### **Overview**

We are proposing to update ERIE's proprietary vehicle symbol model that is used for vehicles of model years 2011 & newer.

Vehicle symbols are used to group individual vehicles with similar loss experience to be used in rating.

Four different symbol calculations will be employed, one for each of the following coverage groups: Liability, Comprehensive, Collision, and "Other", This memorandum describes the data and process used to develop these symbols for 2011 and newer vehicles. We used three data sources – HLDI (Highway Loss Data Institute) loss data, companywide ERIE premium and loss data, and DIS (DataOne Software) vehicle characteristics – to develop a liability, comprehensive, collision, and "other" symbol for each private passenger type vehicle.

#### **Construction of Vehicle Symbol Models**

Each of the four coverage models were constructed using generalized linear modeling techniques. The data used comprises six years (2010-2016) of private passenger auto experience obtained from HLDI. The data sets contain over 40 million exposures.

Each record is a single VIN pattern including various characteristics about the vehicle. The data was divided randomly into two separate samples, a modeled sample and a holdout sample. The holdout sample was used to validate results. The symbol model was constructed separately for each coverage group, performed using a pure premium model assuming the Tweedie distribution.

Generalized linear modeling represents a well-accepted multivariate statistical analysis technique that simultaneously measures the impact of each predictive factor while controlling for the influences of all other predictive factors in the model. In this way, generalized linear models produce rating plans in which all rating factors receive their appropriate weights without any double counting.

For further information on generalized linear models in the context of insurance ratemaking, we provide reference to the following source from the Casualty Actuarial Society syllabus:

Goldburd, Khare, & Tevet, "Generalized Linear Models for Insurance Rating," CAS Monograph Series, Number 5, 2016, available on the CAS web site (<http://www.casact.org/pubs/monographs/papers/05-Goldburd-Khare-Tevet.pdf>).

**RF-2 (Actuarial Memorandum) continued**

The following vehicle characteristics obtained from DIS were used as symbol components:

**Liability Symbols**

- Vehicle Make
- Vehicle Model
- Vehicle Type
- Vehicle Body Type
- Vehicle Drive Type
- Vehicle Length
- Vehicle MSRP
- Vehicle Curb Weight
- Vehicle Height
- Vehicle Width
- Vehicle Fuel Type
- Standard Seating
- Max Seating Rows
- Hybrid Vehicle
- Cornering Brake Control Feature
- Hill Descent Control Feature
- Blind Spot Technology Feature
- Number of Camera Systems
- Emergency Braking Preparation Feature
- Lane Keeping Assist Feature
- Adaptive Cruise Control Feature
- Rear Cross Traffic Alert Feature
- Wiper Activated Headlights Feature
- Lane Deviation Sensors Feature
- Electronic Messaging Assistance Feature
- Auto Dimming Side Mirrors Feature
- Integrated Turn Signals Side Mirrors Feature
- Voice Operated Phone Feature

**Other Symbols**

- Vehicle Make
- Vehicle Model
- Vehicle Type
- Vehicle Body Type
- Vehicle Drive Type
- Vehicle Length
- Vehicle Height
- Vehicle Width
- Vehicle MSRP
- Vehicle Horsepower
- Engine Cylinders
- Engine Torque
- Standard Seating
- Autonomous Braking Feature
- Front Side Airbags
- Side Airbags Head Protection Chamber
- Impact Absorbing Bumper Feature
- Voice Controlled Navigation Feature
- Impact Sensor Door Unlock Feature
- Front Brake Disc
- Rear Seatbelt Pretensioners
- Blind Spot Safety Feature
- Hands Free Phone Feature
- Body Side Reinforcements Feature
- Rollover Stability control
- Fire Extinguisher/First Aid Kit Feature
- Adaptive Cruise Control Feature
- Electronic Messaging Assist Feature
- Lane Deviation Sensor Feature
- Impact Sensor Alert System Feature

**RF-2 (Actuarial Memorandum) continued**

**Comprehensive Symbols**

- Vehicle Make
- Vehicle Model
- Vehicle Type
- Vehicle Body Type
- Vehicle Drive Type
- Vehicle Length
- Vehicle MSRP
- Vehicle Height
- Vehicle Width
- Vehicle Fuel Type
- Engine Aspiration
- Transmission Gears
- Max Seating Rows
- Sport Vehicle
- Navigation System Touch Screen Feature
- Navigation System Voice Operated Feature
- Navigation System pre-wired for phone Feature
- Voice Operated Phone Feature
- Rearview Monitor Feature
- Headlight Cleaners Feature
- HID/Xenon Headlights Feature
- Adaptive Headlights Feature
- Self-Leveling Headlights Feature
- Manual Leveling Headlights Feature
- Quad Headlights Feature
- Front Knee Airbags
- Driver Knee Airbags
- Rear Side Airbags
- Integrated Turn Signal Side Mirrors Feature
- Side Mirror Power Folding Feature
- Side Mirror Power Telescoping Feature
- Side Mirror Reverse Gear Tilt Feature
- Hood Buckling Creases Feature
- Brake Drying Feature
- Front Parking Sensor Feature
- Cornering Brake Control Feature
- Steel Body Panel Feature
- Safety Brake Pedal System Feature
- Emergency Braking Preparation Feature
- Adaptive Cruise Control Feature

## **RF-2 (Actuarial Memorandum) continued**

### **Collison Symbols**

- Vehicle Make
- Vehicle Model
- Vehicle Type
- Vehicle Body Type
- Vehicle MSRP
- Vehicle Curb Weight
- Vehicle Fuel Type
- Luxury Vehicle
- Energy Absorbing Steering Column Feature
- Rollover Stability Control Feature
- Hood Buckling Creases Feature
- Front Center Airbags
- Rear Side Airbags
- Front Knee Airbags
- Headlight Cleaners Feature
- HID/Xenon Headlights Feature
- Cornering Headlights Feature
- Adaptive Headlights Feature
- Self-Leveling Headlights Feature
- Manual Leveling Headlights Feature
- Quad Headlights Feature
- Automatic High Beam Headlights Feature
- Side Mirror Reverse Gear Tilt Feature
- Auto Dimming Side Mirrors Feature
- Voice Operated Phone Feature
- Hands Free Phone Feature
- Audible Pre-collision Warning System Feature
- Visual Pre-collision Warning System Feature
- Number of Front/Side Camera Systems
- Number of Rear Camera Systems
- Impact Sensor Alert System Feature
- Blindspot Safety Alert Feature
- Brake Drying Feature
- Front Parking Sensor Feature
- Rear Parking Sensor Feature

In addition to the vehicle characteristics listed above, factors were selected for individual vehicle makes and vehicle models with sufficient data to be included in the model.

### **Validation of Vehicle Symbols**

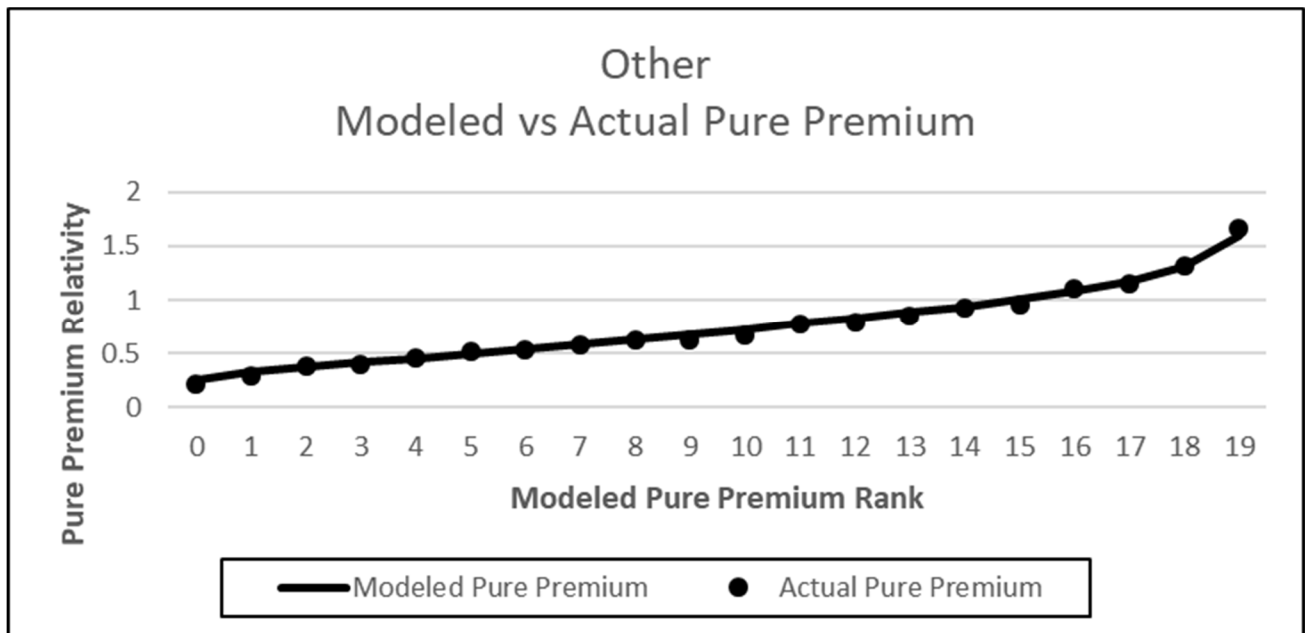
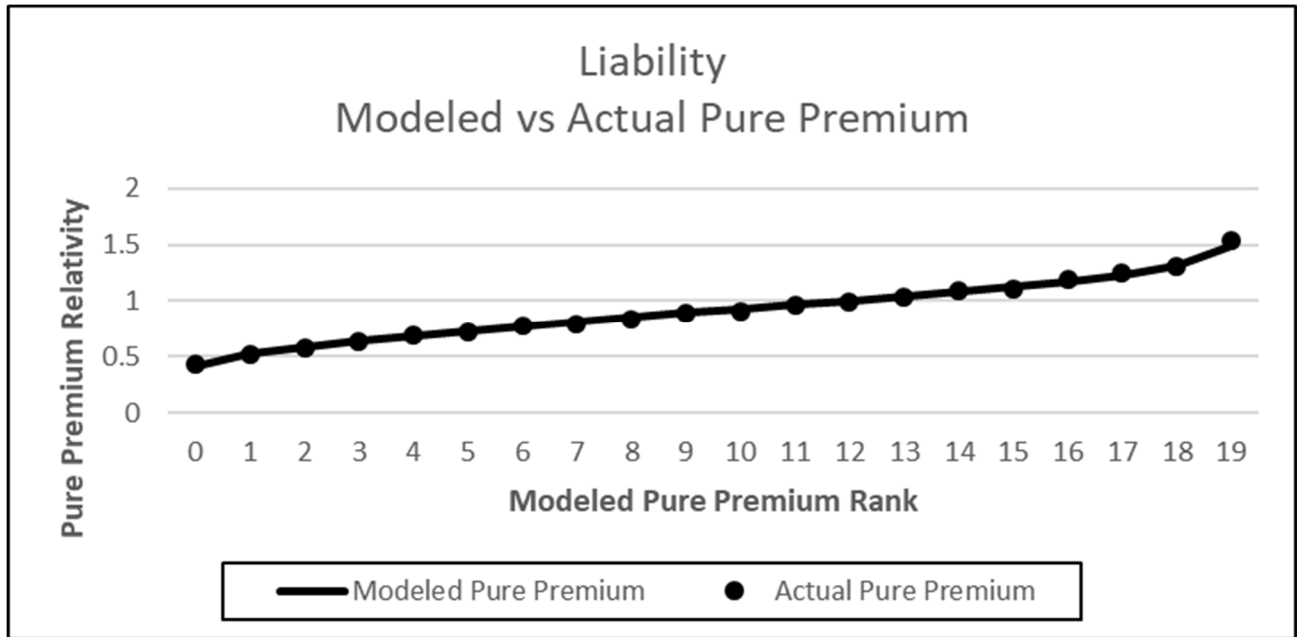
Statistical modeling of vehicle symbols was done on a modeling data sample. A separate sample of data was held for post-modeling validation. Though modeling techniques may vary, the ultimate and most meaningful test of any model is its ability to predict experience out of sample.

1. For each vehicle in the validation subset, develop the vehicle modeled pure premium.
2. Rank vehicles by their modeled pure premiums and then divide them into equally sized buckets, with 5% of customers in each bucket.
3. Develop weighted average vehicle modeled pure premium for each bucket.
4. Develop weighted average actual pure premium for each bucket.
5. Plot relative modeled pure premiums and relative actual pure premiums by bucket, on the same figure. If the curves slope upward, the model is successfully differentiating vehicles on the basis of risk. If the modeled pure premium curve closely tracks the actual pure premium curve, then the model fits well out of sample and is validated.

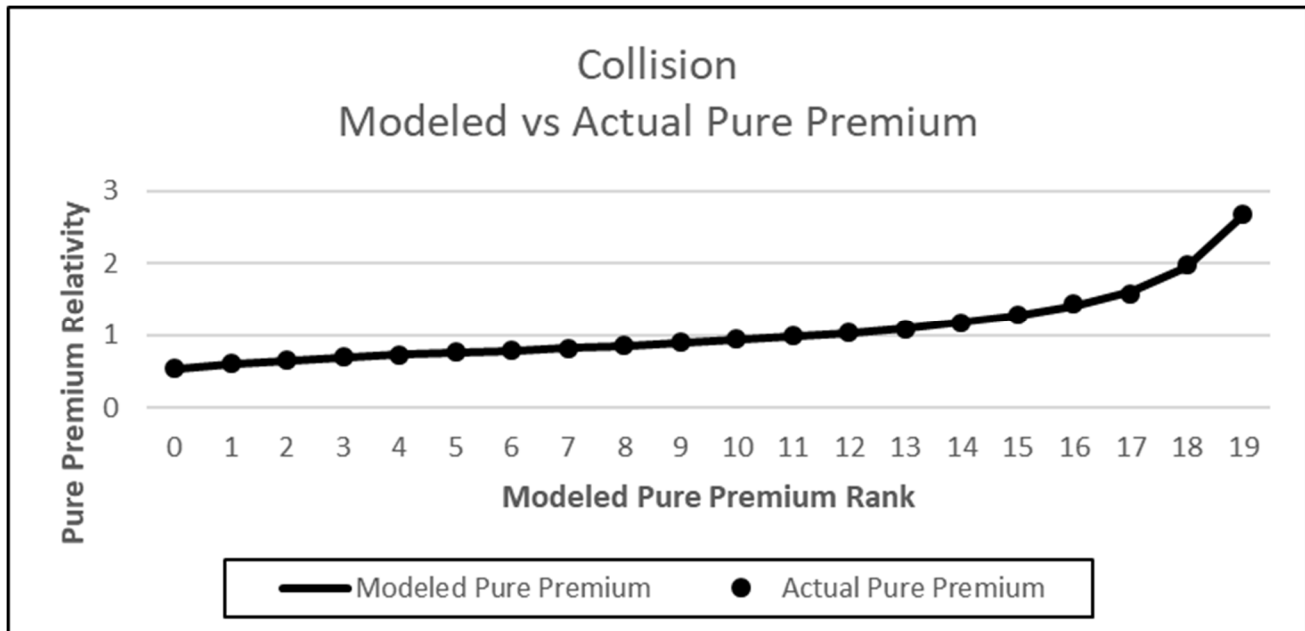
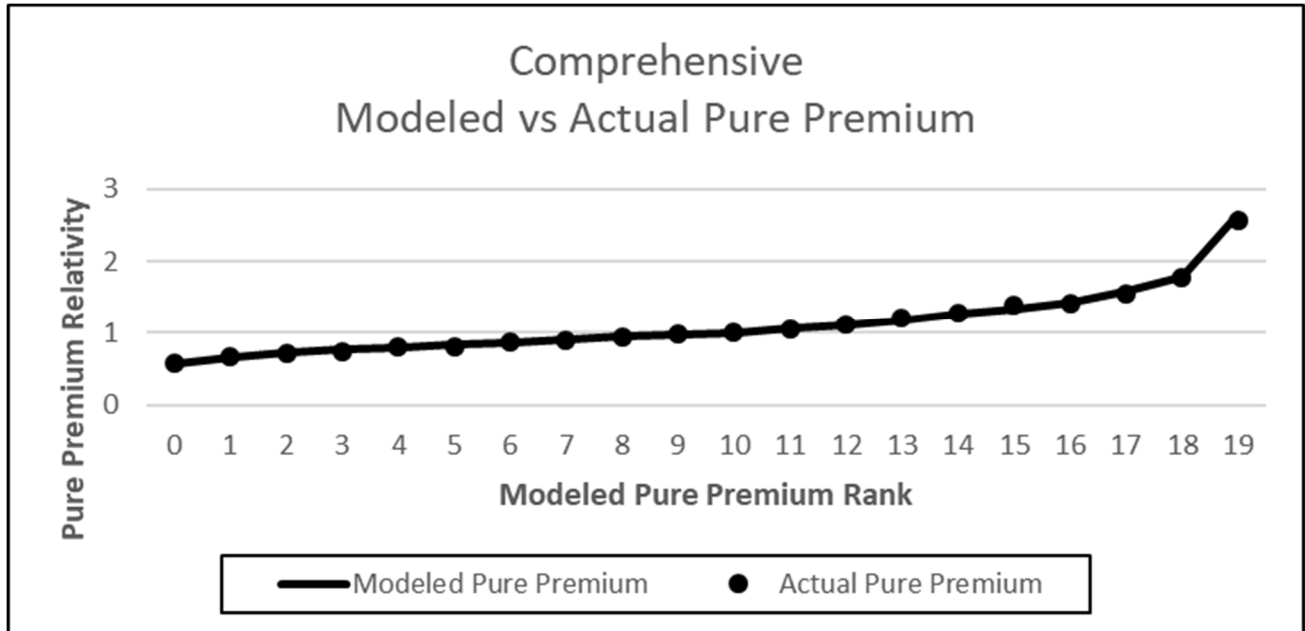


**RF-2 (Actuarial Memorandum) continued**

The figures below depict the results of the validation exercise described above using HLDI data. Note that the data is normalized to equal 1.00 on average. The new models succeed both in differentiating customers and in accurately forecasting loss. We conclude that the model provides adequate and appropriate differentiation for vehicles of varying loss potential.



**RF-2 (Actuarial Memorandum) continued**



**RF-2 (Actuarial Memorandum) continued**

**Assigning Vehicle Symbols from Modeled Scores**

Upon calculating modeled score by vehicle by coverage group, each vehicle was assigned a symbol value of 01-99 for each coverage group. The steps to assign a symbol include:

1. For each coverage group (Liability, "Other", Comprehensive, Collision) calculate a modeled score for each vehicle.
2. Fit a curve on modeled scores based on companywide ERIE loss data.
3. Segment curve into symbol values 01-99.

The primary advantage of vehicle symboling is the ability to reflect individual vehicle characteristics allowing us to best match rate to risk while also allowing for the grouping of similar vehicles providing more credibility to results.

## **RF-2 (Actuarial Memorandum) continued**

### **Premium trend derivation (EXP-2, pp. 1 to 7)**

Earned premiums are brought to current rate levels and then adjusted for premium trends. A regression curve is fit to the average earned premiums, and an average annual change is calculated from the fitted points. An exponential fit is used if the average premiums are decreasing; otherwise, a linear fit is used. EXP-2 pages 1-4 show the three-year fitted trend and two-year fitted trend by coverage. We used the three-year trend as the to-current premium trend, and the two-year trend as the to-future premium trend. The average earned premium is projected to the midpoint that rates will be in effect, based on the projection factor shown in column 12 of EXP-2 pages 5-6.

### **Development of Catastrophe Load (EXP-3, pp. 1)**

Exhibit EXP-3, page 1 develops the catastrophe load used for comprehensive coverage. Losses associated with catastrophes (column 2) are removed from the total losses (column 1) to get non-catastrophe losses (column 3) in EXP-3 pages 30-32. Average catastrophe losses based on the catastrophe load per exposure are added to the ultimate non-catastrophe losses in column 3 of EXP-1. The catastrophe load, which is derived in EXP-3 page 1, is based on ERIE's average catastrophe losses per exposure over the last twenty years.

### **Loss Development Factors (EXP-3, pp. 2 to 7)**

Loss development factors are applied to incurred losses to develop the losses to ultimate. Pages 2 through 7 in exhibit EXP-3 show how the loss development factors are determined.

- BI, pp. 2 to 4
- PD, pp. 5
- PIP, pp. 6
- UM/UIM BI, pp. 7
- COMP, pp. 8
- COLL, pp.9

## **RF-2 (Actuarial Memorandum) continued**

We review development patterns on an incurred loss basis and a paid loss basis. Historically, there has been little difference in the paid and incurred development patterns so the loss development factors were determined from the incurred losses only. The selected ultimate losses were then divided by the incurred losses to calculate the selected age-to-ultimate factors. The final age-to-ultimate factors (column 4, EXP-3, pp. 28-30) are applied to the accident-year incurred losses to calculate the ultimate values of losses.

The selected UM/UIM CSL loss development factors are equal to the selected UM/UIM BI loss development factors because the coverage provided to the insured is the same.

The combined single limit (CSL) coverage loss development factors are a weighted average of the BI and PD loss development factors. The BI weight is 73% and the PD weight is 27%:

$$\text{CSL LDF 12-ult: } 0.73 \times 2.910 + 0.27 \times 1.083 = 2.417$$

$$\text{CSL LDF 24-ult: } 0.73 \times 1.556 + 0.27 \times 1.005 = 1.407$$

$$\text{CSL LDF 36-ult: } 0.73 \times 1.214 + 0.27 \times 1.001 = 1.157$$

## **Development of Adjusting & Other (Unallocated Loss Adjustment) Expense Factors (EXP-3, p. 8)**

This exhibit shows the development of companywide A&O (ULAE) factors applied to the incurred losses, which include D&CC (ALAE) expenses.

## **Loss Trend Factor Development (EXP-3, pp. 9 to 27)**

The selected loss trends used in the development of the rate level indications are summarized on exhibit EXP-3, page 9. The selected combined loss trend factors are based upon a review of New York ERIE and industry loss trends.

ERIE historical loss data was fitted to a least squares exponential curve. The fitted curves were used to calculate average annual changes in cost, frequency, and pure premium. The square root method was used to find partial credibility, using 10,623 claims as the standard for full credibility.

For PCI New York trend data (BI, PD, PIP, Collision only), a least squares exponential fit was made, representing one-year periods ending every quarter in the trend period.

The selected loss trend factors adjust losses from the midpoint of each experience period to the end of the last experience period and then project to the average date of loss during the effective period of the rates included in this filing.

**RF-2 (Actuarial Memorandum) continued**

**Experience Period Loss Ratio (EXP-1, pp. 1 to 4)**

The loss ratio for each 12-month period (column 4) results from the adjusted premiums and losses. The loss ratios are weighted by the earned premium distribution in column 5, resulting in the weighted experience period loss ratio (column 6).

When the experience period loss ratio (column 6) is not fully credible, we use a trended permissible loss ratio (column 11) as the complement to our experience. The result is a credibility-weighted indication (column 13).

Indications are developed using the following formula:

$$\text{Indicated Change} = \frac{\text{Adjusted Loss Ratio} + \text{Fixed Expenses}}{100\% - \text{Variable Expenses}}$$

The fixed expense and variable expense ratios are shown on exhibit RF-3, pages 1 and 2. Fixed expenses are expenses that are not directly related to premiums. We consider 75% of other acquisition and general expense costs to be fixed expenses. Variable expenses include commissions, taxes, licenses and fees, and the remaining 25% of other acquisition and general expense costs. Variable expenses also include a reserve for surplus that provides for an appropriate total after-tax return.

The development of the reserve for surplus provision considers investment income (including realized capital gains). Exhibit RF-3, pages 3 and 4, supports the reserve for surplus provision.

**RF-2 (Actuarial Memorandum) continued**

**Derivation of Expected Loss Ratio (RF-3)**

The permissible loss ratio is 100% minus the three-year average expense and reserve for surplus loading. Commissions and taxes, licenses and fees ratios relate to written premium; the general and other acquisition expense relates to earned premium. The numerical derivation of the permissible loss ratio is detailed in section RF-3.

Erie Insurance is an insurer with a strong sense of responsibility to serve its policyholders. In order to meet our obligations, we must continue to provide an adequate net worth. The provision in our rates for a reserve for surplus is established to generate a reasonable increase in net worth. The result is that net income after taxes will be both fair and adequate to ensure our continued financial soundness. We believe that a 10% after-tax target rate of return on surplus worth is comparable to other investment opportunities with a similar degree of risk.

The derivation of the reserve for surplus provision (RF-3) adjusts the target rate of return on surplus to a target rate of return on premium. This target rate is then adjusted for the income tax we expect to pay to get a before-tax target rate of return, and includes the reduction in the tax rate to 21% from the Tax Cut and Jobs Act. Investment income earned from loss reserves, unearned premium reserves, and surplus is subtracted to determine the amount of gain from underwriting necessary to achieve the target return. We have not included a contingency allowance in the reserve for surplus provision.

## New York Private Passenger Auto

### Erie Insurance Company

Coverage	Written	Indication	Proposed
	Premium @ Current		
Bodily Injury	\$11,041,694	1.2%	0.4%
Property Damage	\$11,889,519	6.1%	1.5%
Combined Single Limit	\$3,377,336	3.8%	-1.6%
Personal Injury Protection	\$9,561,194	-0.6%	-0.5%
OBEL Basic PIP	\$611,571	8.2%	4.4%
Additional PIP	\$721,743	4.4%	2.7%
UM BI	\$3,281,928	-0.8%	-1.6%
Statutory UM BI	\$7,167	7.3%	5.9%
UM CSL w Ded	\$474,497	4.6%	0.7%
Comprehensive	\$14,080,952	15.6%	5.0%
Collision	\$17,033,010	-3.0%	-5.0%
<b>TOTAL</b>	<b>\$72,080,611</b>	<b>3.7%</b>	<b>0.0%</b>

### Erie Insurance Company of New York

Bodily Injury	\$9,041,848	7.4%	0.0%
Property Damage	\$8,495,598	39.8%	0.0%
Combined Single Limit	\$2,574,444	15.0%	0.0%
Personal Injury Protection	\$8,010,773	15.5%	0.0%
OBEL Basic PIP	\$552,345	11.0%	0.0%
Additional PIP	\$972,048	3.6%	0.0%
UM BI	\$2,341,807	5.3%	0.0%
Statutory UM BI	\$7,017	1.4%	0.0%
UM CSL w Ded	\$410,114	10.2%	0.0%
Comprehensive	\$8,438,633	14.6%	0.0%
Collision	\$12,468,678	3.3%	0.0%
<b>TOTAL</b>	<b>\$53,313,305</b>	<b>14.2%</b>	<b>0.0%</b>
Endorsements	\$3,126,194	45.4%	0.0%
<b>TOTAL</b>	<b>\$3,126,194</b>	<b>45.4%</b>	<b>0.0%</b>
<b>GRAND TOTAL</b>	<b>\$128,520,110</b>	<b>9.1%</b>	<b>0.0%</b>



### **RF-3 (Expenses)**

The permissible loss ratio is 100% minus the three-year average expense and reserve for surplus loading. Separate permissible loss ratios are calculated for liability and physical damage coverages on pages 1 and 2. These exhibits also show the commissions, general & other acquisitions, taxes, licenses, & fees, and involuntary market burden expense loadings.

#### **Deviation from 3YR IEE general expense ratio**

The NY PPA three-year average general & other acquisition expense ratio is 8.4%.

	<u>DPE</u>	<u>Gen</u>	<u>Other</u>	<u>Ratio</u>
<b>2019</b>	473,578	30,825	7,979	<b>8.2%</b>
<b>2018</b>	427,585	30,187	8,290	<b>9.0%</b>
<b>2017</b>	380,431	24,199	6,222	<b>8.0%</b>
<b>3yr Avg</b>	1,281,594	85,211	22,491	<b>8.4%</b>

We've selected a loading of 6.4%, which is an equally weighted average of: (1) the general expense ratio over the most recent seven years and (2) the planned general expense ratio for the coming year. The historical average represents what we have paid in the past, and is assumed to be predictive of future expenditures. On the other hand, the company determines what its expenditures will be in the future as it manages the business. Thus, the company controls what this ratio will be in the future. We utilize both of these viewpoints by taking an average of the general expense ratio based on the most recent seven years and the general expense ratio from the operating plan for the coming year.

#### **State Taxes, Licenses & Fees**

The loading for taxes, licenses, and fees was determined as a sum of:

- (1) An average of the last three years taxes licenses, and fees ratio—other than guaranty fund assessments
- (2) The guaranty fund assessment ratio for the last ten years. We use a long-term guaranty fund assessment ratio to smooth the substantial fluctuations observed in this ratio from one year to the next. We have used ten years because we could obtain guaranty fund assessment amounts for that time period in a reasonably cost-effective manner.

### **RF-3 (Expenses) continued**

#### **Involuntary Market Burden**

The annual involuntary market burden (IMB) is a latest-year average of our annual involuntary market expense as a percentage of our estimated annual voluntary earned premium. Because of the historic volatility of the assigned risk pool volume, we have selected a more responsive average. The all-coverage IMB is 2.45%; however, the IMB will only be applied to liability coverages, and so is calculated as follows:

$2.45\% \times \text{Total earned premium at current} / \text{liability earned premium at current}$ ,  
which results in a liability-only IMB percentage of 4.1%.

#### **Reserve for Surplus**

The development of the reserve for surplus provision considers investment income (including realized capital gains). The reserve for surplus provision includes the tax rate reduction to 21% from the Tax Cut & Jobs Act. There is no separate investment income load in the derivation of the expected loss ratio. Pages 3 and 4 support the reserve for surplus provision for liability and physical damage coverages.

**New York  
Voluntary Personal Auto  
Liability**

**All ERIE Companies**

**DEVELOPMENT OF PERMISSIBLE LOSS RATIO**

	<u>2016</u>		<u>2017</u>		<u>2018</u>		<u>Selected</u>
State Direct Premium Written	\$62,915,533		\$63,364,927		\$66,435,943		
State Direct Premium Earned	\$62,656,910		\$63,105,353		\$65,056,878		
State Commission Expense (W)	\$7,943,535	12.6%	\$7,803,976	12.3%	\$8,106,047	12.2%	12.3%
State General and Other Acquisition Expense (E)	\$3,228,834	5.2%	\$3,311,057	5.2%	\$3,360,829	5.2%	6.4%
State Taxes, Licenses, & Fees Expense (W)	\$1,630,996	2.6%	\$1,927,221	3.0%	\$1,963,526	3.0%	2.6%
State InVoluntary Market Burden (E)	\$1,040,483	1.7%	\$1,778,602	2.8%	\$2,556,806	3.9%	4.1%
<hr/>							
Total Expenses							25.4%
Reserve for Surplus at Required P:S Ratio							0.2%
Total Expense and Reserve for Surplus							<hr/> 25.6%
Permissible Loss Ratio							74.4%
Fixed Expense: (75% of General and Other Acquisition Expense)							4.8%
Variable Expense: (Total Expenses - Fixed Expenses)							20.6%
Variable Expense and Reserve for Surplus: (Total Expenses and Reserve for Surplus - Fixed Expenses)							20.8%

Ratios are based on Written Premium (W) or Earned Premium (E) as applicable.

**New York  
Voluntary Personal Auto  
Physical Damage**

**All ERIE Companies**

**DEVELOPMENT OF PERMISSIBLE LOSS RATIO**

	<u>2016</u>		<u>2017</u>		<u>2018</u>		<u>Selected</u>
State Direct Premium Written	\$46,680,643		\$49,093,568		\$51,661,350		
State Direct Premium Earned	\$44,963,345		\$48,186,026		\$50,344,307		
State Commission Expense (W)	\$5,667,392	12.1%	\$5,982,965	12.2%	\$6,286,125	12.2%	12.3%
State General and Other Acquisition Expense (E)	\$2,347,301	5.2%	\$2,550,804	5.3%	\$2,594,079	5.2%	6.4%
State Taxes, Licenses, & Fees Expense (W)	\$998,749	2.1%	\$1,253,239	2.6%	\$1,224,383	2.4%	2.6%
 Total Expenses							21.3%
Reserve for Surplus at Required P:S Ratio							2.7%
Total Expense and Reserve for Surplus							<u>24.0%</u>
Permissible Loss Ratio							76.0%
Fixed Expense: (75% of General and Other Acquisition Expense)							4.8%
Variable Expense: (Total Expenses - Fixed Expenses)							16.5%
Variable Expense and Reserve for Surplus: (Total Expenses and Reserve for Surplus - Fixed Expenses)							19.2%

Ratios are based on Written Premium (W) or Earned Premium (E) as applicable.

**New York  
Voluntary Personal Auto  
Liability**

**All ERIE Companies**

**RESERVE FOR SURPLUS PROVISION**

	<b><u>TOTAL</u></b>
1. Target Rate of Return on Surplus (after tax)	10.0%
2. Premium / Surplus Ratio	1.92
3. Target Return on Premium (after tax)	5.2%
4. Tax Rate	21.0%
5. Target Rate of Return on Premium (before tax)	6.6%
6. Investment Income on PolicyHolder Funds Held as a Percentage of Earned Premium (Loss and Loss Adjustment Expense Reserves, Unearned Premium Reserves) Includes Realized Capital Gains	3.0%
7. Investment Income on PolicyHolder Surplus as a Percentage of Earned Premium Includes Realized Capital Gains	3.4%
8. Reserve for Surplus Provision	0.2%

Sources:

1. Required Rate of Return
2. Required P:S Ratio
3. (1) / (2)
4. Exhibit EXP-6, Page 4
5. (3) / (1 - (4))
6. Exhibit EXP-6, Page 4
7. Average Rate of Return (Exhibit EXP-6, Page 4) / Premium to Surplus Ratio (Required P:S Ratio)
8. (5) - (6) - (7)

**New York  
Voluntary Personal Auto  
Physical Damage**

**All ERIE Companies**

**RESERVE FOR SURPLUS PROVISION**

	<b><u>TOTAL</u></b>
1. Target Rate of Return on Surplus (after tax)	10.0%
2. Premium / Surplus Ratio	1.92
3. Target Return on Premium (after tax)	5.2%
4. Tax Rate	21.0%
5. Target Rate of Return on Premium (before tax)	6.6%
6. Investment Income on PolicyHolder Funds Held as a Percentage of Earned Premium (Loss and Loss Adjustment Expense Reserves, Unearned Premium Reserves) Includes Realized Capital Gains	0.5%
7. Investment Income on PolicyHolder Surplus as a Percentage of Earned Premium Includes Realized Capital Gains	3.4%
8. Reserve for Surplus Provision	2.7%

Sources:

1. Required Rate of Return
2. Required P:S Ratio
3. (1) / (2)
4. Exhibit EXP-6, Page 4
5. (3) / (1 - (4))
6. Exhibit EXP-6, Page 4
7. Average Rate of Return (Exhibit EXP-6, Page 4) / Premium to Surplus Ratio (Required P:S Ratio)
8. (5) - (6) - (7)

**RF-4 (Investment Income)**

Pages 1 to 3 show the development of investment income for the liability coverages, and pages 4 to 6 show the same development for the physical damage coverages. We have reflected provisions such as the tax on discounted loss reserves and the tax on unearned premium reserves. The tax rate (line I) is referenced by the reserve for surplus calculation (RF-3, line 4).

Pages 3 and 6 show the average rate of return over the last ten years for all coverages. The average rate of return as a percentage of direct earned premium (line H) and the average rate of return (line J) are used to determine the reserve for surplus provision (RF-3, line 6 and the calculation of line 7).

Investment returns have become increasingly volatile in the past twenty to thirty years. A selected investment income rate which represents the investment return ERIE expects to realize over the long-term has been utilized, rather than a calculated average, for this reason.

**New York  
Voluntary Personal Auto  
Liability**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES AND ON LOSS & LAE RESERVES**

<b>A. Unearned Premium Reserve</b>	<b><u>2016</u></b>	<b><u>2017</u></b>	<b><u>2018</u></b>
1. Direct Earned Premium	\$1,446,304,943	\$1,561,481,208	\$1,684,511,442
2a. Unearned Premium Reserves as of 12/31 Prior Year	\$710,643,110	\$762,435,382	\$824,363,301
2b. Unearned Premium Reserves as of 12/31 Current Year	\$762,435,382	\$824,363,301	\$874,880,927
3. Mean Unearned Premium Reserve: $((2a)+(2b)) / 2$	\$736,539,246	\$793,399,342	\$849,622,114
4. Tax on Mean Unearned Premium Reserve: $21\% \times [ 0.2 \times ( (2b) - (2a) ) ]$	\$2,175,275	\$2,600,973	\$2,121,740
5. Mean Unearned Premium Reserve after tax: $(3) - (4)$	\$734,363,971	\$790,798,369	\$847,500,374
6. Deduction for Prepaid Expenses			
Commission and Brokerage Expenses	12.3%	12.3%	12.3%
Taxes, Licenses, and Fees	2.6%	2.6%	2.6%
75% of General and Other Acquisition Expense	4.8%	4.8%	4.8%
<b>Total</b>	<b>19.7%</b>	<b>19.7%</b>	<b>19.7%</b>
7. Prepaid Expenses: $(5) \times (6)$	\$144,669,702	\$155,787,279	\$166,957,574
8. Net Subject to Investment: $(5) - (7)$	\$589,694,269	\$635,011,090	\$680,542,800

NOTE: Expense Ratios are Selected Ratios from Development of Permissible Loss Ratio Exhibit EXP-5.



**New York  
Voluntary Personal Auto  
Liability**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES AND ON LOSS & LAE RESERVES (Continued)**

	<u>2016</u>	<u>2017</u>	<u>2018</u>
<b>B. Delayed Remission of Premium (Agents' Balances)</b>			
1. Direct Earned Premium for All States and All Lines of Business	\$6,089,853,868	\$6,466,543,436	\$6,894,636,940
2a. Net Agents' Balances as of 12/31 Prior Year	\$1,384,466,377	\$1,508,515,529	\$1,638,980,825
2b. Net Agents' Balances as of 12/31 Current Year	\$1,508,515,529	\$1,638,980,825	\$1,758,837,917
3. Mean Agents' Balances: ((2a)+(2b)) / 2	\$1,446,490,953	\$1,573,748,177	\$1,698,909,371
4. Ratio: (3) / (1)	0.238	0.243	0.246
5. Direct Earned Premium for Line of Business: (A1)	\$1,446,304,943	\$1,561,481,208	\$1,684,511,442
6. Delayed Remission: (4) x (5)	\$344,220,576	\$379,439,933	\$414,389,815

Note: The above Net Agents' Balances Include Those Balances or Uncollected Premium Overdue for more than 90 days.

**C. Loss & Loss Adjustment Expense Reserves**

1a. Loss & LAE Reserves as of 12/31 Prior Year	\$1,121,410,377	\$1,279,304,940	\$1,319,136,165
1b. Loss & LAE Reserves as of 12/31 Current Year	\$1,279,304,940	\$1,319,136,165	\$1,449,013,810
2. Mean Loss & LAE Reserve: ((1a)+(1b)) / 2	\$1,200,357,659	\$1,299,220,552	\$1,384,074,987

**D. Tax on Difference in Discounted Loss & Loss Adjustment Expense Reserve Changes**

1a. Loss & LAE Reserves as of 12/31 Prior Year	\$1,121,410,377	\$1,279,304,940	\$1,319,136,165
1b. Loss & LAE Reserves as of 12/31 Current Year	\$1,279,304,940	\$1,319,136,165	\$1,449,013,810
2. Change in Loss & LAE Reserves: (1b) - (1a)	\$157,894,562	\$39,831,225	\$129,877,645
3. Discount Factor	0.973	0.975	0.955
4. Discounted Change in Reserve: (2) x (3)	\$153,631,409	\$38,835,444	\$124,033,151
5. Difference: (2) - (4)	\$4,263,153	\$995,781	\$5,844,494
6. Tax: 21% x (5)	\$895,262	\$209,114	\$1,227,344

Note: Discount Factor in D-3 is IRS Loss Reserve Discount Factor from Federal Income Tax Returns.

**New York  
Voluntary Personal Auto  
Liability**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES AND ON LOSS & LAE RESERVES (Continued)**

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>Selected</u>
<b>E. Net Subject to Investment</b> (A8) - (B6) + (C2) - (D6)	\$1,444,936,090	\$1,554,582,595	\$1,649,000,628	
<b>F. Selected Rate of Return</b>	3.0%	3.0%	3.0%	
<b>G. Investment Earnings on Net Subject to Investment</b> (E) x (F)	\$43,348,083	\$46,637,478	\$49,470,019	
<b>H. Average Rate of Return as a Percentage of Direct Earned Premium</b> (G) / (A1)	3.0%	3.0%	2.9%	3.0%

**J. Average Rate of Return**

<u>Year</u>	<u>Net Investment*</u> <u>Income Earned</u>	<u>Mean Cash &amp;</u> <u>Invested Assets</u>	<u>Rate of Return</u>	
2008				
2009	\$12,866,749	\$8,437,534,301	0.2%	
2010	\$578,000,440	\$9,133,506,674	6.3%	
2011	\$583,124,806	\$9,497,440,067	6.1%	
2012	\$571,211,714	\$9,926,802,332	5.8%	
2013	\$573,635,711	\$10,939,471,507	5.2%	
2014	\$550,574,721	\$11,914,411,268	4.6%	
2015	\$560,348,399	\$12,479,634,886	4.5%	
2016	\$565,397,122	\$13,202,504,981	4.3%	
2017	\$697,406,448	\$14,622,543,928	4.8%	
2018	\$749,616,750	\$15,663,193,864	4.8%	
Total	\$5,442,182,860	\$115,817,043,808	4.7%	4.8%

\* Includes Net Realized Capital Gains

Rate of Return-Reserves	3.0%
Rate of Return-Surplus	6.5%

**New York  
Voluntary Personal Auto  
Physical Damage**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES AND ON LOSS & LAE RESERVES**

<b>A. Unearned Premium Reserve</b>	<b><u>2016</u></b>	<b><u>2017</u></b>	<b><u>2018</u></b>
1. Direct Earned Premium	\$1,168,242,930	\$1,289,217,455	\$1,418,393,090
2a. Unearned Premium Reserves as of 12/31 Prior Year	\$562,445,982	\$619,217,024	\$681,984,048
2b. Unearned Premium Reserves as of 12/31 Current Year	\$619,217,024	\$681,984,048	\$745,730,412
3. Mean Unearned Premium Reserve: $((2a)+(2b)) / 2$	\$590,831,503	\$650,600,536	\$713,857,230
4. Tax on Mean Unearned Premium Reserve: $21\% \times [ 0.2 \times ( (2b) - (2a) ) ]$	\$2,384,384	\$2,636,215	\$2,677,347
5. Mean Unearned Premium Reserve after tax: $(3) - (4)$	\$588,447,119	\$647,964,321	\$711,179,883
6. Deduction for Prepaid Expenses			
Commission and Brokerage Expenses	12.3%	12.3%	12.3%
Taxes, Licenses, and Fees	2.6%	2.6%	2.6%
75% of General and Other Acquisition Expense	4.8%	4.8%	4.8%
Total	19.7%	19.7%	19.7%
7. Prepaid Expenses: $(5) \times (6)$	\$115,924,082	\$127,648,971	\$140,102,437
8. Net Subject to Investment: $(5) - (7)$	\$472,523,037	\$520,315,350	\$571,077,446

NOTE: Expense Ratios are Selected Ratios from Development of Permissible Loss Ratio Exhibit EXP-5.

**New York  
Voluntary Personal Auto  
Physical Damage**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES AND ON LOSS & LAE RESERVES (Continued)**

	<u>2016</u>	<u>2017</u>	<u>2018</u>
<b>B. Delayed Remission of Premium (Agents' Balances)</b>			
1. Direct Earned Premium for All States and All Lines of Business	\$6,089,853,868	\$6,466,543,436	\$6,894,636,940
2a. Net Agents' Balances as of 12/31 Prior Year	\$1,384,466,377	\$1,508,515,529	\$1,638,980,825
2b. Net Agents' Balances as of 12/31 Current Year	\$1,508,515,529	\$1,638,980,825	\$1,758,837,917
3. Mean Agents' Balances: ((2a)+(2b)) / 2	\$1,446,490,953	\$1,573,748,177	\$1,698,909,371
4. Ratio: (3) / (1)	0.238	0.243	0.246
5. Direct Earned Premium for Line of Business: (A1)	\$1,168,242,930	\$1,289,217,455	\$1,418,393,090
6. Delayed Remission: (4) x (5)	\$278,041,817	\$313,279,842	\$348,924,700

Note: The above Net Agents' Balances Include Those Balances or Uncollected Premium Overdue for more than 90 days.

**C. Loss & Loss Adjustment Expense Reserves**

1a. Loss & LAE Reserves as of 12/31 Prior Year	\$11,261,811	\$25,685,598	\$27,933,613
1b. Loss & LAE Reserves as of 12/31 Current Year	\$25,685,598	\$27,933,613	\$36,636,182
2. Mean Loss & LAE Reserve: ((1a)+(1b)) / 2	\$18,473,705	\$26,809,605	\$32,284,897

**D. Tax on Difference in Discounted Loss & Loss Adjustment Expense Reserve Changes**

1a. Loss & LAE Reserves as of 12/31 Prior Year	\$11,261,811	\$25,685,598	\$27,933,613
1b. Loss & LAE Reserves as of 12/31 Current Year	\$25,685,598	\$27,933,613	\$36,636,182
2. Change in Loss & LAE Reserves: (1b) - (1a)	\$14,423,786	\$2,248,015	\$8,702,569
3. Discount Factor	0.992	0.992	0.983
4. Discounted Change in Reserve: (2) x (3)	\$14,308,396	\$2,230,031	\$8,554,625
5. Difference: (2) - (4)	\$115,390	\$17,984	\$147,944
6. Tax: 21% x (5)	\$24,232	\$3,777	\$31,068

Note: Discount Factor in D-3 is IRS Loss Reserve Discount Factor from Federal Income Tax Returns.

**New York  
Voluntary Personal Auto  
Physical Damage**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES AND ON LOSS & LAE RESERVES (Continued)**

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>Selected</u>
<b>E. Net Subject to Investment</b> (A8) - (B6) + (C2) - (D6)	\$212,930,693	\$233,841,336	\$254,406,575	
<b>F. Selected Rate of Return</b>	3.0%	3.0%	3.0%	
<b>G. Investment Earnings on Net Subject to Investment</b> (E) x (F)	\$6,387,921	\$7,015,240	\$7,632,197	
<b>H. Average Rate of Return as a Percentage of Direct Earned Premium</b> (G) / (A1)	0.5%	0.5%	0.5%	0.5%

**J. Average Rate of Return**

<u>Year</u>	<u>Net Investment* Income Earned</u>	<u>Mean Cash &amp; Invested Assets</u>	<u>Rate of Return</u>	
2008				
2009	\$12,866,749	\$8,437,534,301	0.2%	
2010	\$578,000,440	\$9,133,506,674	6.3%	
2011	\$583,124,806	\$9,497,440,067	6.1%	
2012	\$571,211,714	\$9,926,802,332	5.8%	
2013	\$573,635,711	\$10,939,471,507	5.2%	
2014	\$550,574,721	\$11,914,411,268	4.6%	
2015	\$560,348,399	\$12,479,634,886	4.5%	
2016	\$565,397,122	\$13,202,504,981	4.3%	
2017	\$697,406,448	\$14,622,543,928	4.8%	
2018	\$749,616,750	\$15,663,193,864	4.8%	
Total	\$5,442,182,860	\$115,817,043,808	4.7%	4.8%

\* Includes Net Realized Capital Gains

Rate of Return-Reserves	3.0%
Rate of Return-Surplus	6.5%

**RT-1 (Side-by-Side Comparison)**

**Erie Insurance Company of New York – Rate Protect**

**Base rates** – The current and proposed EICNY Rate Protect base rates are shown below. The base rate changes were selected to reach the selected overall changes by coverage on RF-2 page 1.

<b>EICNY Rate Protect Base Rates</b>			
<b>Coverage</b>	<b>Current</b>	<b>Proposed</b>	<b>Change</b>
BI	115	108	-6.1%
PD	204	183	-10.3%
CSL	307	284	-7.5%
BPIP	166	167	0.6%
APIP	15	15	0.0%
OBEL	12	12	0.0%
UM	6	6	0.0%
SUM BI	17	17	0.0%
SUM CSL	18	19	5.6%
Comp	284	368	29.6%
Coll	484	496	2.5%

**Marital/Age/Gender Factors** – The current and proposed EICNY Rate Protect marital/age/gender factors by coverage are shown on pages 1 – 7.

**Vehicle Symbol Factors (Model Years 2011 and Newer)** – We are introducing new symbols and factors as shown in Exhibit EXP-6, page 4.

**RT-1 (Side-by-Side Comparison) continued**

**Erie Insurance Company**

**Base rates** – The current and proposed EIC base rates by territory and coverage are shown on pages 8-9. The current and proposed UM base rates are shown in the table below. The base rate changes were selected to reach the selected overall changes by coverage and territory in EXP-5, pages 2-12.

EIC SUM BI Base Rates							
Limit	Current		Proposed		Change		
	Terr 1-51, 70-75	Terr 52-69	Terr 1-51, 70-75	Terr 52-69	Terr 1-51, 70-75	Terr 52-69	All Territories
25/50	19	26	18	25	-5.3%	-3.8%	-5.2%
50/100	36	48	34	46	-5.6%	-4.2%	-5.5%
100/100	41	55	39	53	-4.9%	-3.6%	-4.8%
100/300	56	75	53	72	-5.4%	-4.0%	-5.3%
300/300	59	80	56	77	-5.1%	-3.8%	-5.0%
250/500	64	86	61	83	-4.7%	-3.5%	-4.6%
300/500	66	88	63	85	-4.5%	-3.4%	-4.5%
500/500	74	100	70	96	-5.4%	-4.0%	-5.3%
500/1,000	80	108	76	104	-5.0%	-3.7%	-4.9%
1,000/1,000	86	117	81	113	-5.8%	-3.4%	-5.7%
Total					-5.3%	-3.8%	-5.2%

**Vehicle Symbol Factors (Model Years 2010 and Older)** – Side-by-side comparisons of current, indicated, and proposed are shown in EXP-6, pages 5 to 8.

**Vehicle Symbol Factors (Model Years 2011 and Newer)** – We are introducing new symbols and factors as shown in EXP-6, page 9.

**Claims/Violations-Free Discount Factors (formerly Safe Driver Discount)** – The current and proposed factors are shown on page 10.

**EICNY Marital/Age/Gender Factors**

Marital	Age	Gender	Current Factor				Proposed Factor				Change			
			Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll
Married	16	Female	1.489	1.130	1.080	1.400	1.489	1.130	1.080	1.400	0%	0%	0%	0%
Married	17	Female	1.489	1.130	1.080	1.400	1.489	1.130	1.080	1.400	0%	0%	0%	0%
Married	18	Female	1.489	1.130	1.080	1.400	1.489	1.130	1.080	1.400	0%	0%	0%	0%
Married	19	Female	1.153	1.130	1.080	1.172	1.153	1.130	1.080	1.172	0%	0%	0%	0%
Married	20	Female	1.130	1.130	1.080	1.149	1.130	1.130	1.080	1.149	0%	0%	0%	0%
Married	21	Female	1.107	1.130	1.080	1.127	1.107	1.130	1.080	1.127	0%	0%	0%	0%
Married	22	Female	0.962	1.130	1.080	1.006	0.962	1.130	1.080	1.006	0%	0%	0%	0%
Married	23	Female	0.947	1.130	1.080	0.976	0.947	1.130	1.080	0.976	0%	0%	0%	0%
Married	24	Female	0.947	1.130	1.080	0.976	0.947	1.130	1.080	0.976	0%	0%	0%	0%
Married	25	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	26	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	27	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	28	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	29	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	30	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	31	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	32	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	33	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	34	Female	0.944	1.130	1.080	0.976	0.944	1.130	1.080	0.976	0%	0%	0%	0%
Married	35	Female	0.944	1.130	1.075	0.976	0.944	1.130	1.075	0.976	0%	0%	0%	0%
Married	36	Female	0.944	1.130	1.070	0.976	0.944	1.130	1.070	0.976	0%	0%	0%	0%
Married	37	Female	0.944	1.130	1.065	0.976	0.944	1.130	1.065	0.976	0%	0%	0%	0%
Married	38	Female	0.944	1.130	1.060	0.976	0.944	1.130	1.060	0.976	0%	0%	0%	0%
Married	39	Female	0.944	1.130	1.055	0.976	0.944	1.130	1.055	0.976	0%	0%	0%	0%
Married	40	Female	0.944	1.130	1.050	0.976	0.944	1.130	1.050	0.976	0%	0%	0%	0%
Married	41	Female	0.944	1.130	1.045	0.976	0.944	1.130	1.045	0.976	0%	0%	0%	0%
Married	42	Female	0.944	1.130	1.040	0.976	0.944	1.130	1.040	0.976	0%	0%	0%	0%
Married	43	Female	0.944	1.130	1.035	0.976	0.944	1.130	1.035	0.976	0%	0%	0%	0%
Married	44	Female	0.944	1.130	1.030	0.976	0.944	1.130	1.030	0.976	0%	0%	0%	0%
Married	45	Female	0.944	1.130	1.025	0.976	0.944	1.130	1.025	0.976	0%	0%	0%	0%
Married	46	Female	0.944	1.130	1.020	0.976	0.944	1.130	1.020	0.976	0%	0%	0%	0%
Married	47	Female	0.944	1.130	1.015	0.976	0.944	1.130	1.015	0.976	0%	0%	0%	0%
Married	48	Female	0.944	1.130	1.010	0.976	0.944	1.130	1.010	0.976	0%	0%	0%	0%
Married	49	Female	0.944	1.130	1.005	0.976	0.944	1.130	1.005	0.976	0%	0%	0%	0%
Married	50	Female	0.944	1.130	1.000	0.976	0.944	1.130	1.000	0.976	0%	0%	0%	0%
Married	51	Female	0.944	1.130	0.995	0.976	0.944	1.130	0.995	0.976	0%	0%	0%	0%
Married	52	Female	0.944	1.130	0.990	0.976	0.944	1.130	0.990	0.976	0%	0%	0%	0%
Married	53	Female	0.944	1.130	0.985	0.976	0.944	1.130	0.985	0.976	0%	0%	0%	0%
Married	54	Female	0.944	1.130	0.980	0.976	0.944	1.130	0.980	0.976	0%	0%	0%	0%
Married	55	Female	0.944	1.130	0.975	0.976	0.944	1.130	0.975	0.976	0%	0%	0%	0%
Married	56	Female	0.944	1.130	0.970	0.976	0.944	1.130	0.970	0.976	0%	0%	0%	0%
Married	57	Female	0.944	1.130	0.965	0.976	0.944	1.130	0.965	0.976	0%	0%	0%	0%
Married	58	Female	0.944	1.130	0.960	0.976	0.944	1.130	0.960	0.976	0%	0%	0%	0%
Married	59	Female	0.944	1.130	0.955	0.976	0.944	1.130	0.955	0.976	0%	0%	0%	0%
Married	60	Female	0.944	1.130	0.950	0.976	0.944	1.130	0.950	0.976	0%	0%	0%	0%
Married	61	Female	0.944	1.130	0.945	0.976	0.944	1.130	0.945	0.976	0%	0%	0%	0%
Married	62	Female	0.944	1.130	0.940	0.976	0.944	1.130	0.940	0.976	0%	0%	0%	0%
Married	63	Female	0.944	1.130	0.935	0.976	0.944	1.130	0.935	0.976	0%	0%	0%	0%
Married	64	Female	0.944	1.130	0.930	0.976	0.944	1.130	0.930	0.976	0%	0%	0%	0%
Married	65	Female	0.944	1.130	0.886	0.976	0.944	1.130	0.886	0.976	0%	0%	0%	0%



**EICNY Marital/Age/Gender Factors**

Marital	Age	Gender	Current Factor				Proposed Factor				Change			
			Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll
Married	66	Female	0.944	1.130	0.886	0.976	0.944	1.130	0.886	0.976	0%	0%	0%	0%
Married	67	Female	0.944	1.130	0.886	0.976	0.944	1.130	0.886	0.976	0%	0%	0%	0%
Married	68	Female	0.944	1.130	0.886	0.976	0.944	1.130	0.886	0.976	0%	0%	0%	0%
Married	69	Female	0.944	1.130	0.886	0.976	0.944	1.130	0.886	0.976	0%	0%	0%	0%
Married	70	Female	0.944	1.130	0.886	0.976	0.944	1.130	0.886	0.976	0%	0%	0%	0%
Married	71	Female	0.944	1.130	0.886	0.976	0.972	1.130	0.886	1.005	3%	0%	0%	3%
Married	72	Female	0.944	1.130	0.886	0.976	0.991	1.130	0.886	1.025	5%	0%	0%	5%
Married	73	Female	0.944	1.130	0.886	0.976	1.010	1.130	0.886	1.044	7%	0%	0%	7%
Married	74	Female	0.944	1.130	0.886	0.976	1.029	1.130	0.886	1.064	9%	0%	0%	9%
Married	75	Female	0.944	1.130	0.886	0.976	1.038	1.130	0.886	1.074	10%	0%	0%	10%
Married	76	Female	0.972	1.130	0.886	1.005	1.069	1.130	0.886	1.106	10%	0%	0%	10%
Married	77	Female	1.020	1.130	0.886	1.054	1.122	1.130	0.886	1.159	10%	0%	0%	10%
Married	78	Female	1.057	1.130	0.886	1.093	1.163	1.130	0.886	1.202	10%	0%	0%	10%
Married	79	Female	1.076	1.130	0.886	1.113	1.184	1.130	0.886	1.224	10%	0%	0%	10%
Married	80	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	81	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	82	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	83	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	84	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	85	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	86	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	87	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	88	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	89	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	90	Female	1.086	1.130	0.886	1.122	1.195	1.130	0.886	1.234	10%	0%	0%	10%
Married	91	Female	1.095	1.130	0.886	1.132	1.215	1.130	0.886	1.257	11%	0%	0%	11%
Married	92	Female	1.114	1.130	0.886	1.152	1.248	1.130	0.886	1.290	12%	0%	0%	12%
Married	93	Female	1.133	1.130	0.886	1.171	1.280	1.130	0.886	1.323	13%	0%	0%	13%
Married	94	Female	1.152	1.130	0.886	1.191	1.313	1.130	0.886	1.358	14%	0%	0%	14%
Married	95	Female	1.161	1.130	0.886	1.200	1.393	1.130	0.886	1.440	20%	0%	0%	20%
Married	96	Female	1.180	1.130	0.886	1.220	1.428	1.130	0.886	1.476	21%	0%	0%	21%
Married	97	Female	1.180	1.130	0.886	1.220	1.440	1.130	0.886	1.488	22%	0%	0%	22%
Married	98	Female	1.180	1.130	0.886	1.220	1.451	1.130	0.886	1.501	23%	0%	0%	23%
Married	99	Female	1.180	1.130	0.886	1.220	1.463	1.130	0.886	1.513	24%	0%	0%	24%
Married	100+	Female	1.180	1.130	0.886	1.220	1.475	1.130	0.886	1.525	25%	0%	0%	25%
Unmarried	16	Female	1.838	1.222	1.065	1.729	1.838	1.222	1.065	1.729	0%	0%	0%	0%
Unmarried	17	Female	1.838	1.222	1.065	1.729	1.838	1.222	1.065	1.729	0%	0%	0%	0%
Unmarried	18	Female	1.838	1.222	1.065	1.729	1.838	1.222	1.065	1.729	0%	0%	0%	0%
Unmarried	19	Female	1.423	1.222	1.065	1.447	1.423	1.222	1.065	1.447	0%	0%	0%	0%
Unmarried	20	Female	1.395	1.222	1.065	1.419	1.395	1.222	1.065	1.419	0%	0%	0%	0%
Unmarried	21	Female	1.367	1.222	1.065	1.391	1.367	1.222	1.065	1.391	0%	0%	0%	0%
Unmarried	22	Female	1.188	1.222	1.065	1.242	1.188	1.222	1.065	1.242	0%	0%	0%	0%
Unmarried	23	Female	1.165	1.222	1.065	1.218	1.165	1.222	1.065	1.218	0%	0%	0%	0%
Unmarried	24	Female	1.142	1.222	1.065	1.194	1.142	1.222	1.065	1.194	0%	0%	0%	0%
Unmarried	25	Female	1.089	1.222	1.065	1.134	1.089	1.222	1.065	1.134	0%	0%	0%	0%
Unmarried	26	Female	1.068	1.222	1.065	1.105	1.068	1.222	1.065	1.105	0%	0%	0%	0%
Unmarried	27	Female	1.053	1.222	1.065	1.082	1.053	1.222	1.065	1.082	0%	0%	0%	0%
Unmarried	28	Female	1.043	1.222	1.065	1.063	1.043	1.222	1.065	1.063	0%	0%	0%	0%
Unmarried	29	Female	1.036	1.222	1.065	1.049	1.036	1.222	1.065	1.049	0%	0%	0%	0%
Unmarried	30	Female	1.030	1.222	1.065	1.039	1.030	1.222	1.065	1.039	0%	0%	0%	0%

**EICNY Marital/Age/Gender Factors**

Marital	Age	Gender	Current Factor				Proposed Factor				Change			
			Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll
Unmarried	31	Female	1.020	1.222	1.065	1.031	1.020	1.222	1.065	1.031	0%	0%	0%	0%
Unmarried	32	Female	1.020	1.222	1.065	1.026	1.020	1.222	1.065	1.026	0%	0%	0%	0%
Unmarried	33	Female	1.020	1.222	1.065	1.023	1.020	1.222	1.065	1.023	0%	0%	0%	0%
Unmarried	34	Female	1.020	1.222	1.057	1.021	1.020	1.222	1.057	1.021	0%	0%	0%	0%
Unmarried	35	Female	1.020	1.222	1.049	1.021	1.020	1.222	1.049	1.021	0%	0%	0%	0%
Unmarried	36	Female	1.020	1.222	1.041	1.020	1.020	1.222	1.041	1.020	0%	0%	0%	0%
Unmarried	37	Female	1.020	1.222	1.033	1.020	1.020	1.222	1.033	1.020	0%	0%	0%	0%
Unmarried	38	Female	1.020	1.222	1.025	1.019	1.020	1.222	1.025	1.019	0%	0%	0%	0%
Unmarried	39	Female	1.020	1.222	1.017	1.016	1.020	1.222	1.017	1.016	0%	0%	0%	0%
Unmarried	40	Female	1.020	1.222	1.009	1.012	1.020	1.222	1.009	1.012	0%	0%	0%	0%
Unmarried	41	Female	1.020	1.222	1.001	1.007	1.020	1.222	1.001	1.007	0%	0%	0%	0%
Unmarried	42	Female	1.020	1.222	0.993	0.998	1.020	1.222	0.993	0.998	0%	0%	0%	0%
Unmarried	43	Female	1.020	1.222	0.985	0.988	1.020	1.222	0.985	0.988	0%	0%	0%	0%
Unmarried	44	Female	1.020	1.222	0.977	0.976	1.020	1.222	0.977	0.976	0%	0%	0%	0%
Unmarried	45	Female	1.020	1.222	0.969	0.963	1.020	1.222	0.969	0.963	0%	0%	0%	0%
Unmarried	46	Female	1.020	1.222	0.961	0.950	1.020	1.222	0.961	0.950	0%	0%	0%	0%
Unmarried	47	Female	1.020	1.222	0.953	0.950	1.020	1.222	0.953	0.950	0%	0%	0%	0%
Unmarried	48	Female	1.020	1.222	0.945	0.950	1.020	1.222	0.945	0.950	0%	0%	0%	0%
Unmarried	49	Female	1.020	1.222	0.937	0.950	1.020	1.222	0.937	0.950	0%	0%	0%	0%
Unmarried	50	Female	1.020	1.222	0.929	0.950	1.020	1.222	0.929	0.950	0%	0%	0%	0%
Unmarried	51	Female	1.020	1.222	0.921	0.950	1.020	1.222	0.921	0.950	0%	0%	0%	0%
Unmarried	52	Female	1.020	1.222	0.913	0.950	1.020	1.222	0.913	0.950	0%	0%	0%	0%
Unmarried	53	Female	1.020	1.222	0.905	0.950	1.020	1.222	0.905	0.950	0%	0%	0%	0%
Unmarried	54	Female	1.020	1.222	0.897	0.950	1.020	1.222	0.897	0.950	0%	0%	0%	0%
Unmarried	55	Female	1.020	1.222	0.889	0.950	1.020	1.222	0.889	0.950	0%	0%	0%	0%
Unmarried	56	Female	1.020	1.222	0.881	0.950	1.020	1.222	0.881	0.950	0%	0%	0%	0%
Unmarried	57	Female	1.020	1.222	0.873	0.950	1.020	1.222	0.873	0.950	0%	0%	0%	0%
Unmarried	58	Female	1.020	1.222	0.865	0.950	1.020	1.222	0.865	0.950	0%	0%	0%	0%
Unmarried	59	Female	1.020	1.222	0.857	0.950	1.020	1.222	0.857	0.950	0%	0%	0%	0%
Unmarried	60	Female	1.020	1.222	0.849	0.950	1.020	1.222	0.849	0.950	0%	0%	0%	0%
Unmarried	61	Female	1.020	1.222	0.841	0.950	1.020	1.222	0.841	0.950	0%	0%	0%	0%
Unmarried	62	Female	1.020	1.222	0.833	0.950	1.020	1.222	0.833	0.950	0%	0%	0%	0%
Unmarried	63	Female	1.020	1.222	0.825	0.950	1.020	1.222	0.825	0.950	0%	0%	0%	0%
Unmarried	64	Female	1.020	1.222	0.817	0.950	1.020	1.222	0.817	0.950	0%	0%	0%	0%
Unmarried	65	Female	1.020	1.222	0.745	0.950	1.020	1.222	0.745	0.950	0%	0%	0%	0%
Unmarried	66	Female	1.020	1.222	0.745	0.950	1.020	1.222	0.745	0.950	0%	0%	0%	0%
Unmarried	67	Female	1.020	1.222	0.745	0.950	1.020	1.222	0.745	0.950	0%	0%	0%	0%
Unmarried	68	Female	1.020	1.222	0.745	0.950	1.020	1.222	0.745	0.950	0%	0%	0%	0%
Unmarried	69	Female	1.020	1.222	0.745	0.950	1.020	1.222	0.745	0.950	0%	0%	0%	0%
Unmarried	70	Female	1.020	1.222	0.745	0.950	1.020	1.222	0.745	0.950	0%	0%	0%	0%
Unmarried	71	Female	1.020	1.222	0.745	0.979	1.051	1.222	0.745	0.979	3%	0%	0%	3%
Unmarried	72	Female	1.020	1.222	0.745	0.950	1.071	1.222	0.745	0.998	5%	0%	0%	5%
Unmarried	73	Female	1.020	1.222	0.745	0.950	1.091	1.222	0.745	1.017	7%	0%	0%	7%
Unmarried	74	Female	1.020	1.222	0.745	0.950	1.112	1.222	0.745	1.036	9%	0%	0%	9%
Unmarried	75	Female	1.020	1.222	0.745	0.950	1.122	1.222	0.745	1.045	10%	0%	0%	10%
Unmarried	76	Female	1.051	1.222	0.745	0.979	1.156	1.222	0.745	1.077	10%	0%	0%	10%
Unmarried	77	Female	1.102	1.222	0.745	1.026	1.212	1.222	0.745	1.129	10%	0%	0%	10%
Unmarried	78	Female	1.142	1.222	0.745	1.064	1.256	1.222	0.745	1.170	10%	0%	0%	10%
Unmarried	79	Female	1.163	1.222	0.745	1.083	1.279	1.222	0.745	1.191	10%	0%	0%	10%
Unmarried	80	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%

**EICNY Marital/Age/Gender Factors**

Marital	Age	Gender	Current Factor				Proposed Factor				Change			
			Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll
Unmarried	81	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	82	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	83	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	84	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	85	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	86	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	87	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	88	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	89	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	90	Female	1.173	1.222	0.745	1.093	1.290	1.222	0.745	1.202	10%	0%	0%	10%
Unmarried	91	Female	1.183	1.222	0.745	1.102	1.313	1.222	0.745	1.223	11%	0%	0%	11%
Unmarried	92	Female	1.204	1.222	0.745	1.121	1.348	1.222	0.745	1.256	12%	0%	0%	12%
Unmarried	93	Female	1.224	1.222	0.745	1.140	1.383	1.222	0.745	1.288	13%	0%	0%	13%
Unmarried	94	Female	1.244	1.222	0.745	1.159	1.418	1.222	0.745	1.321	14%	0%	0%	14%
Unmarried	95	Female	1.255	1.222	0.745	1.169	1.506	1.222	0.745	1.403	20%	0%	0%	20%
Unmarried	96	Female	1.275	1.222	0.745	1.188	1.543	1.222	0.745	1.437	21%	0%	0%	21%
Unmarried	97	Female	1.275	1.222	0.745	1.188	1.556	1.222	0.745	1.449	22%	0%	0%	22%
Unmarried	98	Female	1.275	1.222	0.745	1.188	1.568	1.222	0.745	1.461	23%	0%	0%	23%
Unmarried	99	Female	1.275	1.222	0.745	1.188	1.581	1.222	0.745	1.473	24%	0%	0%	24%
Unmarried	100+	Female	1.275	1.222	0.745	1.188	1.594	1.222	0.745	1.485	25%	0%	0%	25%
Married	16	Male	1.560	0.935	1.085	1.482	1.560	0.935	1.085	1.482	0%	0%	0%	0%
Married	17	Male	1.560	0.935	1.085	1.482	1.560	0.935	1.085	1.482	0%	0%	0%	0%
Married	18	Male	1.560	0.935	1.085	1.482	1.560	0.935	1.085	1.482	0%	0%	0%	0%
Married	19	Male	1.238	0.935	1.078	1.257	1.238	0.935	1.078	1.257	0%	0%	0%	0%
Married	20	Male	1.218	0.935	1.077	1.232	1.218	0.935	1.077	1.232	0%	0%	0%	0%
Married	21	Male	1.194	0.935	1.076	1.207	1.194	0.935	1.076	1.207	0%	0%	0%	0%
Married	22	Male	1.000	0.935	1.075	1.070	1.000	0.935	1.075	1.070	0%	0%	0%	0%
Married	23	Male	0.981	0.935	1.075	1.050	0.981	0.935	1.075	1.050	0%	0%	0%	0%
Married	24	Male	0.961	0.935	1.075	1.029	0.961	0.935	1.075	1.029	0%	0%	0%	0%
Married	25	Male	0.927	0.935	1.071	0.977	0.927	0.935	1.071	0.977	0%	0%	0%	0%
Married	26	Male	0.927	0.935	1.067	0.953	0.927	0.935	1.067	0.953	0%	0%	0%	0%
Married	27	Male	0.927	0.935	1.063	0.939	0.927	0.935	1.063	0.939	0%	0%	0%	0%
Married	28	Male	0.927	0.935	1.059	0.939	0.927	0.935	1.059	0.939	0%	0%	0%	0%
Married	29	Male	0.927	0.935	1.055	0.939	0.927	0.935	1.055	0.939	0%	0%	0%	0%
Married	30	Male	0.927	0.935	1.051	0.939	0.927	0.935	1.051	0.939	0%	0%	0%	0%
Married	31	Male	0.927	0.935	1.047	0.939	0.927	0.935	1.047	0.939	0%	0%	0%	0%
Married	32	Male	0.927	0.935	1.043	0.939	0.927	0.935	1.043	0.939	0%	0%	0%	0%
Married	33	Male	0.927	0.935	1.039	0.939	0.927	0.935	1.039	0.939	0%	0%	0%	0%
Married	34	Male	0.927	0.935	1.035	0.939	0.927	0.935	1.035	0.939	0%	0%	0%	0%
Married	35	Male	0.927	0.935	1.031	0.939	0.927	0.935	1.031	0.939	0%	0%	0%	0%
Married	36	Male	0.927	0.935	1.027	0.939	0.927	0.935	1.027	0.939	0%	0%	0%	0%
Married	37	Male	0.927	0.935	1.023	0.939	0.927	0.935	1.023	0.939	0%	0%	0%	0%
Married	38	Male	0.927	0.935	1.019	0.939	0.927	0.935	1.019	0.939	0%	0%	0%	0%
Married	39	Male	0.927	0.935	1.015	0.939	0.927	0.935	1.015	0.939	0%	0%	0%	0%
Married	40	Male	0.927	0.935	1.011	0.939	0.927	0.935	1.011	0.939	0%	0%	0%	0%
Married	41	Male	0.927	0.935	1.007	0.939	0.927	0.935	1.007	0.939	0%	0%	0%	0%
Married	42	Male	0.927	0.935	1.003	0.939	0.927	0.935	1.003	0.939	0%	0%	0%	0%
Married	43	Male	0.927	0.935	1.000	0.939	0.927	0.935	1.000	0.939	0%	0%	0%	0%
Married	44	Male	0.927	0.935	0.997	0.939	0.927	0.935	0.997	0.939	0%	0%	0%	0%
Married	45	Male	0.927	0.935	0.994	0.939	0.927	0.935	0.994	0.939	0%	0%	0%	0%

**EICNY Marital/Age/Gender Factors**

Marital	Age	Gender	Current Factor				Proposed Factor				Change			
			Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll
Married	46	Male	0.927	0.935	0.991	0.939	0.927	0.935	0.991	0.939	0%	0%	0%	0%
Married	47	Male	0.927	0.935	0.988	0.939	0.927	0.935	0.988	0.939	0%	0%	0%	0%
Married	48	Male	0.927	0.935	0.985	0.939	0.927	0.935	0.985	0.939	0%	0%	0%	0%
Married	49	Male	0.927	0.935	0.982	0.939	0.927	0.935	0.982	0.939	0%	0%	0%	0%
Married	50	Male	0.927	0.935	0.979	0.939	0.927	0.935	0.979	0.939	0%	0%	0%	0%
Married	51	Male	0.927	0.935	0.976	0.939	0.927	0.935	0.976	0.939	0%	0%	0%	0%
Married	52	Male	0.927	0.935	0.973	0.939	0.927	0.935	0.973	0.939	0%	0%	0%	0%
Married	53	Male	0.927	0.935	0.970	0.939	0.927	0.935	0.970	0.939	0%	0%	0%	0%
Married	54	Male	0.927	0.935	0.967	0.939	0.927	0.935	0.967	0.939	0%	0%	0%	0%
Married	55	Male	0.927	0.935	0.964	0.939	0.927	0.935	0.964	0.939	0%	0%	0%	0%
Married	56	Male	0.927	0.935	0.961	0.939	0.927	0.935	0.961	0.939	0%	0%	0%	0%
Married	57	Male	0.927	0.935	0.958	0.939	0.927	0.935	0.958	0.939	0%	0%	0%	0%
Married	58	Male	0.927	0.935	0.955	0.939	0.927	0.935	0.955	0.939	0%	0%	0%	0%
Married	59	Male	0.927	0.935	0.952	0.939	0.927	0.935	0.952	0.939	0%	0%	0%	0%
Married	60	Male	0.927	0.935	0.949	0.939	0.927	0.935	0.949	0.939	0%	0%	0%	0%
Married	61	Male	0.927	0.935	0.946	0.939	0.927	0.935	0.946	0.939	0%	0%	0%	0%
Married	62	Male	0.927	0.935	0.943	0.939	0.927	0.935	0.943	0.939	0%	0%	0%	0%
Married	63	Male	0.927	0.935	0.940	0.939	0.927	0.935	0.940	0.939	0%	0%	0%	0%
Married	64	Male	0.927	0.935	0.937	0.939	0.927	0.935	0.937	0.939	0%	0%	0%	0%
Married	65	Male	0.927	0.935	0.910	0.939	0.927	0.935	0.910	0.939	0%	0%	0%	0%
Married	66	Male	0.927	0.935	0.910	0.939	0.927	0.935	0.910	0.939	0%	0%	0%	0%
Married	67	Male	0.927	0.935	0.910	0.939	0.927	0.935	0.910	0.939	0%	0%	0%	0%
Married	68	Male	0.927	0.935	0.910	0.939	0.927	0.935	0.910	0.939	0%	0%	0%	0%
Married	69	Male	0.927	0.935	0.910	0.939	0.927	0.935	0.910	0.939	0%	0%	0%	0%
Married	70	Male	0.927	0.935	0.910	0.939	0.927	0.935	0.910	0.939	0%	0%	0%	0%
Married	71	Male	0.927	0.935	0.910	0.939	0.955	0.935	0.910	0.967	3%	0%	0%	3%
Married	72	Male	0.927	0.935	0.910	0.939	0.973	0.935	0.910	0.986	5%	0%	0%	5%
Married	73	Male	0.927	0.935	0.910	0.939	0.992	0.935	0.910	1.005	7%	0%	0%	7%
Married	74	Male	0.927	0.935	0.910	0.939	1.010	0.935	0.910	1.024	9%	0%	0%	9%
Married	75	Male	0.927	0.935	0.910	0.939	1.020	0.935	0.910	1.033	10%	0%	0%	10%
Married	76	Male	0.955	0.935	0.910	0.967	1.051	0.935	0.910	1.064	10%	0%	0%	10%
Married	77	Male	1.001	0.935	0.910	1.014	1.101	0.935	0.910	1.115	10%	0%	0%	10%
Married	78	Male	1.038	0.935	0.910	1.052	1.142	0.935	0.910	1.157	10%	0%	0%	10%
Married	79	Male	1.057	0.935	0.910	1.070	1.163	0.935	0.910	1.177	10%	0%	0%	10%
Married	80	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	81	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	82	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	83	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	84	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	85	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	86	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	87	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	88	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	89	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	90	Male	1.066	0.935	0.910	1.080	1.173	0.935	0.910	1.188	10%	0%	0%	10%
Married	91	Male	1.075	0.935	0.910	1.089	1.193	0.935	0.910	1.209	11%	0%	0%	11%
Married	92	Male	1.094	0.935	0.910	1.108	1.225	0.935	0.910	1.241	12%	0%	0%	12%
Married	93	Male	1.112	0.935	0.910	1.127	1.257	0.935	0.910	1.274	13%	0%	0%	13%
Married	94	Male	1.131	0.935	0.910	1.146	1.289	0.935	0.910	1.306	14%	0%	0%	14%
Married	95	Male	1.140	0.935	0.910	1.155	1.368	0.935	0.910	1.386	20%	0%	0%	20%

**EICNY Marital/Age/Gender Factors**

Marital	Age	Gender	Current Factor				Proposed Factor				Change			
			Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll
Married	96	Male	1.159	0.935	0.910	1.174	1.402	0.935	0.910	1.421	21%	0%	0%	21%
Married	97	Male	1.159	0.935	0.910	1.174	1.414	0.935	0.910	1.432	22%	0%	0%	22%
Married	98	Male	1.159	0.935	0.910	1.174	1.426	0.935	0.910	1.444	23%	0%	0%	23%
Married	99	Male	1.159	0.935	0.910	1.174	1.437	0.935	0.910	1.456	24%	0%	0%	24%
Married	100+	Male	1.159	0.935	0.910	1.174	1.449	0.935	0.910	1.468	25%	0%	0%	25%
Unmarried	16	Male	2.026	0.941	1.265	1.925	2.026	0.941	1.265	1.925	0%	0%	0%	0%
Unmarried	17	Male	2.026	0.941	1.265	1.925	2.026	0.941	1.265	1.925	0%	0%	0%	0%
Unmarried	18	Male	2.026	0.941	1.265	1.925	2.026	0.941	1.265	1.925	0%	0%	0%	0%
Unmarried	19	Male	1.608	0.941	1.265	1.632	1.608	0.941	1.265	1.632	0%	0%	0%	0%
Unmarried	20	Male	1.582	0.941	1.265	1.600	1.582	0.941	1.265	1.600	0%	0%	0%	0%
Unmarried	21	Male	1.550	0.941	1.265	1.568	1.550	0.941	1.265	1.568	0%	0%	0%	0%
Unmarried	22	Male	1.299	0.941	1.265	1.390	1.299	0.941	1.265	1.390	0%	0%	0%	0%
Unmarried	23	Male	1.274	0.941	1.265	1.363	1.274	0.941	1.265	1.363	0%	0%	0%	0%
Unmarried	24	Male	1.248	0.941	1.265	1.336	1.248	0.941	1.265	1.336	0%	0%	0%	0%
Unmarried	25	Male	1.138	0.941	1.265	1.254	1.138	0.941	1.265	1.254	0%	0%	0%	0%
Unmarried	26	Male	1.087	0.941	1.265	1.211	1.087	0.941	1.265	1.211	0%	0%	0%	0%
Unmarried	27	Male	1.044	0.941	1.256	1.175	1.044	0.941	1.256	1.175	0%	0%	0%	0%
Unmarried	28	Male	1.009	0.941	1.247	1.143	1.009	0.941	1.247	1.143	0%	0%	0%	0%
Unmarried	29	Male	0.979	0.941	1.238	1.116	0.979	0.941	1.238	1.116	0%	0%	0%	0%
Unmarried	30	Male	0.979	0.941	1.229	1.092	0.979	0.941	1.229	1.092	0%	0%	0%	0%
Unmarried	31	Male	0.979	0.941	1.220	1.073	0.979	0.941	1.220	1.073	0%	0%	0%	0%
Unmarried	32	Male	0.979	0.941	1.211	1.056	0.979	0.941	1.211	1.056	0%	0%	0%	0%
Unmarried	33	Male	0.979	0.941	1.202	1.041	0.979	0.941	1.202	1.041	0%	0%	0%	0%
Unmarried	34	Male	0.979	0.941	1.193	1.029	0.979	0.941	1.193	1.029	0%	0%	0%	0%
Unmarried	35	Male	0.979	0.941	1.184	1.019	0.979	0.941	1.184	1.019	0%	0%	0%	0%
Unmarried	36	Male	0.979	0.941	1.175	1.010	0.979	0.941	1.175	1.010	0%	0%	0%	0%
Unmarried	37	Male	0.979	0.941	1.166	1.002	0.979	0.941	1.166	1.002	0%	0%	0%	0%
Unmarried	38	Male	0.979	0.941	1.157	0.996	0.979	0.941	1.157	0.996	0%	0%	0%	0%
Unmarried	39	Male	0.979	0.941	1.148	0.990	0.979	0.941	1.148	0.990	0%	0%	0%	0%
Unmarried	40	Male	0.979	0.941	1.139	0.984	0.979	0.941	1.139	0.984	0%	0%	0%	0%
Unmarried	41	Male	0.979	0.941	1.130	0.978	0.979	0.941	1.130	0.978	0%	0%	0%	0%
Unmarried	42	Male	0.979	0.941	1.121	0.973	0.979	0.941	1.121	0.973	0%	0%	0%	0%
Unmarried	43	Male	0.979	0.941	1.112	0.973	0.979	0.941	1.112	0.973	0%	0%	0%	0%
Unmarried	44	Male	0.979	0.941	1.103	0.973	0.979	0.941	1.103	0.973	0%	0%	0%	0%
Unmarried	45	Male	0.979	0.941	1.094	0.973	0.979	0.941	1.094	0.973	0%	0%	0%	0%
Unmarried	46	Male	0.979	0.941	1.085	0.973	0.979	0.941	1.085	0.973	0%	0%	0%	0%
Unmarried	47	Male	0.979	0.941	1.076	0.973	0.979	0.941	1.076	0.973	0%	0%	0%	0%
Unmarried	48	Male	0.979	0.941	1.067	0.973	0.979	0.941	1.067	0.973	0%	0%	0%	0%
Unmarried	49	Male	0.979	0.941	1.058	0.973	0.979	0.941	1.058	0.973	0%	0%	0%	0%
Unmarried	50	Male	0.979	0.941	1.049	0.973	0.979	0.941	1.049	0.973	0%	0%	0%	0%
Unmarried	51	Male	0.979	0.941	1.040	0.973	0.979	0.941	1.040	0.973	0%	0%	0%	0%
Unmarried	52	Male	0.979	0.941	1.031	0.973	0.979	0.941	1.031	0.973	0%	0%	0%	0%
Unmarried	53	Male	0.979	0.941	1.022	0.973	0.979	0.941	1.022	0.973	0%	0%	0%	0%
Unmarried	54	Male	0.979	0.941	1.013	0.973	0.979	0.941	1.013	0.973	0%	0%	0%	0%
Unmarried	55	Male	0.979	0.941	1.004	0.973	0.979	0.941	1.004	0.973	0%	0%	0%	0%
Unmarried	56	Male	0.979	0.941	0.995	0.973	0.979	0.941	0.995	0.973	0%	0%	0%	0%
Unmarried	57	Male	0.979	0.941	0.986	0.973	0.979	0.941	0.986	0.973	0%	0%	0%	0%
Unmarried	58	Male	0.979	0.941	0.977	0.973	0.979	0.941	0.977	0.973	0%	0%	0%	0%
Unmarried	59	Male	0.979	0.941	0.968	0.973	0.979	0.941	0.968	0.973	0%	0%	0%	0%
Unmarried	60	Male	0.979	0.941	0.959	0.973	0.979	0.941	0.959	0.973	0%	0%	0%	0%

**EICNY Marital/Age/Gender Factors**

Marital	Age	Gender	Current Factor				Proposed Factor				Change			
			Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll	Liability	PIP/UM	Comp	Coll
Unmarried	61	Male	0.979	0.941	0.950	0.973	0.979	0.941	0.950	0.973	0%	0%	0%	0%
Unmarried	62	Male	0.979	0.941	0.941	0.973	0.979	0.941	0.941	0.973	0%	0%	0%	0%
Unmarried	63	Male	0.979	0.941	0.932	0.973	0.979	0.941	0.932	0.973	0%	0%	0%	0%
Unmarried	64	Male	0.979	0.941	0.923	0.973	0.979	0.941	0.923	0.973	0%	0%	0%	0%
Unmarried	65	Male	0.979	0.941	0.914	0.973	0.979	0.941	0.914	0.973	0%	0%	0%	0%
Unmarried	66	Male	0.979	0.941	0.914	0.973	0.979	0.941	0.914	0.973	0%	0%	0%	0%
Unmarried	67	Male	0.979	0.941	0.914	0.973	0.979	0.941	0.914	0.973	0%	0%	0%	0%
Unmarried	68	Male	0.979	0.941	0.914	0.973	0.979	0.941	0.914	0.973	0%	0%	0%	0%
Unmarried	69	Male	0.979	0.941	0.914	0.973	0.979	0.941	0.914	0.973	0%	0%	0%	0%
Unmarried	70	Male	0.979	0.941	0.914	0.973	0.979	0.941	0.914	0.973	0%	0%	0%	0%
Unmarried	71	Male	0.979	0.941	0.914	0.973	1.008	0.941	0.914	1.002	3%	0%	0%	3%
Unmarried	72	Male	0.979	0.941	0.914	0.973	1.028	0.941	0.914	1.022	5%	0%	0%	5%
Unmarried	73	Male	0.979	0.941	0.914	0.973	1.048	0.941	0.914	1.041	7%	0%	0%	7%
Unmarried	74	Male	0.979	0.941	0.914	0.973	1.067	0.941	0.914	1.061	9%	0%	0%	9%
Unmarried	75	Male	0.979	0.941	0.914	0.973	1.077	0.941	0.914	1.070	10%	0%	0%	10%
Unmarried	76	Male	1.008	0.941	0.914	1.002	1.109	0.941	0.914	1.102	10%	0%	0%	10%
Unmarried	77	Male	1.057	0.941	0.914	1.051	1.163	0.941	0.914	1.156	10%	0%	0%	10%
Unmarried	78	Male	1.096	0.941	0.914	1.090	1.206	0.941	0.914	1.199	10%	0%	0%	10%
Unmarried	79	Male	1.116	0.941	0.914	1.109	1.228	0.941	0.914	1.220	10%	0%	0%	10%
Unmarried	80	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	81	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	82	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	83	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	84	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	85	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	86	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	87	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	88	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	89	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	90	Male	1.126	0.941	0.914	1.119	1.239	0.941	0.914	1.231	10%	0%	0%	10%
Unmarried	91	Male	1.136	0.941	0.914	1.129	1.261	0.941	0.914	1.253	11%	0%	0%	11%
Unmarried	92	Male	1.155	0.941	0.914	1.148	1.294	0.941	0.914	1.286	12%	0%	0%	12%
Unmarried	93	Male	1.175	0.941	0.914	1.168	1.328	0.941	0.914	1.320	13%	0%	0%	13%
Unmarried	94	Male	1.194	0.941	0.914	1.187	1.361	0.941	0.914	1.353	14%	0%	0%	14%
Unmarried	95	Male	1.204	0.941	0.914	1.197	1.445	0.941	0.914	1.436	20%	0%	0%	20%
Unmarried	96	Male	1.224	0.941	0.914	1.216	1.481	0.941	0.914	1.471	21%	0%	0%	21%
Unmarried	97	Male	1.224	0.941	0.914	1.216	1.493	0.941	0.914	1.484	22%	0%	0%	22%
Unmarried	98	Male	1.224	0.941	0.914	1.216	1.506	0.941	0.914	1.496	23%	0%	0%	23%
Unmarried	99	Male	1.224	0.941	0.914	1.216	1.518	0.941	0.914	1.508	24%	0%	0%	24%
Unmarried	100+	Male	1.224	0.941	0.914	1.216	1.530	0.941	0.914	1.520	25%	0%	0%	25%

Erie Insurance Company Base Rate Changes																		
Territory	BI			PD			CSL			PIP			COMP			COLL		
	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change
1	167	168	0.6%	267	250	-6.4%	517	502	-2.9%	239	220	-7.9%	302	395	30.8%	293	281	-4.1%
2	160	165	3.1%	232	234	0.9%	471	482	2.3%	226	206	-8.8%	355	468	31.8%	264	272	3.0%
4	277	267	-3.6%	371	359	-3.2%	787	760	-3.4%	333	330	-0.9%	191	242	26.7%	308	279	-9.4%
5	352	351	-0.3%	491	465	-5.3%	1,018	992	-2.6%	391	403	3.1%	134	168	25.4%	314	337	7.3%
6	382	434	13.6%	515	548	6.4%	1,086	1,200	10.5%	552	600	8.7%	180	205	13.9%	394	440	11.7%
7	321	354	10.3%	455	469	3.1%	937	1,001	6.8%	437	471	7.8%	152	182	19.7%	329	349	6.1%
10	198	204	3.0%	328	364	11.0%	624	669	7.2%	282	268	-5.0%	288	374	29.9%	281	315	12.1%
11	201	200	-0.5%	328	312	-4.9%	629	611	-2.9%	257	245	-4.7%	302	404	33.8%	265	278	4.9%
12	211	203	-3.8%	440	450	2.3%	755	752	-0.4%	257	276	7.4%	164	205	25.0%	335	350	4.5%
13	173	178	2.9%	324	289	-10.8%	582	556	-4.5%	232	224	-3.4%	220	288	30.9%	292	270	-7.5%
14	199	198	-0.5%	279	286	2.5%	577	583	1.0%	273	276	1.1%	270	353	30.7%	290	298	2.8%
15	175	181	3.4%	303	305	0.7%	564	576	2.1%	295	287	-2.7%	192	268	39.6%	299	308	3.0%
16	173	172	-0.6%	227	238	4.8%	486	496	2.1%	245	222	-9.4%	229	299	30.6%	270	275	1.9%
17	188	186	-1.1%	296	306	3.4%	579	585	1.0%	260	240	-7.7%	198	247	24.7%	273	274	0.4%
18	179	174	-2.8%	271	276	1.8%	539	537	-0.4%	227	212	-6.6%	253	318	25.7%	290	304	4.8%
19	190	190	0.0%	356	343	-3.7%	640	627	-2.0%	277	232	-16.2%	244	306	25.4%	337	304	-9.8%
20	207	199	-3.9%	348	347	-0.3%	657	645	-1.8%	264	262	-0.8%	218	273	25.2%	331	304	-8.2%
21	205	199	-2.9%	395	394	-0.3%	702	691	-1.6%	293	241	-17.7%	142	181	27.5%	333	341	2.4%
23	188	183	-2.7%	275	271	-1.5%	557	545	-2.2%	268	270	0.7%	181	242	33.7%	299	289	-3.3%
25	189	184	-2.6%	295	280	-5.1%	579	556	-4.0%	274	233	-15.0%	308	406	31.8%	314	304	-3.2%
26	228	226	-0.9%	391	411	5.1%	733	749	2.2%	305	285	-6.6%	224	269	20.1%	332	362	9.0%
27	204	206	1.0%	292	295	1.0%	599	604	0.8%	268	280	4.5%	246	301	22.4%	336	334	-0.6%
28	209	211	1.0%	328	301	-8.2%	641	618	-3.6%	291	328	12.7%	246	288	17.1%	304	302	-0.7%
29	212	212	0.0%	355	386	8.7%	673	703	4.5%	259	232	-10.4%	256	301	17.6%	327	328	0.3%
30	200	202	1.0%	316	319	0.9%	615	622	1.1%	244	226	-7.4%	152	200	31.6%	286	292	2.1%
32	202	196	-3.0%	352	377	7.1%	655	670	2.3%	263	239	-9.1%	147	190	29.3%	315	302	-4.1%
33	204	206	1.0%	353	387	9.6%	659	695	5.5%	232	216	-6.9%	138	174	26.1%	315	332	5.4%
34	189	196	3.7%	325	356	9.5%	608	650	6.9%	237	220	-7.2%	189	235	24.3%	305	311	2.0%
35	219	219	0.0%	276	310	12.3%	605	638	5.5%	298	287	-3.7%	350	424	21.1%	347	367	5.8%
36	201	199	-1.0%	414	411	-0.7%	714	708	-0.8%	250	230	-8.0%	159	205	28.9%	331	320	-3.3%
37	191	190	-0.5%	404	406	0.5%	689	690	0.1%	273	248	-9.2%	199	246	23.6%	346	343	-0.9%
38	218	225	3.2%	407	417	2.5%	732	753	2.9%	239	214	-10.5%	152	187	23.0%	338	357	5.6%
39	230	230	0.0%	366	342	-6.6%	711	687	-3.4%	249	227	-8.8%	274	375	36.9%	372	364	-2.2%
41	181	183	1.1%	289	285	-1.4%	561	559	-0.4%	227	189	-16.7%	196	239	21.9%	310	290	-6.5%
42	173	175	1.2%	271	290	7.0%	530	552	4.2%	235	202	-14.0%	226	300	32.7%	306	294	-3.9%
43	320	332	3.8%	398	426	7.0%	879	925	5.2%	560	626	11.8%	382	463	21.2%	490	460	-6.1%
45	267	286	7.1%	400	381	-4.8%	800	810	1.3%	530	480	-9.4%	465	597	28.4%	458	425	-7.2%
47	267	274	2.6%	409	393	-3.9%	809	804	-0.6%	407	350	-14.0%	238	299	25.6%	410	447	9.0%
49	327	318	-2.8%	454	454	0.0%	944	931	-1.4%	705	576	-18.3%	266	328	23.3%	473	456	-3.6%
51	330	332	0.6%	504	503	-0.2%	998	1,001	0.3%	465	403	-13.3%	279	323	15.8%	504	451	-10.5%
52	342	342	0.0%	473	464	-1.9%	986	977	-0.9%	518	608	17.4%	251	322	28.3%	450	446	-0.9%
53	490	589	20.2%	579	660	14.0%	1,315	1,546	17.6%	635	676	6.5%	326	421	29.1%	641	700	9.2%

Erie Insurance Company Base Rate Changes																		
Territory	BI			PD			CSL			PIP			COMP			COLL		
	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change	Current	Prop	Change
54	333	353	6.0%	528	504	-4.5%	1,028	1,033	0.5%	460	456	-0.9%	252	303	20.2%	488	463	-5.1%
55	403	472	17.1%	591	561	-5.1%	1,195	1,270	6.3%	575	637	10.8%	214	261	22.0%	571	579	1.4%
56	832	856	2.9%	646	729	12.8%	1,891	2,018	6.7%	1,305	1,339	2.6%	870	1,014	16.6%	882	913	3.5%
57	1,034	1,061	2.6%	732	802	9.6%	2,278	2,401	5.4%	1,266	1,449	14.5%	805	957	18.9%	994	1,119	12.6%
58	641	703	9.7%	502	562	12.0%	1,460	1,621	11.0%	880	991	12.6%	737	828	12.3%	597	630	5.5%
60	750	703	-6.3%	751	746	-0.7%	1,872	1,803	-3.7%	890	1,063	19.4%	302	362	19.9%	695	688	-1.0%
61	556	573	3.1%	646	701	8.5%	1,477	1,562	5.8%	636	612	-3.8%	241	287	19.1%	589	551	-6.5%
62	492	531	7.9%	684	694	1.5%	1,420	1,492	5.1%	620	631	1.8%	211	267	26.5%	544	526	-3.3%
63	743	800	7.7%	684	745	8.9%	1,795	1,949	8.6%	1,150	1,071	-6.9%	795	839	5.5%	657	714	8.7%
64	835	864	3.5%	667	749	12.3%	1,915	2,050	7.0%	1,480	1,721	16.3%	454	532	17.2%	801	783	-2.2%
65	507	487	-3.9%	616	580	-5.8%	1,378	1,312	-4.8%	844	751	-11.0%	253	297	17.4%	587	544	-7.3%
66	423	484	14.4%	522	486	-6.9%	1,156	1,214	5.0%	610	554	-9.2%	251	328	30.7%	506	448	-11.5%
67	912	1,000	9.6%	757	846	11.8%	2,121	2,353	10.9%	1,900	1,741	-8.4%	991	1,111	12.1%	1,082	1,094	1.1%
68	1,188	1,177	-0.9%	817	849	3.9%	2,594	2,623	1.1%	2,324	1,769	-23.9%	1,088	1,252	15.1%	1,055	1,048	-0.7%
69	590	594	0.7%	659	656	-0.5%	1,542	1,549	0.5%	984	866	-12.0%	765	776	1.4%	621	684	10.1%
70	231	259	12.1%	314	338	7.6%	660	727	10.2%	313	307	-1.9%	220	281	27.7%	286	304	6.3%
71	246	233	-5.3%	358	340	-5.0%	726	690	-5.0%	340	327	-3.8%	255	327	28.2%	296	320	8.1%
72	164	162	-1.2%	266	262	-1.5%	512	505	-1.4%	217	189	-12.9%	208	272	30.8%	291	296	1.7%
73	183	176	-3.8%	306	305	-0.3%	580	568	-2.1%	236	216	-8.5%	267	348	30.3%	304	310	2.0%
74	276	295	6.9%	384	377	-1.8%	799	820	2.6%	414	370	-10.6%	291	369	26.8%	398	397	-0.3%
75	238	253	6.3%	366	349	-4.6%	723	728	0.7%	332	347	4.5%	283	369	30.4%	342	347	1.5%



**Claims/Violation Free Discount Factors**

*New Business*

Initially Qualifies for Discount			Initially qualifying policy, renews with 1 NAF-claim			Initially qualifying policy, renews with more than 1 NAF-claim			Does not qualify for discount		
Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change
0.85	0.75	-11.8%	0.95	0.95	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%

*Renewal Business*

Years Insured with The ERIE*	Number of claims during last five years - Greater than \$2,000																				
	Claims-free			1						2						3 or more					
				Not-at-fault			At-fault			Not-at-fault			1 or more At-fault			Not-at-fault			1 or more At-fault		
	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change
0 - 2	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
3 - 5	0.97	0.91	-6.2%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
6 - 8	0.94	0.87	-7.4%	0.98	0.99	1.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
9 - 11	0.91	0.84	-7.7%	0.97	0.97	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
12 - 14	0.88	0.83	-5.7%	0.92	0.95	3.3%	1.00	1.00	0.0%	0.96	0.99	3.1%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
15 +	0.85	0.80	-5.9%	0.90	0.93	3.3%	1.00	1.00	0.0%	0.95	0.99	4.2%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%

## **RT-2 (Policyholder Rate Level Changes)**

The numerical derivations of the largest and smallest rate changes from this prior approval filing are shown on pages 1 to 12. The impacts compare our proposed rates to rates from our prior year review (effective 12/1/2019).

### **PRIOR APPROVAL FILING RATE CHANGES ONLY**

#### **Erie Insurance Company**

- The “smallest change” for a Company policy would be -60.1%. This policy, which is represented on pages 1 to 2, insures a 2016 Subaru Legacy with only liability coverage in territory 5 (Buffalo). The driver is an 86-year-old, unmarried male. One policyholder will see this percentage decrease, with an associated decrease of \$492.
- The “largest change” for a Company policy would be +28.3%. This policy, represented on pages 3 and 4, insures a 2014 Nissan Versa in territory 53 (Yonkers). The driver is 33-year-old, unmarried female with 2 claims. One policyholder will see this percentage increase, with an associated increase of \$837.
- The “largest single dollar increase” for a Company policy is \$1,069 (+21.5%). This policy, represented on pages 5 to 6, insures a 2015 Nissan Sentra in territory 64 (Queens). The driver is a 21-year-old, unmarried female. One policyholder will see this dollar increase.

#### **Erie Insurance Company of NY (RateProtect)**

- The “smallest change” for a Company of New York policy would be -44.8%. This policy, which is represented on pages 7 to 8, insures a 2016 Chevrolet Corvette in territory 60 (Rochester). The driver is a 45-year-old, unmarried male. One policyholder will see this percentage decrease, with an associated decrease of \$586.
- The “largest change” for a Company of New York policy would be +25.6%. This policy, which is represented on pages 9 and 10, insures a 2001 Honda Accord with only comprehensive coverage in territory 10 (Baldwinsville). The driver is an 18-year-old, unmarried male. One policyholder will see this percentage increase, with an associated increase of \$21.
- The “largest single dollar increase” for a Company of New York policy would be \$1,543 (+12.9%). This policy is represented on pages 11 to 12 and insures a 2012 Infiniti M37X in territory 95 (Brooklyn). The driver is a 28-year-old, unmarried male. One policyholder will see this dollar change.

**RT-2 (Policyholder Rate Level Changes)**

**PRIOR APPROVAL rate change histograms, including annual written premiums**

Range	EIC	Premium	EICNY (RateProtect)	Premium
-60.1% to -30.0%	408	\$316,181	124	\$99,197
-29.9% to -20.0%	1,873	\$1,976,674	803	\$823,244
-19.9% to -10.0%	10,682	\$13,301,285	3,372	\$4,397,228
-9.9% to 0%	20,954	\$30,918,779	15,277	\$19,857,660
0.1% to 10.0%	9,967	\$17,410,448	17,837	\$23,786,881
10.1% to 20.0%	1,278	\$2,396,114	2,930	\$3,920,319
20.1% to 28.3%	51	\$101,174	132	\$153,880
Total	45,213	\$66,420,655	40,475	\$53,038,409

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

EIC Smallest Percent Change Current

2016 Subaru Legacy

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	371	517	412	0	0	0	0
x Increased Limit Factor	1.505	1.025					
(Round to the nearest dollar)	558	530					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			412				
x Liability / Medical Symbol Factor	0.8	0.82	0.88	0.88	0.88		
(Round to the nearest dollar)	446	435	363	0	0		
x PIP Deductible Factor			1				
(Round to the nearest dollar)			363				
x Model Year Factor						1	1
(Round to the nearest dollar)						0	0
Symbol Factor						1	1
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1	1
(Round to the nearest dollar)						0	0
x Deductible Factor						1	1
(Round to the nearest dollar)						0	0
x Adjusted Class Factor (from below)	0.86	0.86	0.86			0.96	0.96
(Round to the nearest dollar)	384	374	312			0	0
x Secondary Class Factor	1.355	1.355	1.355			1.355	1.355
(Round to the nearest dollar)	520	507	423			0	0
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	520	507	423			0	0
x Accident Prevention Course	0.9	0.9	0.9	0.9	0.9		0.9
(Round to the nearest dollar)	468	456	381	0	0		0
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	468	456	381			0	0
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			286	0	0		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	431	420	263	0	0		0
x Daytime Running Light Discount	0.97	0.97	0.97	0.97	0.97		0.97
(Round to the nearest dollar)	418	407	255	0	0		0
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	418	407	255				0
x Anti-theft Discount						1	
(Round to the nearest dollar)						0	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						0	0
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	418	407	255				0
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	418	407	255	0	0		0
x Multi-Policy Discount	1	1	1			1	1
(Round to the nearest dollar)	418	407	255			0	0
x Safe Driver Discount	0.85	0.85				0.85	0.85
(Round to the nearest dollar)	355	346				0	0
x Tier Factor	0.92	0.92	0.89	0.89	0.89	1	1
(Round to the nearest dollar)	327	318	227	0	0	0	0
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	327	318	227			0	0
x Payment Plan Discount	0.92	0.92	0.92	0.92	0.92	0.92	0.92
(Round to the nearest dollar)	301	293	209	0	0	0	0
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	301	293	209	0	0	0	0

ADJUSTED CLASS FACTOR	BI or CSL	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.9	0.9	0.9			1	1
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0.04	0.04	0.04			0.04	0.04
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.86	0.86	0.86			0.96	0.96

<b>TOTAL Vehicle 1 PREMIUM</b>	818
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$818

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$818
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UM / SUM	UMBI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	20
x Other Cluster Factor	0.88	0.88
(Round to the nearest dollar)	0	18
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	18
x Tier Factor	0.89	0.89
(Round to the nearest dollar)	0	16
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	16
x Payment Plan Discount	0.92	0.92
(Round to the nearest dollar)	0	15
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	15

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.92
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	0.92
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

EIC Smallest Percent Change Proposed	2016 Subaru Legacy						
	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	351	465	403	0	0	0	0
x Increased Limit Factor	1.505	1.025					
(Round to the nearest dollar)	528	477					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			403				
x Liability / Medical Symbol Factor	0.305	0.48	0.382	0.382	0.382		
(Round to the nearest dollar)	161	229	154	0	0		
x PIP Deductible Factor			1				
(Round to the nearest dollar)			154				
x Model Year Factor						1	1
(Round to the nearest dollar)						0	0
Symbol Factor						1	1
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1	1
(Round to the nearest dollar)						0	0
x Deductible Factor						1	1
(Round to the nearest dollar)						0	0
x Adjusted Class Factor (from below)	0.86	0.86	0.86			0.96	0.96
(Round to the nearest dollar)	138	197	132			0	0
x Secondary Class Factor	1.355	1.355	1.355			1.355	1.355
(Round to the nearest dollar)	187	267	179			0	0
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	187	267	179			0	0
x Accident Prevention Course	0.9	0.9	0.9	0.9	0.9		0.9
(Round to the nearest dollar)	168	240	161	0	0		0
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	168	240	161			0	0
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			121	0	0		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	155	221	111	0	0		0
x Daytime Running Light Discount	0.97	0.97	0.97	0.97	0.97		0.97
(Round to the nearest dollar)	150	214	108	0	0		0
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	150	214	108				0
x Anti-theft Discount						1	
(Round to the nearest dollar)						0	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						0	0
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	150	214	108				0
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	150	214	108	0	0		0
x Multi-Policy Discount	1	1	1			1	1
(Round to the nearest dollar)	150	214	108			0	0
x Safe Driver Discount	0.75	0.75				0.75	0.75
(Round to the nearest dollar)	113	161				0	0
x Tier Factor	0.92	0.92	0.89	0.89	0.89	1	1
(Round to the nearest dollar)	104	148	96	0	0	0	0
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	104	148	96			0	0
x Payment Plan Discount	0.92	0.92	0.92	0.92	0.92	0.92	0.92
(Round to the nearest dollar)	96	136	88	0	0	0	0
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	96	136	88	0	0	0	0

ADJUSTED CLASS FACTOR	BI or CSL	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.9	0.9	0.9			1	1
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0.04	0.04	0.04			0.04	0.04
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.86	0.86	0.86			0.96	0.96

<b>TOTAL Vehicle 1 PREMIUM</b>	326
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$326

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$326
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UM / SUM	UMBI	SUMBI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	0.382	0.382
(Round to the nearest dollar)		7
x Special Motor Home Discount	1	1
(Round to the nearest dollar)		7
x Tier Factor	0.89	0.89
(Round to the nearest dollar)		6
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)		6
x Payment Plan Discount	0.92	0.92
(Round to the nearest dollar)		6
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)		6

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.92
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	0.92
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	0

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

EIC Largest Percent Increase Current

2014 Nissan Versa

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	516	609	668	0	15	343	675
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	516	609					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			668				
x Liability / Medical Symbol Factor	0.85	0.85	1.13	1.13	1.13		
(Round to the nearest dollar)	439	518	755	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			566				
x Model Year Factor						1.46	1.55
(Round to the nearest dollar)						501	1046
Symbol Factor						0.926	1.055
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						0.926	1.055
(Round to the nearest dollar)						464	1104
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						357	894
x Adjusted Class Factor (from below)	0.99	1	0.99			1.01	0.99
(Round to the nearest dollar)	435	518	560			361	885
x Secondary Class Factor	0.984	0.984	0.984			0.984	0.984
(Round to the nearest dollar)	428	510	551			355	871
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	428	510	551			355	871
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	428	510	551	0	17		871
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	428	510	551			355	871
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			413	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	394	469	380	0	12		801
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	394	469	380	0	12		801
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	394	469	380				801
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						337	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						337	801
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	394	469	380				801
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	394	469	380	0	12		801
x Multi-Policy Discount	1	1	1			1	1
(Round to the nearest dollar)	394	469	380			337	801
x Safe Driver Discount	0.98	0.98				0.98	0.98
(Round to the nearest dollar)	386	460				330	785
x Tier Factor	1.24	1.22	1.38	1.38	1.38	1.18	1.2
(Round to the nearest dollar)	479	561	524	0	17	389	942
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	479	561	524			389	942
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	479	561	524	0	17	389	942
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	479	561	524	0	17	389	942

ADJUSTED CLASS FACTOR	BI or CSL	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.99	1	0.99			1.01	0.99
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.99	1	0.99			1.01	0.99

<b>TOTAL Vehicle 1 PREMIUM</b>	2955
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$2,955

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$2,955
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UM / SUM	UMBI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	27
x Other Cluster Factor	1.13	1.13
(Round to the nearest dollar)	0	31
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	31
x Tier Factor	1.38	1.38
(Round to the nearest dollar)	0	43
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	43
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	43
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	43

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	1.24
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

EIC Largest Percent Increase Proposed

2014 Nissan Versa

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	589	660	676	0	14	421	700
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	589	660					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			676				
x Liability / Medical Symbol Factor	1.012	0.987	1.349	1.349	1.349		
(Round to the nearest dollar)	596	651	912	0	19		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			684				
x Model Year Factor						1.46	1.55
(Round to the nearest dollar)						615	1085
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						645	1362
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						497	1103
x Adjusted Class Factor (from below)	0.99	1	0.99			1.01	0.99
(Round to the nearest dollar)	590	651	677			502	1092
x Secondary Class Factor	0.984	0.984	0.984			0.984	0.984
(Round to the nearest dollar)	581	641	666			494	1075
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	581	641	666			494	1075
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	581	641	666	0	19		1075
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	581	641	666			494	1075
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			500	0	14		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	535	590	460	0	13		989
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	535	590	460	0	13		989
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	535	590	460				989
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						469	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						469	989
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	535	590	460				989
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	535	590	460	0	13		989
x Multi-Policy Discount	1	1	1			1	1
(Round to the nearest dollar)	535	590	460			469	989
x Safe Driver Discount	0.99	0.99				0.99	0.99
(Round to the nearest dollar)	530	584				464	979
x Tier Factor	1.24	1.22	1.38	1.38	1.38	1.18	1.2
(Round to the nearest dollar)	657	712	635	0	18	548	1175
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	657	712	635			548	1175
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	657	712	635	0	18	548	1175
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	657	712	635	0	18	548	1175

ADJUSTED CLASS FACTOR	BI or CSL	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.99	1	0.99			1.01	0.99
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.99	1	0.99			1.01	0.99

<b>TOTAL Vehicle 1 PREMIUM</b>	3792
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$3,792

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$3,792
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	25
x Other Cluster Factor	1.349	1.349
(Round to the nearest dollar)	0	34
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	34
x Tier Factor	1.38	1.38
(Round to the nearest dollar)	0	47
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	47
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	47
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	47

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	1.24
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

EIC Largest Dollar Increase Current		2015 Nissan Sentra					
	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	879	702	1558	0	0	478	843
x Increased Limit Factor	1	0.965					
(Round to the nearest dollar)	879	677					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			1558				
x Liability / Medical Symbol Factor	0.82	0.83	1.12	1.12	1.12		
(Round to the nearest dollar)	721	562	1745	0	0		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			1309				
x Model Year Factor						1.52	1.62
(Round to the nearest dollar)						727	1366
Symbol Factor						0.85	1.167
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						0.85	1.167
(Round to the nearest dollar)						618	1594
x Deductible Factor						0.58	0.53
(Round to the nearest dollar)						358	845
x Adjusted Class Factor (from below)	1.21	1.21	1.21			1.1	1.21
(Round to the nearest dollar)	872	680	1584			394	1022
x Secondary Class Factor	1	1	1			1	1
(Round to the nearest dollar)	872	680	1584			394	1022
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	872	680	1584			394	1022
x Accident Prevention Course	0.9	0.9	0.9	0.9	0.9		0.9
(Round to the nearest dollar)	785	612	1426	0	0		920
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	785	612	1426			394	920
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			1070	0	0		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	722	563	984	0	0		846
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	722	563	984	0	0		846
x Inexperienced Operator Surcharge	1.2	1.2	1.2				1.2
(Round to the nearest dollar)	866	676	1181				1015
x Anti-theft Discount						0.85	
(Round to the nearest dollar)						335	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						335	1015
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	866	676	1181				1015
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	866	676	1181	0	0		1015
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	771	602	1051			298	903
x Safe Driver Discount	1	1				1	1
(Round to the nearest dollar)	771	602				298	903
x Tier Factor	1.31	1.29	1.46	1.46	1.46	1.22	1.26
(Round to the nearest dollar)	1010	777	1534	0	0	364	1138
x Car Driver Rating Factor	1.02	1.02	1.02			1.02	1.02
(Round to the nearest dollar)	1030	793	1565			371	1161
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	1030	793	1565	0	0	371	1161
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	1030	793	1565	0	0	371	1161

	BI or CSL	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
ADJUSTED CLASS FACTOR							
Adult Class Factor	1.35	1.35	1.35			1.24	1.35
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0.14	0.14	0.14			0.14	0.14
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	1.21	1.21	1.21			1.1	1.21

<b>TOTAL Vehicle 1 PREMIUM</b>	4965
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$4,965

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$4,965
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	27
x Other Cluster Factor	1.12	1.12
(Round to the nearest dollar)	0	30
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	30
x Tier Factor	1.46	1.46
(Round to the nearest dollar)	0	44
x Car Driver Rating Factor	1.02	1.02
(Round to the nearest dollar)	0	45
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	45
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	45

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	1.31
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1.02
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>



# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

EIC Largest Dollar Increase Proposed

2015 Nissan Sentra

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	864	749	1721	0	0	532	783
x Increased Limit Factor	1	0.965					
(Round to the nearest dollar)	864	723					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			1721				
x Liability / Medical Symbol Factor	0.984	0.977	1.34	1.34	1.34		
(Round to the nearest dollar)	850	706	2306	0	0		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			1730				
x Model Year Factor						1.52	1.62
(Round to the nearest dollar)						809	1268
Symbol Factor						0.897	1.373
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						0.897	1.373
(Round to the nearest dollar)						726	1741
x Deductible Factor						0.58	0.53
(Round to the nearest dollar)						421	923
x Adjusted Class Factor (from below)	1.21	1.21	1.21			1.1	1.21
(Round to the nearest dollar)	1029	854	2093			463	1117
x Secondary Class Factor	1	1	1			1	1
(Round to the nearest dollar)	1029	854	2093			463	1117
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	1029	854	2093			463	1117
x Accident Prevention Course	0.9	0.9	0.9	0.9	0.9		0.9
(Round to the nearest dollar)	926	769	1884	0	0		1005
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	926	769	1884			463	1005
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			1413	0	0		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	852	707	1300	0	0		925
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	852	707	1300	0	0		925
x Inexperienced Operator Surcharge	1.2	1.2	1.2				1.2
(Round to the nearest dollar)	1022	848	1560				1110
x Anti-theft Discount						0.85	
(Round to the nearest dollar)						394	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						394	1110
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	1022	848	1560				1110
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	1022	848	1560	0	0		1110
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	910	755	1388			351	988
x Safe Driver Discount	1	1				1	1
(Round to the nearest dollar)	910	755				351	988
x Tier Factor	1.31	1.29	1.46	1.46	1.46	1.22	1.26
(Round to the nearest dollar)	1192	974	2026	0	0	428	1245
x Car Driver Rating Factor	1.02	1.02	1.02			1.02	1.02
(Round to the nearest dollar)	1216	993	2067			437	1270
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	1216	993	2067	0	0	437	1270
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	1216	993	2067	0	0	437	1270

ADJUSTED CLASS FACTOR	BI or CSL	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	1.35	1.35	1.35			1.24	1.35
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0.14	0.14	0.14			0.14	0.14
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	1.21	1.21	1.21			1.1	1.21

<b>TOTAL Vehicle 1 PREMIUM</b>	6034
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$6,034

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$6,034
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	25
x Other Cluster Factor	1.34	1.34
(Round to the nearest dollar)	0	34
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	34
x Tier Factor	1.46	1.46
(Round to the nearest dollar)	0	50
x Car Driver Rating Factor	1.02	1.02
(Round to the nearest dollar)	0	51
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	51
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	51

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	1.31
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1.02
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	0

NY RPE -- Order of Calculation

2016 Chev Corvette

EICNY Smallest Percentage Change Current

Step	Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
1	Base Rate	116	206	0	168	15	12	0	17	287	489
2	Territory Factor	1.143	1.143	1.143	0.951	0.951	0.951	0.951	0.951	0.612	0.858
3	Symbol Factor	0.788	0.788	0.788	0.887	0.887	0.887	0.887	0.887	2.663	2.490
4	Model Year Factor	1.032	1.032	1.032	1.035	1.035	1.035	1.035	1.035	1.087	1.101
5	Vehicle Usage Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	Annual Mileage Factor	0.909	0.909	0.909	1.000	1.000	1.000	1.000	1.000	0.887	0.912
7	Miles to Work Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	Reduced Usage Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
9	ABS Discount	0.990	0.990	0.990	0.990	0.990	0.990				0.990
10	DRL Discount	0.990	0.990	0.990	0.990	0.990	0.990				0.990
11	PRS Discount				0.900	0.900	0.900				
12	Anti-theft Discount									0.980	
13	MAG Factor	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.094	0.973
14	Driving Record Factor	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15	Safe Driver Discount	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
16	Inexperienced Operator Surcharge	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	Car/Driver/Youthful Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	Vehicle Base Pure Premium	\$75.23	\$133.61	\$0.00	\$97.40	\$8.70	\$6.96	\$0.00	\$11.17	\$386.80	\$800.30

19	Underwriting Tier Factor	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624
20	Increased Limit Factor	1.525	1.050	N/A		1.637			2.941		
21	Secondary on Work Loss Coverage Factor				1.000						
22	Deductible Factor				1.000					0.620	0.739
23	Vehicle Pure Premium	\$71.59	\$87.54	\$0.00	\$60.78	\$8.89	\$4.34	\$0.00	\$20.50	\$149.65	\$369.05

24	Fixed Expense (new business only)	36		36							
25	Expected Longevity	6.2		6.2							
26	Fixed Expense (all business)	42		42							
27	Adjusting and Other	0.140	0.140	0.140	0.192	0.192	0.192	0.192	0.192	0.183	0.103
28	Variable Expenses	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.240	0.240
29	Vehicle Premium Before Policy Discounts	\$175.13	\$135.04	\$0.00	\$98.04	\$14.34	\$7.00	\$0.00	\$33.07	\$232.94	\$535.61

30	Accident Prevention Course Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
31	Multi-policy Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Pay Plan Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Total Vehicle Premium by Coverage	\$175.00	\$135.00	\$0.00	\$98.00	\$14.00	\$7.00	\$0.00	\$33.00	\$233.00	\$536.00

34	Total Vehicle Premium	\$1,231	Roadside Service	\$37
35	Motor Vehicle Law Enforcement Fee	\$10	Erie Auto Plus	\$30
36	Final Vehicle Premium	\$1,241	Total Policy Premium	\$1,308

NY RPE -- Order of Calculation

2016 Chev Corvette

EICNY Smallest Percentage Change Proposed

Step	Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
1	Base Rate	108	183	0	167	15	12	0	17	368	496
2	Territory Factor	1.143	1.143	1.143	0.951	0.951	0.951	0.951	0.951	0.612	0.858
3	Symbol Factor	0.232	0.412	0.232	0.610	0.610	0.610	0.610	0.610	1.105	1.183
4	Model Year Factor	1.032	1.032	1.032	1.035	1.035	1.035	1.035	1.035	1.087	1.101
5	Vehicle Usage Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	Annual Mileage Factor	0.909	0.909	0.909	1.000	1.000	1.000	1.000	1.000	0.887	0.912
7	Miles to Work Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	Reduced Usage Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
9	ABS Discount	0.990	0.990	0.990	0.990	0.990	0.990				0.990
10	DRL Discount	0.990	0.990	0.990	0.990	0.990	0.990				0.990
11	PRS Discount				0.900	0.900	0.900				
12	Anti-theft Discount									0.980	
13	MAG Factor	0.979	0.979	0.979	0.941	0.941	0.941	0.941	0.941	1.094	0.973
14	Driving Record Factor	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15	Safe Driver Discount	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
16	Inexperienced Operator Surcharge	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	Car/Driver/Youthful Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	Vehicle Base Pure Premium	\$20.62	\$62.06	\$0.00	\$66.58	\$5.98	\$4.78	\$0.00	\$7.68	\$205.80	\$385.66

19	Underwriting Tier Factor	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624	0.624
20	Increased Limit Factor	1.525	1.050	N/A		1.637			2.941		
21	Secondary on Work Loss Coverage Factor				1.000						
22	Deductible Factor				1.000					0.620	0.739
23	Vehicle Pure Premium	\$19.62	\$40.66	\$0.00	\$41.55	\$6.11	\$2.98	\$0.00	\$14.09	\$79.62	\$177.84

24	Fixed Expense (new business only)	36		36							
25	Expected Longevity	6.2		6.2							
26	Fixed Expense (all business)	42		42							
27	Adjusting and Other	0.140	0.140	0.140	0.192	0.192	0.192	0.192	0.192	0.183	0.103
28	Variable Expenses	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.240	0.240
29	Vehicle Premium Before Policy Discounts	\$94.96	\$62.72	\$0.00	\$67.02	\$9.86	\$4.81	\$0.00	\$22.73	\$123.93	\$258.10

30	Accident Prevention Course Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
31	Multi-policy Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Pay Plan Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Total Vehicle Premium by Coverage	\$95.00	\$63.00	\$0.00	\$67.00	\$10.00	\$5.00	\$0.00	\$23.00	\$124.00	\$258.00

34	Total Vehicle Premium	\$645	Roadside Service	\$37
35	Motor Vehicle Law Enforcement Fee	\$10	Erie Auto Plus	\$30
36	Final Vehicle Premium	\$655	Total Policy Premium	\$722

NY RPE -- Order of Calculation

2001 Honda Accord LX

EICNY Largest Percentage Change Current

Step	Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
1	Base Rate	0	0	0	0	0	0	0	0	287	0
2	Territory Factor	1.124	1.124	1.124	1.000	1.000	1.000	1.000	1.000	0.668	0.921
3	Symbol Factor									0.977	
4	Model Year Factor	0.611	0.611	0.611	0.628	0.628	0.628	0.628	0.628	0.530	0.530
5	Vehicle Usage Factor	1.039	1.039	1.039	1.000	1.000	1.000	1.000	1.000	1.100	1.078
6	Annual Mileage Factor	1.050	1.050	1.050	1.000	1.000	1.000	1.000	1.000	1.050	1.020
7	Miles to Work Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.034	1.000
8	Reduced Usage Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
9	ABS Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
10	DRL Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
11	PRS Discount				1.000	1.000	1.000				
12	Anti-theft Discount									1.000	
13	MAG Factor	2.026	2.026	2.026	0.941	0.941	0.941	0.941	0.941	1.265	1.925
14	Driving Record Factor	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15	Safe Driver Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	Inexperienced Operator Surcharge	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.000	1.200
17	Car/Driver/Youthful Factor	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100
18	Vehicle Base Pure Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$164.97	\$0.00
19	Underwriting Tier Factor	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664
20	Increased Limit Factor	N/A	N/A	N/A		N/A			N/A		
21	Secondary on Work Loss Coverage Factor				1.000						
22	Deductible Factor				1.000					0.169	#N/A
23	Vehicle Pure Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46.39	#N/A
24	Fixed Expense (new business only)	36		36							
25	Expected Longevity	3.3		3.3							
26	Fixed Expense (all business)	42		42							
27	Adjusting and Other	0.140	0.140	0.140	0.192	0.192	0.192	0.192	0.192	0.183	0.103
28	Variable Expenses	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.240	0.240
29	Vehicle Premium Before Policy Discounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.21	\$0.00
30	Accident Prevention Course Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
31	Multi-policy Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Pay Plan Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Total Vehicle Premium by Coverage	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.00	\$0.00
34	Total Vehicle Premium									\$72	
35	Motor Vehicle Law Enforcement Fee									\$10	
36	Final Vehicle Premium									\$82	

NY RPE -- Order of Calculation

2001 Honda Accord LX

EICNY Largest Percentage Increase Proposed

Step	Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
1	Base Rate	0	0	0	0	0	0	0	0	368	0
2	Territory Factor	1.124	1.124	1.124	1.000	1.000	1.000	1.000	1.000	0.668	0.921
3	Symbol Factor									0.977	
4	Model Year Factor	0.611	0.611	0.611	0.628	0.628	0.628	0.628	0.628	0.530	0.530
5	Vehicle Usage Factor	1.039	1.039	1.039	1.000	1.000	1.000	1.000	1.000	1.100	1.078
6	Annual Mileage Factor	1.050	1.050	1.050	1.000	1.000	1.000	1.000	1.000	1.050	1.020
7	Miles to Work Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.034	1.000
8	Reduced Usage Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
9	ABS Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
10	DRL Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
11	PRS Discount				1.000	1.000	1.000				
12	Anti-theft Discount									1.000	
13	MAG Factor	2.026	2.026	2.026	0.941	0.941	0.941	0.941	0.941	1.265	1.925
14	Driving Record Factor	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15	Safe Driver Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	Inexperienced Operator Surcharge	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.000	1.200
17	Car/Driver/Youthful Factor	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100
18	Vehicle Base Pure Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$211.53	\$0.00
19	Underwriting Tier Factor	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664	1.664
20	Increased Limit Factor	N/A	N/A	N/A		N/A			N/A		
21	Secondary on Work Loss Coverage Factor				1.000						
22	Deductible Factor				1.000					0.169	#N/A
23	Vehicle Pure Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59.49	#N/A
24	Fixed Expense (new business only)	36		36							
25	Expected Longevity	3.3		3.3							
26	Fixed Expense (all business)	42		42							
27	Adjusting and Other	0.140	0.140	0.140	0.192	0.192	0.192	0.192	0.192	0.183	0.103
28	Variable Expenses	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.240	0.240
29	Vehicle Premium Before Policy Discounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$92.60	\$0.00
30	Accident Prevention Course Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
31	Multi-policy Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Pay Plan Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Total Vehicle Premium by Coverage	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$93.00	\$0.00
34	Total Vehicle Premium		\$93								
35	Motor Vehicle Law Enforcement Fee									\$10	
36	Final Vehicle Premium									\$103	

NY RPE -- Order of Calculation  
 EICNY Largest Dollar Increase Current

2012 INFI M37X AWD

Step	Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
1	Base Rate	116	206	0	168	0	0	0	17	287	489
2	Territory Factor	5.019	5.019	5.019	4.780	4.780	4.780	4.780	4.780	3.154	2.464
3	Symbol Factor	0.788	0.788	0.788	0.887	0.887	0.887	0.887	0.887	1.888	1.816
4	Model Year Factor	0.907	0.907	0.907	0.948	0.948	0.948	0.948	0.948	0.907	0.907
5	Vehicle Usage Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	Annual Mileage Factor	1.050	1.050	1.050	1.000	1.000	1.000	1.000	1.000	1.050	1.020
7	Miles to Work Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.122	1.000
8	Reduced Usage Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
9	ABS Discount	0.990	0.990	0.990	0.990	0.990	0.990				0.990
10	DRL Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
11	PRS Discount				0.900	0.900	0.900				
12	Anti-theft Discount									1.000	
13	MAG Factor	1.009	1.009	1.009	0.941	0.941	0.941	0.941	0.941	1.247	1.143
14	Driving Record Factor	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15	Safe Driver Discount	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
16	Inexperienced Operator Surcharge	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	Car/Driver/Youthful Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	Vehicle Base Pure Premium	\$349.15	\$620.05	\$0.00	\$452.93	\$0.00	\$0.00	\$0.00	\$51.44	\$1,821.76	\$1,832.50
19	Underwriting Tier Factor	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554
20	Increased Limit Factor	1.000	0.965	N/A		N/A			1.000		
21	Secondary on Work Loss Coverage Factor				1.000						
22	Deductible Factor				0.750					0.454	0.574
23	Vehicle Pure Premium	\$891.73	\$1,528.18	\$0.00	\$867.59	\$0.00	\$0.00	\$0.00	\$131.38	\$2,112.36	\$2,686.44
24	Fixed Expense (new business only)	36		36							
25	Expected Longevity	3.8		3.8							
26	Fixed Expense (all business)	42		42							
27	Adjusting and Other	0.140	0.140	0.140	0.192	0.192	0.192	0.192	0.192	0.183	0.103
28	Variable Expenses	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.240	0.240
29	Vehicle Premium Before Policy Discounts	\$1,445.26	\$2,357.41	\$0.00	\$1,399.41	\$0.00	\$0.00	\$0.00	\$211.91	\$3,288.06	\$3,898.87
30	Accident Prevention Course Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
31	Multi-policy Discount	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951
32	Pay Plan Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Total Vehicle Premium by Coverage	\$1,374.00	\$2,242.00	\$0.00	\$1,331.00	\$0.00	\$0.00	\$0.00	\$202.00	\$3,127.00	\$3,708.00
34	Total Vehicle Premium									\$11,984	
35	Motor Vehicle Law Enforcement Fee									\$10	
36	Final Vehicle Premium									\$11,994	

NY RPE -- Order of Calculation

2012 INFI M37X AWD

EICNY Largest Dollar Increase Proposed

Step	Variable	BI	PD	CSL	BPIP	APIP	OBEL	UM	SUM	Comp	Coll
1	Base Rate	108	183	0	167	0	0	0	17	368	496
2	Territory Factor	5.019	5.019	5.019	4.780	4.780	4.780	4.780	4.780	3.154	2.464
3	Symbol Factor	0.924	0.979	0.924	1.304	1.304	1.304	1.304	1.304	1.676	1.815
4	Model Year Factor	0.907	0.907	0.907	0.948	0.948	0.948	0.948	0.948	0.907	0.907
5	Vehicle Usage Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	Annual Mileage Factor	1.050	1.050	1.050	1.000	1.000	1.000	1.000	1.000	1.050	1.020
7	Miles to Work Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.122	1.000
8	Reduced Usage Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.000
9	ABS Discount	0.990	0.990	0.990	0.990	0.990	0.990				0.990
10	DRL Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
11	PRS Discount				0.900	0.900	0.900				
12	Anti-theft Discount									1.000	
13	MAG Factor	1.009	1.009	1.009	0.941	0.941	0.941	0.941	0.941	1.247	1.143
14	Driving Record Factor	1.000	1.000	1.000	1.000	1.000	1.000				1.000
15	Safe Driver Discount	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
16	Inexperienced Operator Surcharge	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	Car/Driver/Youthful Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	Vehicle Base Pure Premium	\$381.18	\$684.33	\$0.00	\$661.89	\$0.00	\$0.00	\$0.00	\$75.62	\$2,073.62	\$1,857.71
19	Underwriting Tier Factor	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554
20	Increased Limit Factor	1.000	0.965	N/A		N/A			1.000		
21	Secondary on Work Loss Coverage Factor				1.000						
22	Deductible Factor				0.750					0.454	0.574
23	Vehicle Pure Premium	\$973.53	\$1,686.61	\$0.00	\$1,267.85	\$0.00	\$0.00	\$0.00	\$193.13	\$2,404.40	\$2,723.40
24	Fixed Expense (new business only)	36		36							
25	Expected Longevity	3.8		3.8							
26	Fixed Expense (all business)	42		42							
27	Adjusting and Other	0.140	0.140	0.140	0.192	0.192	0.192	0.192	0.192	0.183	0.103
28	Variable Expenses	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.261	0.240	0.240
29	Vehicle Premium Before Policy Discounts	\$1,571.45	\$2,601.81	\$0.00	\$2,045.03	\$0.00	\$0.00	\$0.00	\$311.52	\$3,742.64	\$3,952.51
30	Accident Prevention Course Discount	1.000	1.000	1.000	1.000	1.000	1.000				1.000
31	Multi-policy Discount	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951
32	Pay Plan Discount	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Total Vehicle Premium by Coverage	\$1,494.00	\$2,474.00	\$0.00	\$1,945.00	\$0.00	\$0.00	\$0.00	\$296.00	\$3,559.00	\$3,759.00
34	Total Vehicle Premium	\$13,527									
35	Motor Vehicle Law Enforcement Fee	\$10									
36	Final Vehicle Premium	\$13,537									

**RT-3 (Policy Counts)**

The following tables show the number of policies insured by territory for Erie Insurance Company and Erie Insurance Company of New York Rate Protect:

<b>Territory</b>	<b>EIC</b>
1	2,587
2	6,576
4	1,296
5	1,306
6	851
7	394
10	299
11	796
12	3,170
13	1,565
14	1,332
15	247
16	860
17	930
18	3,050
19	388
20	465
21	1,686
23	493
25	589
26	743
27	110
28	379
29	161
30	259
32	709
33	308
34	299
35	1,007
36	851
37	441
38	1,273

<b>Territory</b>	<b>EIC</b>
39	160
41	786
42	323
43	144
45	25
47	159
49	243
51	42
52	199
53	124
54	174
55	260
56	63
57	32
58	70
60	99
61	28
62	47
63	9
64	137
65	114
66	96
67	36
68	28
69	20
70	172
71	1,204
72	1,972
73	2,142
74	410
75	474
SW	45,213



**RT-3 (Policy Counts)**

<b>Territory</b>	<b>EICNY</b>
1	42
2	68
3	79
4	24
5	27
6	263
7	12
8	436
9	30
10	1,192
11	42
12	153
13	244
14	71
15	30
16	408
17	243
18	501
19	210
20	120
21	184
22	240
23	525
24	813
25	64
26	119
27	180
28	135
29	270
30	123
31	836
32	86
33	483
34	156
35	165
36	208
37	239
38	998
39	437
40	304
41	315
42	296
43	801
44	286
45	510
46	1,555
47	1,284
48	106
49	664

<b>Territory</b>	<b>EICNY</b>
50	1,951
51	344
52	117
53	313
54	303
55	863
56	342
57	4,294
58	193
59	472
60	2,431
61	325
62	401
63	183
64	245
65	539
66	1,418
67	902
68	629
69	363
70	1,786
71	130
72	1,304
73	538
74	510
75	528
76	397
77	195
78	7
79	40
80	28
81	140
82	90
83	9
84	4
85	259
86	679
87	21
88	28
89	22
90	48
91	23
92	40
93	11
94	41
95	23
96	9
ZIP3	360
SW	40,475

#### **RT-4 (Insurer & Program Information)**

ERIE offers Private Passenger Auto, Home, Boat, Personal Inland Marine, and Personal Catastrophe Liability programs in the State of New York. By offering all of these programs, we are able to offer consumers the opportunity to purchase a package that meets all their personal insurance needs, and we offer multi-policy discounts to encourage consumers to do business with us in multiple lines of business. Our rating structure and underwriting expertise are geared toward average and above average risks, and this focus enables us to offer competitive rates across ERIE's geographic footprint. The Private Passenger Auto product is one of ERIE's "bread-and-butter" products.

ERIE does not set any specific targets for growth in any of its lines of business. But, we do encourage the independent agencies that represent ERIE to establish marketing plans for their own growth. ERIE employs 173 agencies and 30 claim adjusters in New York, distributed more densely in the upstate region of the state. Industry data shows that ERIE had 0.9% of the PPA market in New York and had the 14th highest amount of written premium in 2019, the latest year for which the compiled data has been finalized. ERIE's 2019 adjusted loss ratio reported by A.M. Best (May 2020) was 2.4 percentage points higher than the industry average. ERIE plans for continued policy and premium growth across New York State.

#### **Four most-recent rate level changes**

- Effective 08/01/2020 (EIC), 09/01/2020 (EICNY Rate Protect)
  - EIC traditional preferred (-5.0%)
    - Base rates
  - EICNY Rate Protect (-1.0%)
    - Base rates
- Effective 12/01/19
  - EIC traditional preferred (+3.0%)
    - Base rates by territory, insurance score tier factors, adult class factors, youthful class factors, car/driver factors, symbol factors, multi-policy discount, youthful driver discount, youthful longevity discount, pay plan discount, reduced usage discount, age 55 and over discount, and multi-car discount
  - EICNY Rate Protect (+6.0% renewal, 0.0% new)
    - Base rates, territory factors, marital/age/gender factors, and annual mileage factors
- Effective 11/01/18 for EIC (+0.5%) and EICNY Rate Protect (+7.2%)
  - Base rates, territory factors, and Rate Protect Underwriting tier movement rules
- Effective 09/01/17
  - EIC traditional preferred (+4.1%)
    - Base rates, primary and secondary adult class factors, performance car surcharge factors, transportation expense rates, and minimum premium
  - EICNY Rate Protect new & renewal business (+3.9%)
    - Base rates and territory factors

**EXP-1, Overall Rate Indications**

The development of statewide rate level indications by coverage is based upon voluntary private passenger auto experience for the Erie Insurance Company and Erie Insurance Company of New York. The experience period is three years ending February 28, 2020.

The indicated change for all coverages for the Erie Insurance Company and Erie Insurance Company of New York combined is +9.1%. A summary is in exhibit RF-2 page 1.

Page 4 explains the calculations used to determine the indicated changes by coverage. Pages 1 through 3 show the development of each coverage indicated change, employing adjustments to earned premiums and incurred losses as described in sections EXP-2 and EXP-3.

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY**

Rate Level Indication through 2/28/2020

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Coverage	Accident Year Ending	Written Premium @ Current	Projected Earned Premium @ Current	Projected Ultimate Loss & LAE	Projected Loss Ratio	Accident Year Weighting	Adjusted Loss Ratio	Fixed Expenses	Variable Exp & Reserve For Surplus	100% ERIE Indicated Change	Credibility	Complement	Complement Indication	Indicated Change
Bodily Injury	2/28/18	\$0	\$10,862,744	\$8,475,976	78.0%	0.200								
	2/28/19	\$0	\$10,532,959	\$7,852,464	74.6%	0.300								
	2/28/20	\$11,041,694	\$10,752,635	\$7,259,684	67.5%	0.500								
		\$11,041,694	\$32,148,338	\$23,588,124		1.000	71.7%	4.8%	20.8%	-3.4%	26.4%	76.7%	2.9%	1.2%
Property Damage	2/28/18	\$0	\$11,864,953	\$9,657,632	81.4%	0.200								
	2/28/19	\$0	\$11,494,201	\$9,601,263	83.5%	0.300								
	2/28/20	\$11,889,519	\$11,674,638	\$8,849,014	75.8%	0.500								
		\$11,889,519	\$35,033,792	\$28,107,909		1.000	79.2%	4.8%	20.8%	6.1%	100.0%	77.9%	4.4%	6.1%
Combined Single Limit	2/28/18	\$0	\$3,973,701	\$2,108,257	53.1%	0.200								
	2/28/19	\$0	\$3,619,956	\$2,732,894	75.5%	0.300								
	2/28/20	\$3,377,336	\$3,380,129	\$2,897,092	85.7%	0.500								
		\$3,377,336	\$10,973,786	\$7,738,243		1.000	76.1%	4.8%	20.8%	2.1%	20.7%	77.7%	4.2%	3.8%
Personal Injury Protection	2/28/18	\$0	\$9,913,405	\$6,660,781	67.2%	0.200								
	2/28/19	\$0	\$9,429,744	\$7,238,216	76.8%	0.300								
	2/28/20	\$9,561,194	\$9,483,539	\$6,544,672	69.0%	0.500								
		\$9,561,194	\$28,826,688	\$20,443,669		1.000	71.0%	4.8%	20.8%	-4.3%	57.3%	77.9%	4.4%	-0.6%
OBEL Basic PIP	2/28/18	\$0	\$631,501	\$708,008	112.1%	0.200								
	2/28/19	\$0	\$605,572	\$889,446	146.9%	0.300								
	2/28/20	\$611,571	\$606,281	\$458,818	75.7%	0.500								
		\$611,571	\$1,843,354	\$2,056,272		1.000	104.3%	4.8%	20.8%	37.8%	11.5%	77.9%	4.4%	8.2%
Additional PIP	2/28/18	\$0	\$808,472	\$1,039,858	128.6%	0.200								
	2/28/19	\$0	\$757,028	\$659,607	87.1%	0.300								
	2/28/20	\$721,743	\$742,143	\$572,448	77.1%	0.500								
		\$721,743	\$2,307,643	\$2,271,913		1.000	90.4%	4.8%	20.8%	20.2%	9.3%	76.6%	2.8%	4.4%
UM BI	2/28/18	\$0	\$3,408,270	\$2,157,851	63.3%	0.200								
	2/28/19	\$0	\$3,290,212	\$2,288,182	69.5%	0.300								
	2/28/20	\$3,281,928	\$3,305,344	\$1,207,791	36.5%	0.500								
		\$3,281,928	\$10,003,826	\$5,653,824		1.000	51.8%	4.8%	20.8%	-28.5%	7.3%	75.5%	1.4%	-0.8%
Statutory UM BI	2/28/18	\$0	\$4,391	\$0	0.0%	0.200								
	2/28/19	\$0	\$4,990	\$0	0.0%	0.300								
	2/28/20	\$7,167	\$6,110	\$53,371	873.5%	0.500								
		\$7,167	\$15,491	\$53,371		1.000	436.8%	4.8%	20.8%	457.6%	1.3%	75.5%	1.4%	7.3%
UM CSL w Ded	2/28/18	\$0	\$596,837	\$1,155,241	193.6%	0.200								
	2/28/19	\$0	\$534,521	\$17,429	3.3%	0.300								
	2/28/20	\$474,497	\$492,138	\$1,200,843	244.0%	0.500								
		\$474,497	\$1,623,496	\$2,373,513		1.000	161.7%	4.8%	20.8%	110.2%	2.5%	75.9%	1.9%	4.6%
Comprehensive	2/28/18	\$0	\$15,327,420	\$13,287,081	86.7%	0.200								
	2/28/19	\$0	\$14,915,280	\$13,854,038	92.9%	0.300								
	2/28/20	\$14,080,952	\$15,068,179	\$13,061,338	86.7%	0.500								
		\$14,080,952	\$45,310,879	\$40,202,457		1.000	88.6%	4.8%	19.2%	15.6%	100.0%	78.3%	2.8%	15.6%
Collision	2/28/18	\$0	\$18,656,075	\$14,140,055	75.8%	0.200								
	2/28/19	\$0	\$18,057,794	\$14,063,436	77.9%	0.300								
	2/28/20	\$17,033,010	\$18,280,244	\$12,839,645	70.2%	0.500								
		\$17,033,010	\$54,994,113	\$41,043,136		1.000	73.6%	4.8%	19.2%	-3.0%	100.0%	75.7%	-0.4%	-3.0%
TOTAL	2/28/18	\$0	\$76,047,769	\$59,390,740	78.1%									
	2/28/19	\$0	\$73,242,257	\$59,196,975	80.8%									
	2/28/20	\$72,080,611	\$73,791,380	\$54,944,716	74.5%									
		\$72,080,611	\$223,081,406	\$173,532,431			77.0%			2.3%		77.1%	2.5%	3.7%

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY OF NEW YORK**  
Rate Level Indication through 2/28/2020

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Coverage	Accident Year Ending	Written Premium @ Current	Projected Earned Premium @ Current	Projected Ultimate Loss & LAE	Projected Loss Ratio	Accident Year Weighting	Adjusted Loss Ratio	Fixed Expenses	Variable Exp & Reserve For Surplus	100% ERIE Indicated Change	Credibility	Complement	Complement Indication	Indicated Change
Bodily Injury	2/28/18	\$0	\$8,079,505	\$7,311,438	90.5%	0.316								
	2/28/19	\$0	\$8,636,154	\$8,304,810	96.2%	0.338								
	2/28/20	\$9,041,848	\$8,859,038	\$7,464,097	84.3%	0.346								
		\$9,041,848	\$25,574,697	\$23,080,345		1.000	90.3%	4.8%	20.8%	20.1%	26.0%	76.7%	2.9%	7.4%
Property Damage	2/28/18	\$0	\$7,316,096	\$8,022,872	109.7%	0.309								
	2/28/19	\$0	\$7,965,216	\$8,669,150	108.8%	0.337								
	2/28/20	\$8,495,598	\$8,375,984	\$8,365,111	99.9%	0.354								
		\$8,495,598	\$23,657,296	\$25,057,133		1.000	105.9%	4.8%	20.8%	39.8%	100.0%	77.9%	4.4%	39.8%
Combined Single Limit	2/28/18	\$0	\$2,095,981	\$2,358,505	112.5%	0.307								
	2/28/19	\$0	\$2,275,113	\$2,239,342	98.4%	0.334								
	2/28/20	\$2,574,444	\$2,446,218	\$3,712,294	151.8%	0.359								
		\$2,574,444	\$6,817,312	\$8,310,141		1.000	121.9%	4.8%	20.8%	60.0%	19.4%	77.7%	4.2%	15.0%
Personal Injury Protection	2/28/18	\$0	\$6,935,141	\$7,453,214	107.5%	0.310								
	2/28/19	\$0	\$7,525,312	\$6,977,555	92.7%	0.336								
	2/28/20	\$8,010,773	\$7,911,428	\$6,627,193	83.8%	0.354								
		\$8,010,773	\$22,371,881	\$21,057,962		1.000	94.1%	4.8%	20.8%	24.9%	54.0%	77.9%	4.4%	15.5%
OBEL Basic PIP	2/28/18	\$0	\$481,725	\$941,859	195.5%	0.310								
	2/28/19	\$0	\$524,628	\$658,805	125.6%	0.337								
	2/28/20	\$552,345	\$548,587	\$397,787	72.5%	0.353								
		\$552,345	\$1,554,940	\$1,998,451		1.000	128.5%	4.8%	20.8%	68.3%	10.3%	77.9%	4.4%	11.0%
Additional PIP	2/28/18	\$0	\$909,309	\$934,952	102.8%	0.315								
	2/28/19	\$0	\$975,476	\$694,035	71.1%	0.338								
	2/28/20	\$972,048	\$1,001,317	\$783,980	78.3%	0.347								
		\$972,048	\$2,886,102	\$2,412,967		1.000	83.6%	4.8%	20.8%	11.6%	8.8%	76.6%	2.8%	3.6%
UM BI	2/28/18	\$0	\$2,046,916	\$2,393,388	116.9%	0.309								
	2/28/19	\$0	\$2,228,197	\$3,438,191	154.3%	0.336								
	2/28/20	\$2,341,807	\$2,348,555	\$1,416,994	60.3%	0.355								
		\$2,341,807	\$6,623,668	\$7,248,573		1.000	109.4%	4.8%	20.8%	44.2%	9.0%	75.5%	1.4%	5.3%
Statutory UM BI	2/28/18	\$0	\$6,468	\$0	0.0%	0.336								
	2/28/19	\$0	\$6,191	\$0	0.0%	0.322								
	2/28/20	\$7,017	\$6,581	\$0	0.0%	0.342								
		\$7,017	\$19,240	\$0		1.000	0.0%	4.8%	20.8%	-93.9%	0.0%	75.5%	1.4%	1.4%
UM CSL w Ded	2/28/18	\$0	\$333,888	\$567,122	169.9%	0.305								
	2/28/19	\$0	\$362,773	\$37,684	10.4%	0.331								
	2/28/20	\$410,114	\$398,214	\$3,095,505	777.3%	0.364								
		\$410,114	\$1,094,875	\$3,700,311		1.000	338.0%	4.8%	20.8%	332.8%	2.5%	75.9%	1.9%	10.2%
Comprehensive	2/28/18	\$0	\$7,557,414	\$6,757,039	89.4%	0.305								
	2/28/19	\$0	\$8,320,523	\$7,244,185	87.1%	0.336								
	2/28/20	\$8,438,633	\$8,874,603	\$7,729,002	87.1%	0.359								
		\$8,438,633	\$24,752,540	\$21,730,226		1.000	87.8%	4.8%	19.2%	14.6%	100.0%	78.3%	2.8%	14.6%
Collision	2/28/18	\$0	\$11,427,374	\$9,442,165	82.6%	0.306								
	2/28/19	\$0	\$12,547,171	\$9,982,757	79.6%	0.337								
	2/28/20	\$12,468,678	\$13,310,193	\$9,901,521	74.4%	0.357								
		\$12,468,678	\$37,284,738	\$29,326,443		1.000	78.7%	4.8%	19.2%	3.3%	100.0%	75.7%	-0.4%	3.3%
TOTAL	2/28/18	\$0	\$47,189,817	\$46,182,554	97.9%									
	2/28/19	\$0	\$51,366,754	\$48,246,514	93.9%									
	2/28/20	\$53,313,305	\$54,080,718	\$49,493,484	91.5%									
		\$53,313,305	\$152,637,289	\$143,922,552			94.8%			24.9%		77.1%	2.6%	14.2%

**NEW YORK PRIVATE PASSENGER AUTO - ENDORSEMENTS**  
Rate Level Indication through 2/28/2020

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Coverage	Accident Year Ending	Written Premium @ Current	Projected Earned Premium @ Current	Projected Ultimate Loss & LAE	Projected Loss Ratio	Accident Year Weighting	Adjusted Loss Ratio	Fixed Expenses	Variable Exp & Reserve For Surplus	100% ERIE Indicated Change	Credibility	Complement	Indicated Change
Endorsements	2/28/18	\$0	\$2,529,795	\$2,639,774	104.3%	0.296							
	2/28/19	\$0	\$2,887,752	\$3,036,316	105.1%	0.338							
	2/28/20	\$3,126,194	\$3,126,194	\$3,953,056	126.4%	0.366							
		\$3,126,194	\$8,543,741	\$9,629,146		1.000	112.7%	4.8%	19.2%	45.4%	100.0%	79.7%	4.6%
TOTAL	2/28/18	\$0	\$2,529,795	\$2,639,774	104.3%								
	2/28/19	\$0	\$2,887,752	\$3,036,316	105.1%								
	2/28/20	\$3,126,194	\$3,126,194	\$3,953,056	126.4%								
		\$3,126,194	\$8,543,741	\$9,629,146			112.7%			45.4%		79.7%	4.6%

**NEW YORK PRIVATE PASSENGER AUTO - TOTAL**  
Rate Level Indication through 2/28/2020

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Coverage	Accident Year Ending	Written Premium @ Current	Projected Earned Premium @ Current	Projected Ultimate Loss & LAE	Projected Loss Ratio	Accident Year Weighting	Adjusted Loss Ratio	Fixed Expenses	Variable Exp & Reserve For Surplus	100% ERIE Indicated Change	Credibility	Complement	Indicated Change
GRAND TOTAL	2/28/18	\$0	\$125,767,381	\$108,213,068	86.0%								
	2/28/19	\$0	\$127,496,763	\$110,479,805	86.7%								
	2/28/20	\$128,520,110	\$130,998,292	\$108,391,256	82.7%								
		\$128,520,110	\$384,262,436	\$327,084,129			85.3%			12.7%		77.2%	2.6%

**New York Private Passenger Auto: Effective 12-01-2020**  
**Rate Level Indications**

**Column Descriptions for Rate Level Indication Exhibit:**

- 1) **Written Premium at Current:** Latest year written premium adjusted for rate changes
- 2) **Projected Earned Premium at Current:** Earned premium at current trended to current average premium levels and trended (projected) to future average premium levels when rate will be in effect.
- 3) **Projected Ultimate Loss & LAE:** Ultimate incurred loss, defense cost containment (DCC) loaded with long term average catastrophe levels, trended to current average loss levels, trended (projected) to future average loss levels when rates will be in effect, and loaded for Adjusting and Other Expenses
- 4) **Projected Loss Ratio:**  
  
= Projected Ultimate Loss & LAE (3) / Projected Earned Premium at Current (2)
- 5) **Accident Year Weighting:** Weighting of each year's Projected Loss Ratio (4) to determine total projected loss ratio. We weight according to each year's percentage of total Projected Earned Premium at Current (2).
- 6) **Adjusted Loss Ratio:** The overall (all year) loss ratio based on the Accident Year Weighting (5) of the individual year Projected Loss Ratios (4)
- 7) **Fixed Expenses:** Fixed expense provision for indicated need which are expenses not directly related to premiums. We consider 75% of "other acquisition and general expense" cost to be fixed expenses.
- 8) **Variable Expenses & Reserve for Surplus:** Variable expense and Reserve for Surplus provision for indicated need. Variable expenses are total expenses less fixed expenses, and include commissions, "taxes, licenses, and fees", and the remaining 25% of "other acquisition and general expense" costs not allotted to fixed expenses. Reserve for surplus provide for an appropriate total after tax return and considers investment income
- 9) **100% ERIE Indicated Change:** The indicated change based entirely on ERIE's experience  
  
= [Overall Loss Ratio (6) + Fixed Expense (7)] / [1 - "Variable Expense & Reserve for Surplus" (8)] - 1
- 10) **Credibility:** Credibility of 100% ERIE Indicated Change (9) used in determining Credibility Weighted Indicated Change (13).  
  
Credibility method used is square root of claims
- 11) **Complement Loss Ratio:** In instances where our loss experience is not 100% credible, another source is needed to complement our loss experience. We have chosen to use the trended permissible loss ratio as the complement loss ratio.
- 12) **Complement Indicated Change:** The indicated change based on the complement loss ratio.  
  
= [Complement Loss Ratio (11) + Fixed Expense (7)] / [1 - "Variable Expense & Reserve for Surplus" (8)] - 1
- 13) **Credibility Weighted Indicated Change:** Indicated change based on weighting of 100% ERIE Indicated Change (9) and Complement Indicated Change (12)  
  
= 100% ERIE Indicated Change (9) x Credibility (10) + Complement Indication (12) x [1 - Credibility (10)]

**EXP-2 (Earned Premium Adjustments)**

As discussed in RF-2 (Actuarial Memorandum), earned premiums are brought to current rate levels and then adjusted for premium trends. Premium trends are selected by fitting a regression curve to the average earned premiums for each company and calculating the average annual change from the fitted points. The actual and fitted average earned premiums are shown on EXP-2, pages 1 through 4, and the earned premium adjustments are derived by coverage on EXP-2, pages 5 through 7. The adjustments are then applied to the earned premiums on EXP-2, pages 8-11.



**New York Average Earned Premium at Current - 3 Year Fit**

YearMonth	Additional PIP		Bodily Injury		Collision		Combined Single		Comprehensive		OBEL Basic PIP	
	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted
201411	0.0		0.0		0.0		0.0		0.0		0.0	
201412	0.0		0.0		0.0		0.0		0.0		0.0	
201501	13.9		176.3		194.6		362.9		146.4		10.1	
201502	14.0		176.2		195.6		361.6		146.8		10.1	
201503	14.0		176.1		196.5		360.3		147.2		10.0	
201504	14.1		175.9		197.3		358.8		147.6		10.0	
201505	14.1		175.7		198.2		357.3		148.0		10.0	
201506	14.2		175.4		199.1		355.9		148.4		10.0	
201507	14.2		175.2		199.9		354.6		148.8		10.0	
201508	14.2		174.8		200.7		353.4		149.2		10.0	
201509	14.2		174.5		201.5		352.0		149.5		10.0	
201510	14.3		174.1		202.2		350.7		149.9		10.0	
201511	14.3		173.6		202.9		349.3		150.1		10.0	
201512	14.3		173.2		203.6		347.8		150.4		10.0	
201601	14.3		172.7		204.3		346.6		150.7		10.0	
201602	14.3		172.3		204.9		345.1		151.0		9.9	
201603	14.3		171.9		205.6		343.6		151.2		9.9	
201604	14.3		171.5		206.3		342.4		151.5		9.9	
201605	14.3		171.1		206.9		341.1		151.7		9.9	
201606	14.3		170.7		207.5		340.0		152.0		9.9	
201607	14.3		170.3		208.1		338.6		152.2		9.9	
201608	14.3		169.9		208.6		337.3		152.4		9.9	
201609	14.3		169.5		209.2		336.1		152.6		9.9	
201610	14.3		169.2		209.7		334.8		152.9		9.8	
201611	14.4		168.8		210.2		333.6		153.1		9.8	
201612	14.4	14.4	168.4	167.6	210.7	209.0	332.4	329.1	153.3	151.8	9.8	9.7
201701	14.4	14.4	168.0	167.3	211.1	209.7	330.9	328.3	153.5	152.2	9.8	9.7
201702	14.4	14.4	167.7	167.0	211.6	210.3	329.6	327.4	153.6	152.5	9.8	9.7
201703	14.4	14.4	167.2	166.7	212.0	211.0	328.4	326.6	153.8	152.9	9.7	9.7
201704	14.4	14.4	166.8	166.4	212.3	211.6	327.0	325.8	153.9	153.2	9.7	9.7
201705	14.4	14.4	166.4	166.1	212.8	212.2	325.7	325.0	154.1	153.6	9.7	9.7
201706	14.4	14.4	166.1	165.8	213.2	212.9	324.3	324.2	154.3	153.9	9.7	9.6
201707	14.4	14.4	165.6	165.5	213.7	213.5	323.1	323.4	154.4	154.3	9.6	9.6
201708	14.4	14.4	165.2	165.2	214.1	214.2	321.9	322.6	154.6	154.6	9.6	9.6
201709	14.4	14.4	164.8	164.9	214.5	214.8	320.9	321.8	154.7	155.0	9.6	9.6
201710	14.4	14.5	164.4	164.6	215.0	215.4	319.8	321.0	154.9	155.4	9.6	9.6
201711	14.5	14.5	164.1	164.3	215.5	216.1	318.8	320.2	155.1	155.7	9.5	9.6
201712	14.5	14.5	163.7	164.0	216.0	216.7	318.0	319.4	155.4	156.1	9.5	9.6
201801	14.5	14.5	163.3	163.7	216.5	217.3	317.1	318.6	155.6	156.4	9.5	9.6
201802	14.5	14.5	162.9	163.4	217.0	218.0	316.2	317.8	155.9	156.8	9.5	9.5
201803	14.5	14.5	162.6	163.2	217.6	218.6	315.5	317.0	156.2	157.1	9.5	9.5
201804	14.5	14.5	162.3	162.9	218.2	219.3	314.7	316.2	156.5	157.5	9.5	9.5
201805	14.5	14.5	162.0	162.6	218.9	219.9	314.0	315.4	156.9	157.8	9.5	9.5
201806	14.5	14.5	161.6	162.3	219.5	220.5	313.3	314.6	157.2	158.2	9.5	9.5
201807	14.5	14.5	161.4	162.0	220.2	221.2	312.6	313.8	157.6	158.5	9.4	9.5
201808	14.6	14.6	161.1	161.7	220.8	221.8	312.0	313.0	158.0	158.9	9.4	9.5
201809	14.6	14.6	160.8	161.4	221.5	222.5	311.2	312.3	158.5	159.2	9.4	9.5
201810	14.6	14.6	160.5	161.1	222.2	223.1	310.5	311.5	158.9	159.6	9.4	9.5
201811	14.6	14.6	160.3	160.8	223.0	223.7	309.9	310.7	159.4	160.0	9.4	9.4
201812	14.6	14.6	160.1	160.6	223.7	224.4	309.2	309.9	159.8	160.3	9.4	9.4
201901	14.6	14.6	160.0	160.3	224.5	225.0	308.6	309.2	160.3	160.7	9.4	9.4
201902	14.6	14.6	159.8	160.0	225.3	225.7	308.0	308.4	160.8	161.0	9.4	9.4
201903	14.6	14.6	159.6	159.7	226.1	226.3	307.4	307.6	161.3	161.4	9.4	9.4
201904	14.7	14.6	159.5	159.4	227.0	226.9	307.1	306.8	161.8	161.7	9.4	9.4
201905	14.7	14.6	159.3	159.1	227.8	227.6	306.5	306.1	162.3	162.1	9.4	9.4
201906	14.7	14.7	159.2	158.9	228.7	228.2	306.0	305.3	162.9	162.4	9.4	9.4
201907	14.7	14.7	159.1	158.6	229.6	228.8	305.7	304.6	163.4	162.8	9.4	9.3
201908	14.7	14.7	158.9	158.3	230.5	229.5	305.1	303.8	164.0	163.1	9.4	9.3
201909	14.7	14.7	158.8	158.0	231.4	230.1	304.6	303.0	164.6	163.5	9.4	9.3
201910	14.7	14.7	158.6	157.7	232.3	230.8	304.3	302.3	165.1	163.8	9.4	9.3
201911	14.6	14.7	158.4	157.4	233.1	231.4	303.7	301.5	165.6	164.2	9.3	9.3
Trend		0.8%		-2.1%		3.3%		-3.0%		2.6%		-1.5%

New York Average Earned Premium at Current - 3 Year Fit										
YearMonth	Personal Injury		Property Damage		Statutory UM BI		UM BI		UM CSL w Ded	
	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted
201411	0.0		0.0		0.0		0.0		0.0	
201412	0.0		0.0		0.0		0.0		0.0	
201501	138.0		180.7		45.5		45.5		46.8	
201502	137.9		180.4		45.5		45.5		46.8	
201503	137.7		180.0		45.5		45.5		46.7	
201504	137.5		179.5		45.4		45.4		46.6	
201505	137.4		179.1		45.4		45.4		46.6	
201506	137.2		178.6		45.4		45.4		46.5	
201507	136.9		178.1		45.3		45.3		46.5	
201508	136.7		177.6		45.3		45.3		46.5	
201509	136.4		177.0		45.2		45.2		46.4	
201510	136.1		176.4		45.2		45.2		46.4	
201511	135.7		175.7		45.1		45.1		46.3	
201512	135.4		175.1		45.1		45.1		46.3	
201601	135.0		174.5		45.0		45.0		46.2	
201602	134.7		173.9		44.9		44.9		46.1	
201603	134.3		173.3		44.9		44.9		46.1	
201604	134.0		172.7		44.8		44.8		46.0	
201605	133.6		172.1		44.8		44.8		45.9	
201606	133.2		171.5		44.7		44.7		45.9	
201607	132.9		171.0		44.7		44.7		45.8	
201608	132.5		170.4		44.6		44.6		45.7	
201609	132.2		169.8		44.6		44.6		45.7	
201610	131.8		169.3		44.6		44.6		45.6	
201611	131.4		168.7		44.5		44.5		45.5	
201612	131.1	129.8	168.2	166.3	44.5	44.2	44.5	44.2	45.5	45.3
201701	130.7	129.6	167.7	166.0	44.4	44.2	44.4	44.2	45.4	45.2
201702	130.4	129.5	167.1	165.8	44.4	44.2	44.4	44.2	45.4	45.2
201703	130.0	129.3	166.6	165.5	44.3	44.2	44.3	44.2	45.3	45.2
201704	129.6	129.1	166.0	165.2	44.3	44.2	44.3	44.2	45.2	45.1
201705	129.3	128.9	165.5	165.0	44.2	44.1	44.2	44.1	45.2	45.1
201706	129.0	128.7	165.1	164.7	44.2	44.1	44.2	44.1	45.1	45.1
201707	128.6	128.6	164.6	164.5	44.1	44.1	44.1	44.1	45.1	45.0
201708	128.3	128.4	164.1	164.2	44.1	44.1	44.1	44.1	45.0	45.0
201709	128.0	128.2	163.6	164.0	44.0	44.1	44.0	44.1	44.9	45.0
201710	127.7	128.0	163.2	163.7	44.0	44.1	44.0	44.1	44.9	44.9
201711	127.4	127.8	162.8	163.5	44.0	44.0	44.0	44.0	44.9	44.9
201712	127.2	127.7	162.4	163.2	43.9	44.0	43.9	44.0	44.8	44.9
201801	126.9	127.5	162.0	163.0	43.9	44.0	43.9	44.0	44.8	44.8
201802	126.6	127.3	161.6	162.7	43.9	44.0	43.9	44.0	44.7	44.8
201803	126.4	127.1	161.3	162.5	43.8	44.0	43.8	44.0	44.7	44.8
201804	126.3	126.9	161.1	162.2	43.8	43.9	43.8	43.9	44.6	44.7
201805	126.1	126.8	160.9	162.0	43.8	43.9	43.8	43.9	44.6	44.7
201806	125.9	126.6	160.6	161.7	43.8	43.9	43.8	43.9	44.5	44.6
201807	125.7	126.4	160.4	161.5	43.7	43.9	43.7	43.9	44.5	44.6
201808	125.6	126.2	160.2	161.2	43.7	43.9	43.7	43.9	44.4	44.6
201809	125.4	126.1	160.1	161.0	43.7	43.9	43.7	43.9	44.4	44.5
201810	125.3	125.9	159.9	160.7	43.7	43.8	43.7	43.8	44.3	44.5
201811	125.2	125.7	159.8	160.5	43.7	43.8	43.7	43.8	44.3	44.5
201812	125.0	125.5	159.6	160.2	43.7	43.8	43.7	43.8	44.3	44.4
201901	125.0	125.3	159.6	160.0	43.7	43.8	43.7	43.8	44.2	44.4
201902	124.9	125.2	159.5	159.7	43.7	43.8	43.7	43.8	44.2	44.4
201903	124.8	125.0	159.4	159.5	43.7	43.8	43.7	43.8	44.2	44.3
201904	124.8	124.8	159.4	159.2	43.7	43.7	43.7	43.7	44.2	44.3
201905	124.8	124.6	159.3	159.0	43.8	43.7	43.8	43.7	44.2	44.3
201906	124.8	124.5	159.3	158.7	43.8	43.7	43.8	43.7	44.3	44.2
201907	124.8	124.3	159.3	158.5	43.8	43.7	43.8	43.7	44.3	44.2
201908	124.8	124.1	159.3	158.2	43.8	43.7	43.8	43.7	44.3	44.2
201909	124.8	123.9	159.2	158.0	43.9	43.6	43.9	43.6	44.4	44.1
201910	124.8	123.8	159.2	157.8	43.9	43.6	43.9	43.6	44.4	44.1
201911	124.8	123.6	159.1	157.5	43.9	43.6	43.9	43.6	44.4	44.1
Trend		-1.7%		-1.8%		-0.5%		-0.5%		-0.9%

**New York Average Earned Premium at Current - 2 Year Fit**

YearMonth	Additional PIP		Bodily Injury		Collision		Combined Single		Comprehensive		OBEL Basic PIP	
	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted
201411	0.0		0.0		0.0		0.0		0.0		0.0	
201412	0.0		0.0		0.0		0.0		0.0		0.0	
201501	13.9		176.3		194.6		362.9		146.4		10.1	
201502	14.0		176.2		195.6		361.6		146.8		10.1	
201503	14.0		176.1		196.5		360.3		147.2		10.0	
201504	14.1		175.9		197.3		358.8		147.6		10.0	
201505	14.1		175.7		198.2		357.3		148.0		10.0	
201506	14.2		175.4		199.1		355.9		148.4		10.0	
201507	14.2		175.2		199.9		354.6		148.8		10.0	
201508	14.2		174.8		200.7		353.4		149.2		10.0	
201509	14.2		174.5		201.5		352.0		149.5		10.0	
201510	14.3		174.1		202.2		350.7		149.9		10.0	
201511	14.3		173.6		202.9		349.3		150.1		10.0	
201512	14.3		173.2		203.6		347.8		150.4		10.0	
201601	14.3		172.7		204.3		346.6		150.7		10.0	
201602	14.3		172.3		204.9		345.1		151.0		9.9	
201603	14.3		171.9		205.6		343.6		151.2		9.9	
201604	14.3		171.5		206.3		342.4		151.5		9.9	
201605	14.3		171.1		206.9		341.1		151.7		9.9	
201606	14.3		170.7		207.5		340.0		152.0		9.9	
201607	14.3		170.3		208.1		338.6		152.2		9.9	
201608	14.3		169.9		208.6		337.3		152.4		9.9	
201609	14.3		169.5		209.2		336.1		152.6		9.9	
201610	14.3		169.2		209.7		334.8		152.9		9.8	
201611	14.4		168.8		210.2		333.6		153.1		9.8	
201612	14.4		168.4		210.7		332.4		153.3		9.8	
201701	14.4		168.0		211.1		330.9		153.5		9.8	
201702	14.4		167.7		211.6		329.6		153.6		9.8	
201703	14.4		167.2		212.0		328.4		153.8		9.7	
201704	14.4		166.8		212.3		327.0		153.9		9.7	
201705	14.4		166.4		212.8		325.7		154.1		9.7	
201706	14.4		166.1		213.2		324.3		154.3		9.7	
201707	14.4		165.6		213.7		323.1		154.4		9.6	
201708	14.4		165.2		214.1		321.9		154.6		9.6	
201709	14.4		164.8		214.5		320.9		154.7		9.6	
201710	14.4		164.4		215.0		319.8		154.9		9.6	
201711	14.5		164.1		215.5		318.8		155.1		9.5	
201712	14.5	14.5	163.7	163.1	216.0	215.1	318.0	317.2	155.4	154.7	9.5	9.5
201801	14.5	14.5	163.3	162.9	216.5	215.9	317.1	316.5	155.6	155.1	9.5	9.5
201802	14.5	14.5	162.9	162.7	217.0	216.7	316.2	315.9	155.9	155.6	9.5	9.5
201803	14.5	14.5	162.6	162.4	217.6	217.4	315.5	315.3	156.2	156.0	9.5	9.5
201804	14.5	14.5	162.3	162.2	218.2	218.2	314.7	314.7	156.5	156.5	9.5	9.5
201805	14.5	14.5	162.0	162.0	218.9	218.9	314.0	314.0	156.9	157.0	9.5	9.5
201806	14.5	14.5	161.6	161.8	219.5	219.7	313.3	313.4	157.2	157.4	9.5	9.5
201807	14.5	14.5	161.4	161.6	220.2	220.4	312.6	312.8	157.6	157.9	9.4	9.5
201808	14.6	14.6	161.1	161.3	220.8	221.2	312.0	312.2	158.0	158.3	9.4	9.5
201809	14.6	14.6	160.8	161.1	221.5	221.9	311.2	311.6	158.5	158.8	9.4	9.4
201810	14.6	14.6	160.5	160.9	222.2	222.7	310.5	310.9	158.9	159.2	9.4	9.4
201811	14.6	14.6	160.3	160.7	223.0	223.4	309.9	310.3	159.4	159.7	9.4	9.4
201812	14.6	14.6	160.1	160.5	223.7	224.2	309.2	309.7	159.8	160.1	9.4	9.4
201901	14.6	14.6	160.0	160.2	224.5	224.9	308.6	309.1	160.3	160.6	9.4	9.4
201902	14.6	14.6	159.8	160.0	225.3	225.7	308.0	308.5	160.8	161.1	9.4	9.4
201903	14.6	14.6	159.6	159.8	226.1	226.5	307.4	307.9	161.3	161.5	9.4	9.4
201904	14.7	14.6	159.5	159.6	227.0	227.2	307.1	307.3	161.8	162.0	9.4	9.4
201905	14.7	14.6	159.3	159.4	227.8	228.0	306.5	306.7	162.3	162.4	9.4	9.4
201906	14.7	14.6	159.2	159.1	228.7	228.7	306.0	306.1	162.9	162.9	9.4	9.4
201907	14.7	14.7	159.1	158.9	229.6	229.5	305.7	305.5	163.4	163.3	9.4	9.4
201908	14.7	14.7	158.9	158.7	230.5	230.2	305.1	304.9	164.0	163.8	9.4	9.4
201909	14.7	14.7	158.8	158.5	231.4	231.0	304.6	304.3	164.6	164.2	9.4	9.4
201910	14.7	14.7	158.6	158.3	232.3	231.7	304.3	303.6	165.1	164.7	9.4	9.3
201911	14.6	14.7	158.4	158.0	233.1	232.5	303.7	303.0	165.6	165.2	9.3	9.3
Trend		0.8%		-1.6%		3.9%		-2.3%		3.3%		-0.9%

New York Average Earned Premium at Current - 2 Year Fit										
YearMonth	Personal Injury		Property Damage		Statutory UM BI		UM BI		UM CSL w Ded	
	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted	Actual	Fitted
201411	0.0		0.0		0.0		0.0		0.0	
201412	0.0		0.0		0.0		0.0		0.0	
201501	138.0		180.7		45.5		45.5		46.8	
201502	137.9		180.4		45.5		45.5		46.8	
201503	137.7		180.0		45.5		45.5		46.7	
201504	137.5		179.5		45.4		45.4		46.6	
201505	137.4		179.1		45.4		45.4		46.6	
201506	137.2		178.6		45.4		45.4		46.5	
201507	136.9		178.1		45.3		45.3		46.5	
201508	136.7		177.6		45.3		45.3		46.5	
201509	136.4		177.0		45.2		45.2		46.4	
201510	136.1		176.4		45.2		45.2		46.4	
201511	135.7		175.7		45.1		45.1		46.3	
201512	135.4		175.1		45.1		45.1		46.3	
201601	135.0		174.5		45.0		45.0		46.2	
201602	134.7		173.9		44.9		44.9		46.1	
201603	134.3		173.3		44.9		44.9		46.1	
201604	134.0		172.7		44.8		44.8		46.0	
201605	133.6		172.1		44.8		44.8		45.9	
201606	133.2		171.5		44.7		44.7		45.9	
201607	132.9		171.0		44.7		44.7		45.8	
201608	132.5		170.4		44.6		44.6		45.7	
201609	132.2		169.8		44.6		44.6		45.7	
201610	131.8		169.3		44.6		44.6		45.6	
201611	131.4		168.7		44.5		44.5		45.5	
201612	131.1		168.2		44.5		44.5		45.5	
201701	130.7		167.7		44.4		44.4		45.4	
201702	130.4		167.1		44.4		44.4		45.4	
201703	130.0		166.6		44.3		44.3		45.3	
201704	129.6		166.0		44.3		44.3		45.2	
201705	129.3		165.5		44.2		44.2		45.2	
201706	129.0		165.1		44.2		44.2		45.1	
201707	128.6		164.6		44.1		44.1		45.1	
201708	128.3		164.1		44.1		44.1		45.0	
201709	128.0		163.6		44.0		44.0		44.9	
201710	127.7		163.2		44.0		44.0		44.9	
201711	127.4		162.8		44.0		44.0		44.9	
201712	127.2	126.6	162.4	161.6	43.9	43.8	43.9	43.8	44.8	44.6
201801	126.9	126.5	162.0	161.5	43.9	43.8	43.9	43.8	44.8	44.6
201802	126.6	126.4	161.6	161.3	43.9	43.8	43.9	43.8	44.7	44.6
201803	126.4	126.3	161.3	161.2	43.8	43.8	43.8	43.8	44.7	44.6
201804	126.3	126.2	161.1	161.1	43.8	43.8	43.8	43.8	44.6	44.6
201805	126.1	126.1	160.9	161.0	43.8	43.8	43.8	43.8	44.6	44.5
201806	125.9	126.0	160.6	160.8	43.8	43.8	43.8	43.8	44.5	44.5
201807	125.7	125.9	160.4	160.7	43.7	43.8	43.7	43.8	44.5	44.5
201808	125.6	125.8	160.2	160.6	43.7	43.8	43.7	43.8	44.4	44.5
201809	125.4	125.7	160.1	160.4	43.7	43.8	43.7	43.8	44.4	44.5
201810	125.3	125.6	159.9	160.3	43.7	43.8	43.7	43.8	44.3	44.4
201811	125.2	125.5	159.8	160.2	43.7	43.8	43.7	43.8	44.3	44.4
201812	125.0	125.4	159.6	160.0	43.7	43.8	43.7	43.8	44.3	44.4
201901	125.0	125.3	159.6	159.9	43.7	43.8	43.7	43.8	44.2	44.4
201902	124.9	125.2	159.5	159.8	43.7	43.8	43.7	43.8	44.2	44.4
201903	124.8	125.1	159.4	159.7	43.7	43.8	43.7	43.8	44.2	44.4
201904	124.8	125.0	159.4	159.5	43.7	43.8	43.7	43.8	44.2	44.3
201905	124.8	124.9	159.3	159.4	43.8	43.8	43.8	43.8	44.2	44.3
201906	124.8	124.8	159.3	159.3	43.8	43.8	43.8	43.8	44.3	44.3
201907	124.8	124.7	159.3	159.1	43.8	43.8	43.8	43.8	44.3	44.3
201908	124.8	124.6	159.3	159.0	43.8	43.8	43.8	43.8	44.3	44.3
201909	124.8	124.5	159.2	158.9	43.9	43.8	43.9	43.8	44.4	44.2
201910	124.8	124.4	159.2	158.8	43.9	43.8	43.9	43.8	44.4	44.2
201911	124.8	124.3	159.1	158.6	43.9	43.8	43.9	43.8	44.4	44.2
Trend		-0.9%		-1.0%		0.0%		0.0%		-0.5%

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY**  
Premium Trend Development

Coverage	Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		Midpoint Experience Period	Midpoint of Last Experience Period	To-Current Annual Trend	To-Current Trend Period	To-Current Trend	Effective Date	Next Effective Date	Midpoint of Future Experience Period	To-Future Annual Trend	To-Future Trend Period	To-Future Trend	Total Premium Trend
Bodily Injury	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.979	2.000	0.958	12/1/2020	12/1/2021	12/1/2021	0.984	2.250	0.964	0.924
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.979	1.000	0.979	12/1/2020	12/1/2021	12/1/2021	0.984	2.250	0.964	0.944
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.979	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.984	2.250	0.964	0.964
Property Damage	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.982	2.000	0.964	12/1/2020	12/1/2021	12/1/2021	0.990	2.250	0.978	0.943
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.982	1.000	0.982	12/1/2020	12/1/2021	12/1/2021	0.990	2.250	0.978	0.960
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.982	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.990	2.250	0.978	0.978
Combined Single Limit	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.970	2.000	0.941	12/1/2020	12/1/2021	12/1/2021	0.977	2.250	0.949	0.893
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.970	1.000	0.970	12/1/2020	12/1/2021	12/1/2021	0.977	2.250	0.949	0.921
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.970	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.977	2.250	0.949	0.949
Personal Injury Protection	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.983	2.000	0.966	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.947
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.983	1.000	0.983	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.963
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.983	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.980
OBEL Basic PIP	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.985	2.000	0.970	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.951
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.985	1.000	0.985	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.965
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.985	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.980
Additional PIP	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.008	2.000	1.016	12/1/2020	12/1/2021	12/1/2021	1.008	2.250	1.018	1.034
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.008	1.000	1.008	12/1/2020	12/1/2021	12/1/2021	1.008	2.250	1.018	1.026
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.008	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.008	2.250	1.018	1.018
UM BI	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.995	2.000	0.990	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	0.990
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.995	1.000	0.995	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	0.995
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.995	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	1.000
Statutory UM BI	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.995	2.000	0.990	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	0.990
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.995	1.000	0.995	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	0.995
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.995	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	1.000
UM CSL w Ded	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.991	2.000	0.982	12/1/2020	12/1/2021	12/1/2021	0.995	2.250	0.989	0.971
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.991	1.000	0.991	12/1/2020	12/1/2021	12/1/2021	0.995	2.250	0.989	0.980
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.991	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.995	2.250	0.989	0.989
Comprehensive	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.026	2.000	1.053	12/1/2020	12/1/2021	12/1/2021	1.033	2.250	1.076	1.133
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.026	1.000	1.026	12/1/2020	12/1/2021	12/1/2021	1.033	2.250	1.076	1.104
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.026	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.033	2.250	1.076	1.076
Collision	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.033	2.000	1.067	12/1/2020	12/1/2021	12/1/2021	1.039	2.250	1.090	1.163
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.033	1.000	1.033	12/1/2020	12/1/2021	12/1/2021	1.039	2.250	1.090	1.126
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.033	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.039	2.250	1.090	1.090

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY OF NEW YORK**  
Premium Trend Development

Coverage	Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		Midpoint Experience Period	Midpoint of Last Experience Period	To-Current Annual Trend	To-Current Trend Period	To-Current Trend	Effective Date	Next Effective Date	Midpoint of Future Experience Period	To-Future Annual Trend	To-Future Trend Period	To-Future Trend	Total Premium Trend
Bodily Injury	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.979	2.000	0.958	12/1/2020	12/1/2021	12/1/2021	0.984	2.250	0.964	0.924
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.979	1.000	0.979	12/1/2020	12/1/2021	12/1/2021	0.984	2.250	0.964	0.944
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.979	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.984	2.250	0.964	0.964
Property Damage	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.982	2.000	0.964	12/1/2020	12/1/2021	12/1/2021	0.990	2.250	0.978	0.943
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.982	1.000	0.982	12/1/2020	12/1/2021	12/1/2021	0.990	2.250	0.978	0.960
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.982	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.990	2.250	0.978	0.978
Combined Single Limit	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.970	2.000	0.941	12/1/2020	12/1/2021	12/1/2021	0.977	2.250	0.949	0.893
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.970	1.000	0.970	12/1/2020	12/1/2021	12/1/2021	0.977	2.250	0.949	0.921
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.970	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.977	2.250	0.949	0.949
Personal Injury Protection	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.983	2.000	0.966	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.947
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.983	1.000	0.983	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.963
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.983	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.980
OBEL Basic PIP	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.985	2.000	0.970	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.951
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.985	1.000	0.985	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.965
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.985	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.991	2.250	0.980	0.980
Additional PIP	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.008	2.000	1.016	12/1/2020	12/1/2021	12/1/2021	1.008	2.250	1.018	1.034
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.008	1.000	1.008	12/1/2020	12/1/2021	12/1/2021	1.008	2.250	1.018	1.026
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.008	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.008	2.250	1.018	1.018
UM BI	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.995	2.000	0.990	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	0.990
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.995	1.000	0.995	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	0.995
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.995	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	1.000
Statutory UM BI	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.995	2.000	0.990	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	0.990
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.995	1.000	0.995	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	0.995
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.995	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.000	2.250	1.000	1.000
UM CSL w Ded	03/01/17 - 02/28/18	8/28/2017	8/28/2019	0.991	2.000	0.982	12/1/2020	12/1/2021	12/1/2021	0.995	2.250	0.989	0.971
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	0.991	1.000	0.991	12/1/2020	12/1/2021	12/1/2021	0.995	2.250	0.989	0.980
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	0.991	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	0.995	2.250	0.989	0.989
Comprehensive	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.026	2.000	1.053	12/1/2020	12/1/2021	12/1/2021	1.033	2.250	1.076	1.133
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.026	1.000	1.026	12/1/2020	12/1/2021	12/1/2021	1.033	2.250	1.076	1.104
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.026	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.033	2.250	1.076	1.076
Collision	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.033	2.000	1.067	12/1/2020	12/1/2021	12/1/2021	1.039	2.250	1.090	1.163
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.033	1.000	1.033	12/1/2020	12/1/2021	12/1/2021	1.039	2.250	1.090	1.126
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.033	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.039	2.250	1.090	1.090

**New York Private Passenger Auto: Effective 12-01-2020**  
**Rate Level Indications**

**Column Descriptions for Premium Trend Development Exhibit:**

- 1) Midpoint Experience Period: Midpoint of experience period. Date to trend premiums to-current from.
- 2) Midpoint of Last Experience Period: Midpoint of last experience period. Date to trend premiums to-current to.
- 3) To-Current Annual Trend: Selected annual trend to bring premiums to current average premium levels.
- 4) To-Current Trend Period: Number of years to trend a period's premiums to-current.  
  
= Midpoint of Last Experience Period (2) - Midpoint of Experience Period (1)
- 5) To-Current Trend: Overall trend to bring a period's premiums to current average premium levels.  
  
= Selected To-Current Annual Trend (3) ^ To-Current Trend Period (4).
- 6) Effective Date: Effective date of rate review.
- 7) Next Effective Date: Effective date of next rate review. Used to determine how long rates will be in effect.
- 8) Midpoint of Future Experience Period: Midpoint of period that rates will be in effect. Date that premiums are trended to-future to.
- 9) Selected To-Future Annual Trend: Selected annual trend to bring premiums to future average premium levels when rates will be in effect.
- 10) To-Future Trend Period: Number of years to trend a period's premiums to future average premium levels when rates will be in effect.  
  
= Midpoint of Future Experience Period (8) - Midpoint of Last Experience Period (2)
- 11) To-Future Trend: Overall trend to bring a period's premiums to future average premium levels when rates will be in effect.  
  
= Selected To-Future Annual Trend (9) ^ To-Future Trend Period (10).
- 12) Total Premium Trend: Overall trend to bring a period's premiums to current average premium levels and trend (project) to future average premium levels when rates will be in effect.  
  
= To-Current Trend (5) \* To-Future Trend (11)

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY**

Earned Premium Development

Coverage	Accident Year Ending	(1)	(2)	(3)	(4)	(5)
		Earned Premium @ Current Rate Level	Written Premium	Written Premium @ Current Level	Total Premium Trend	Projected Earned Premium @ Current Level
Bodily Injury	2/28/18	\$11,756,216	\$0	\$0	0.924	\$10,862,744
	2/28/19	\$11,157,796	\$0	\$0	0.944	\$10,532,959
	2/28/20	\$11,154,186	\$11,042,071	\$11,041,694	0.964	\$10,752,635
		\$34,068,198	\$11,042,071			\$32,148,338
Property Damage	2/28/18	\$12,582,135	\$0	\$0	0.943	\$11,864,953
	2/28/19	\$11,973,126	\$0	\$0	0.960	\$11,494,201
	2/28/20	\$11,937,258	\$11,411,138	\$11,889,519	0.978	\$11,674,638
		\$36,492,519	\$11,411,138			\$35,033,792
Combined Single Limit	2/28/18	\$4,449,833	\$0	\$0	0.893	\$3,973,701
	2/28/19	\$3,930,462	\$0	\$0	0.921	\$3,619,956
	2/28/20	\$3,561,780	\$3,264,929	\$3,377,336	0.949	\$3,380,129
		\$11,942,075	\$3,264,929			\$10,973,786
Personal Injury Protection	2/28/18	\$10,468,221	\$0	\$0	0.947	\$9,913,405
	2/28/19	\$9,792,050	\$0	\$0	0.963	\$9,429,744
	2/28/20	\$9,677,081	\$9,160,812	\$9,561,194	0.980	\$9,483,539
		\$29,937,352	\$9,160,812			\$28,826,688
OBEL Basic PIP	2/28/18	\$664,039	\$0	\$0	0.951	\$631,501
	2/28/19	\$627,536	\$0	\$0	0.965	\$605,572
	2/28/20	\$618,654	\$586,930	\$611,571	0.980	\$606,281
		\$1,910,229	\$586,930			\$1,843,354
Additional PIP	2/28/18	\$781,888	\$0	\$0	1.034	\$808,472
	2/28/19	\$737,844	\$0	\$0	1.026	\$757,028
	2/28/20	\$729,021	\$704,370	\$721,743	1.018	\$742,143
		\$2,248,753	\$704,370			\$2,307,643
UM BI	2/28/18	\$3,442,697	\$0	\$0	0.990	\$3,408,270
	2/28/19	\$3,306,746	\$0	\$0	0.995	\$3,290,212
	2/28/20	\$3,305,344	\$3,296,814	\$3,281,928	1.000	\$3,305,344
		\$10,054,787	\$3,296,814			\$10,003,826
Statutory UM BI	2/28/18	\$4,435	\$0	\$0	0.990	\$4,391
	2/28/19	\$5,015	\$0	\$0	0.995	\$4,990
	2/28/20	\$6,110	\$7,269	\$7,167	1.000	\$6,110
		\$15,560	\$7,269			\$15,491
UM CSL w Ded	2/28/18	\$614,662	\$0	\$0	0.971	\$596,837
	2/28/19	\$545,430	\$0	\$0	0.980	\$534,521
	2/28/20	\$497,612	\$466,314	\$474,497	0.989	\$492,138
		\$1,657,704	\$466,314			\$1,623,496
Comprehensive	2/28/18	\$13,528,173	\$0	\$0	1.133	\$15,327,420
	2/28/19	\$13,510,217	\$0	\$0	1.104	\$14,915,280
	2/28/20	\$14,003,884	\$13,516,301	\$14,080,952	1.076	\$15,068,179
		\$41,042,274	\$13,516,301			\$45,310,879
Collision	2/28/18	\$16,041,337	\$0	\$0	1.163	\$18,656,075
	2/28/19	\$16,037,117	\$0	\$0	1.126	\$18,057,794
	2/28/20	\$16,770,866	\$17,033,053	\$17,033,010	1.090	\$18,280,244
		\$48,849,320	\$17,033,053			\$54,994,113
TOTAL	2/28/18	\$74,333,636	\$0	\$0		\$76,047,769
	2/28/19	\$71,623,339	\$0	\$0		\$73,242,257
	2/28/20	\$72,261,796	\$70,490,001	\$72,080,611		\$73,791,380
		\$218,218,771	\$70,490,001			\$223,081,406



**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY OF NEW YORK**

Earned Premium Development

Coverage	Accident Year Ending	(1)	(2)	(3)	(4)	(5)
		Earned Premium @ Current Rate Level	Written Premium	Written Premium @ Current Level	Total Premium Trend	Projected Earned Premium @ Current Level
Bodily Injury	2/28/18	\$8,744,053	\$0	\$0	0.924	\$8,079,505
	2/28/19	\$9,148,468	\$0	\$0	0.944	\$8,636,154
	2/28/20	\$9,189,873	\$9,041,848	\$9,041,848	0.964	\$8,859,038
		\$27,082,394	\$9,041,848			\$25,574,697
Property Damage	2/28/18	\$7,758,320	\$0	\$0	0.943	\$7,316,096
	2/28/19	\$8,297,100	\$0	\$0	0.960	\$7,965,216
	2/28/20	\$8,564,401	\$8,495,598	\$8,495,598	0.978	\$8,375,984
		\$24,619,821	\$8,495,598			\$23,657,296
Combined Single Limit	2/28/18	\$2,347,123	\$0	\$0	0.893	\$2,095,981
	2/28/19	\$2,470,264	\$0	\$0	0.921	\$2,275,113
	2/28/20	\$2,577,680	\$2,574,444	\$2,574,444	0.949	\$2,446,218
		\$7,395,067	\$2,574,444			\$6,817,312
Personal Injury Protection	2/28/18	\$7,323,275	\$0	\$0	0.947	\$6,935,141
	2/28/19	\$7,814,447	\$0	\$0	0.963	\$7,525,312
	2/28/20	\$8,072,886	\$8,010,773	\$8,010,773	0.980	\$7,911,428
		\$23,210,608	\$8,010,773			\$22,371,881
OBEL Basic PIP	2/28/18	\$506,546	\$0	\$0	0.951	\$481,725
	2/28/19	\$543,656	\$0	\$0	0.965	\$524,628
	2/28/20	\$559,783	\$552,345	\$552,345	0.980	\$548,587
		\$1,609,985	\$552,345			\$1,554,940
Additional PIP	2/28/18	\$879,409	\$0	\$0	1.034	\$909,309
	2/28/19	\$950,756	\$0	\$0	1.026	\$975,476
	2/28/20	\$983,612	\$972,048	\$972,048	1.018	\$1,001,317
		\$2,813,777	\$972,048			\$2,886,102
UM BI	2/28/18	\$2,067,592	\$0	\$0	0.990	\$2,046,916
	2/28/19	\$2,239,394	\$0	\$0	0.995	\$2,228,197
	2/28/20	\$2,348,555	\$2,341,807	\$2,341,807	1.000	\$2,348,555
		\$6,655,541	\$2,341,807			\$6,623,668
Statutory UM BI	2/28/18	\$6,533	\$0	\$0	0.990	\$6,468
	2/28/19	\$6,222	\$0	\$0	0.995	\$6,191
	2/28/20	\$6,581	\$7,017	\$7,017	1.000	\$6,581
		\$19,336	\$7,017			\$19,240
UM CSL w Ded	2/28/18	\$343,860	\$0	\$0	0.971	\$333,888
	2/28/19	\$370,177	\$0	\$0	0.980	\$362,773
	2/28/20	\$402,643	\$410,114	\$410,114	0.989	\$398,214
		\$1,116,680	\$410,114			\$1,094,875
Comprehensive	2/28/18	\$6,670,268	\$0	\$0	1.133	\$7,557,414
	2/28/19	\$7,536,706	\$0	\$0	1.104	\$8,320,523
	2/28/20	\$8,247,772	\$8,438,633	\$8,438,633	1.076	\$8,874,603
		\$22,454,746	\$8,438,633			\$24,752,540
Collision	2/28/18	\$9,825,773	\$0	\$0	1.163	\$11,427,374
	2/28/19	\$11,143,136	\$0	\$0	1.126	\$12,547,171
	2/28/20	\$12,211,186	\$12,468,678	\$12,468,678	1.090	\$13,310,193
		\$33,180,095	\$12,468,678			\$37,284,738
TOTAL	2/28/18	\$46,472,752	\$0	\$0		\$47,189,817
	2/28/19	\$50,520,326	\$0	\$0		\$51,366,754
	2/28/20	\$53,164,972	\$53,313,305	\$53,313,305		\$54,080,718
		\$150,158,050	\$53,313,305			\$152,637,289

**NEW YORK PRIVATE PASSENGER AUTO - ENDORSEMENTS**

Earned Premium Development

Coverage	Accident Year Ending	(1)	(2)	(3)	(4)	(5)
		Earned Premium @ Current Rate Level	Written Premium	Written Premium @ Current Level	Total Premium Trend	Projected Earned Premium @ Current Level
Endorsements	2/28/18	\$2,529,795	\$0	\$0	1.000	\$2,529,795
	2/28/19	\$2,887,752	\$0	\$0	1.000	\$2,887,752
	2/28/20	\$3,126,194	\$3,176,500	\$3,126,194	1.000	\$3,126,194
		\$8,543,741	\$3,176,500			\$8,543,741
TOTAL	2/28/18	\$2,529,795	\$0	\$0		\$2,529,795
	2/28/19	\$2,887,752	\$0	\$0		\$2,887,752
	2/28/20	\$3,126,194	\$3,176,500	\$3,126,194		\$3,126,194
		\$8,543,741	\$3,176,500			\$8,543,741

**NEW YORK PRIVATE PASSENGER AUTO - TOTAL**

Earned Premium Development

Coverage	Accident Year Ending	(1)	(2)	(3)	(4)	(5)
		Earned Premium @ Current Rate Level	Written Premium	Written Premium @ Current Level	Total Premium Trend	Projected Earned Premium @ Current Level
GRAND TOTAL	2/28/18	\$123,336,183	\$0	\$0		\$125,767,381
	2/28/19	\$125,031,417	\$0	\$0		\$127,496,763
	2/28/20	\$128,552,962	\$126,979,806	\$128,520,110		\$130,998,292
		\$376,920,562	\$126,979,806			\$384,262,436

**New York Private Passenger Auto: Effective 12-01-2020**  
**Rate Level Indications**

**Column Descriptions for Earned Premium Development Exhibit:**

- 1) **Earned Premium at Current:** Earned premium adjusted for rate changes.
- 2) **Written Premium:** Written premium.
- 3) **Written Premium at Current:** Latest year written premium adjusted for rate changes.
- 4) **Total Premium Trend:** Overall trend to bring premiums to current average premium levels and then trend (project) to future average premium levels when rates will be in effect.
- 5) **Projected Earned Premium at Current Level:** Earned premium at current trended to current average premium levels and trended (projected) to future average premium levels when rates will be in effect.

= Earned Premium at Current (1) x Total Premium Trend (4).

**EXP-3 (Incurred Loss Adjustments)**

Non-catastrophe incurred loss adjustments are derived by coverage on EXP-3, pages 28 through 31. Actual incurred losses (column 1) include defense and cost containment (D&CC) expenses. Liability experience is on an accident-year basis and physical damage experience is on a calendar-year basis.

For comprehensive coverage, catastrophe losses are removed from each year's experience period and an average catastrophe hazard load per exposure (EXP-3, pages 32-35 column 2) is applied. The **catastrophe hazard load** of 7.12 per exposure is derived on EXP-3, page 1.

**Loss development factors** (EXP-3, pages 28-31 column 4) are derived on EXP-3, pages 2 to 7.

	<u>12-Month</u>	<u>24-Month</u>	<u>36-Month</u>
BI	2.910	1.556	1.214
PD	1.083	1.005	1.001
CSL*	2.417	1.407	1.157
PIP coverages	1.327	1.156	1.074
UM coverages	4.584	2.114	1.640
COMP	1.025	1.000	1.000
COLL	0.889	0.991	0.998

\*CSL factors are a weighted average of BI & PD factors, as discussed in the actuarial memorandum.

**Loss trend factors** (EXP-3, pages 28-31 column 5) are summarized on EXP-3, page 9, with supporting exhibits on pages 10 to 24.

The **Adjusting & Other (AO or ULAE) expense factors** (EXP-3, pages 28-31 column 6) are developed on a companywide basis, as shown on EXP-3, page 8.

Line of Business: APV  
 State: NY  
 Data as of: 12/31/2018

Development of Natural Catastrophe Loading Factor

	(1)	(2)	(3)	(4)
		Adjusted Case Incurred Gross Loss and DCC: Hurricane Catastrophe Perils	Adjusted Case Incurred Gross Loss and DCC: Thunderstorm Catastrophe Perils	Adjusted Case Incurred Gross Loss and DCC: Winter Storm Catastrophe Perils
Year	Earned Exposures			
1998	19,648	-	280,445	7,368
1999	34,339	3,244	38,165	46,275
2000	49,943	-	556,977	34,189
2001	61,690	-	188,758	45,590
2002	76,951	-	290,658	327,344
2003	90,621	-	608,768	42,567
2004	93,372	139,810	336,625	153,507
2005	91,368	-	219,171	-
2006	87,347	-	798,501	56,713
2007	87,303	-	236,050	18,466
2008	90,194	-	1,632,049	230,131
2009	94,797	-	1,042,973	16,968
2010	98,627	-	195,656	19,818
2011	100,992	392,579	1,406,592	125,234
2012	104,277	945,680	1,176,661	108,071
2013	111,180	-	773,436	33,997
2014	121,094	-	1,988,219	8,790
2015	127,749	141,443	152,894	91,898
2016	129,840	-	24,627	5,148
2017	130,028	-	530,755	16,773
Total	1,932,048	1,622,757	12,613,572	1,432,530
Erie Catastrophe Load Based on Actual Experience:		0.84	6.53	0.74
Catastrophe Load based on Catastrophe Model:		0.19	4.17	3.06
Selected Catastrophe Load by peril:		0.39	4.91	2.34
Sum of Hurricane, Thunderstorm, Winter Storm Credibility-Weighted Catastrophe Loads:				7.64
Selected DCC Ratio:				0.02%
Selected SalSub Ratio:				-6.83%
<b>Selected Catastrophe Loss Load per Exposure:</b>				<b>7.12</b>

**Erie Insurance Group**  
**Loss Development Study**

**NY Private Passenger Auto - Bodily Injury**  
**Incurred Loss and Paid Loss Adjustment Expense**

2/29/2020

Accident Year	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120	@132	@144
2009	2,460,976	4,311,699	6,224,150	7,131,506	7,821,712	8,260,684	8,151,969	8,210,958	8,196,691	8,197,441	8,197,441	8,197,441
2010	3,674,792	5,312,753	6,742,906	7,721,131	8,433,971	8,718,166	8,777,998	8,695,675	8,753,662	8,753,662	8,753,662	
2011	4,101,300	6,469,455	8,736,038	10,413,435	10,685,680	10,897,996	11,051,566	11,050,961	11,063,175	11,063,175		
2012	3,558,135	6,745,811	8,528,962	8,817,512	8,928,901	8,942,069	9,050,310	9,058,874	9,054,918			
2013	4,890,461	8,520,996	9,623,026	10,366,392	11,200,971	11,416,803	11,698,386	11,702,451				
2014	5,206,189	7,709,853	9,354,035	10,798,889	11,041,313	11,348,538	11,428,216					
2015	5,820,613	9,407,013	11,771,503	13,253,361	13,926,183	13,878,477						
2016	4,446,258	9,004,901	11,092,650	12,880,700	13,441,588							
2017	5,969,157	9,837,744	13,044,437	15,471,077								
2018	4,293,050	9,033,887	12,506,900									
2019	5,175,472	10,138,868										
2020	5,083,434											

**Age-to-Age Factors**

Accident Year	@24 @12	@36 @24	@48 @36	@60 @48	@72 @60	@84 @72	@96 @84	@108 @96	@120 @108	@132 @120	@144 @132	@Ult @144
2009	1.75203	1.44355	1.14578	1.09678	1.05612	0.98684	1.00724	0.99826	1.00009	1.00000	1.00000	1.00000
2010	1.44573	1.26919	1.14507	1.09232	1.03370	1.00686	0.99062	1.00667	1.00000	1.00000		
2011	1.57742	1.35035	1.19201	1.02614	1.01987	1.01409	0.99995	1.00111	1.00000			
2012	1.89588	1.26433	1.03383	1.01263	1.00147	1.01210	1.00095	0.99956				
2013	1.74237	1.12933	1.07725	1.08051	1.01927	1.02466	1.00035					
2014	1.48090	1.21326	1.15446	1.02245	1.02783	1.00702						
2015	1.61615	1.25135	1.12589	1.05077	0.99657							
2016	2.02528	1.23185	1.16119	1.04354								
2017	1.64810	1.32596	1.18603									
2018	2.10431	1.38444										
2019	1.95902											
2020												

**Age-to-Age Factor Averages**

Age	12 to 24 1	24 to 36 2	36 to 48 3	48 to 60 4	60 to 72 5	72 to 84 6	84 to 96 7	96 to 108 8	108 to 120 9	120 to 132 10	132 to 144 11	144 to Ult. 12
1YR ATA	1.95902	1.38444	1.18603	1.04354	0.99657	1.00702	1.00035	0.99956	1.00000	1.00000	1.00000	
2YR ATA	2.03166	1.35520	1.17361	1.04716	1.01220	1.01584	1.00065	1.00033	1.00000	1.00000		
3YR ATA	1.90381	1.31408	1.15770	1.03892	1.01456	1.01460	1.00041	1.00245	1.00003			
4YR ATA	1.93418	1.29840	1.15689	1.04932	1.01129	1.01447	0.99797	1.00140				
5YR ATA	1.87057	1.28137	1.14096	1.04198	1.01300	1.01295	0.99982					
All YR ATA	1.74974	1.28636	1.13572	1.05314	1.02212	1.00860						
ALL YR EXCL MIN & M	1.74413	1.28634	1.14224	1.05262	1.02043	1.01002	1.00041	1.00033	1.00000			
2YR ATA WTD	2.02489	1.35395	1.17461	1.04721	1.01039	1.01587	1.00061	1.00041	1.00000	1.00000		
3YR ATA WTD	1.87920	1.31451	1.15864	1.03997	1.01314	1.01481	1.00038	1.00230	1.00003			
4YR ATA WTD	1.91186	1.29858	1.15778	1.04885	1.01083	1.01462	0.99827	1.00140				
5YR ATA WTD	1.84490	1.28396	1.14366	1.04316	1.01256	1.01331	0.99977					
All YR ATA WTD	1.74394	1.27858	1.13788	1.05035	1.01977	1.00964	0.99977	1.00140	1.00003	1.00000	1.00000	
Exponential	2.57313	1.50494	1.16208	1.05202	1.01670	1.00536	1.00172	1.00055	1.00018	1.00006	1.00002	1.00001
Inverse Power	4.88868	1.68594	1.15200	1.04053	1.01238	1.00424	1.00159	1.00065	1.00028	1.00013	1.00006	1.00003
Power	4.12880	1.58817	1.16288	1.05046	1.01619	1.00525	1.00171	1.00056	1.00018	1.00006	1.00002	1.00001
Weibull	2.27380	1.35636	1.12753	1.04801	1.01800	1.00660	1.00235	1.00082	1.00028	1.00009	1.00003	1.00001
One	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Selection	5YR ATA	5YR ATA	5YR ATA	5YR ATA	5YR ATA	Power	Power	Power	Power	Power	Power	Power
Selected ATA	1.87057	1.28137	1.14096	1.04198	1.01300	1.00525	1.00171	1.00056	1.00018	1.00006	1.00002	1.00001
Cumulative	2.91033	1.55585	1.21421	1.06420	1.02132	1.00821	1.00294	1.00123	1.00067	1.00049	1.00043	1.00041
Prior Year's Cumulative	2.52661	1.47264	1.19698	1.07698	1.03723	1.01715	1.00859	1.00455	1.00264	1.00173	1.00130	1.00110
% Difference	15.19%	5.65%	1.44%	-1.19%	-1.53%	-0.88%	-0.56%	-0.33%	-0.20%	-0.12%	-0.09%	-0.07%

**Erie Insurance Group**  
**Loss Development Study**

**CW ex NC, OH, TN Private Passenger Auto - Property Damage**  
**Incurred Loss and Paid Loss Adjustment Expense**

2/29/2020

Accident Year	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120	@132	@144
2009	167,039,606	179,117,009	179,509,650	179,542,006	179,540,190	179,538,415	179,535,855	179,538,432	179,540,733	179,540,911	179,543,280	179,543,280
2010	173,821,472	186,285,493	186,815,852	186,935,906	186,950,831	186,989,995	187,004,688	187,001,033	186,998,486	186,948,486	186,948,486	
2011	185,812,125	197,920,443	198,565,406	198,837,679	198,863,656	198,831,866	198,842,159	198,844,594	198,845,756	198,845,756		
2012	201,457,436	211,995,232	212,524,664	212,535,146	212,529,418	212,533,567	212,557,657	212,557,657	212,565,733	212,567,858		
2013	213,675,673	225,578,040	226,035,607	226,119,989	226,230,089	226,210,100	226,214,348	226,216,039				
2014	228,856,643	244,255,989	245,072,189	245,189,821	245,227,262	245,252,780	245,257,288					
2015	244,320,891	263,603,111	264,388,786	264,652,331	264,698,736	264,719,628						
2016	269,669,664	289,089,661	290,372,061	290,609,871	290,664,495							
2017	289,197,312	314,530,845	315,861,488	316,068,887								
2018	315,071,909	338,591,258	340,020,676									
2019	341,249,219	364,959,175										
2020	355,312,357											

**Age-to-Age Factors**

Accident Year	@24 @12	@36 @24	@48 @36	@60 @48	@72 @60	@84 @72	@96 @84	@108 @96	@120 @108	@132 @120	@144 @132	@Ult @144
2009	1.07230	1.00219	1.00018	0.99999	0.99999	0.99999	1.00001	1.00001	1.00000	1.00001	1.00000	
2010	1.07171	1.00285	1.00064	1.00008	1.00021	1.00008	0.99998	0.99999	0.99973	1.00000		
2011	1.06516	1.00326	1.00137	1.00013	0.99984	1.00005	1.00001	1.00001	1.00000			
2012	1.05231	1.00250	1.00005	0.99997	1.00002	1.00011	1.00004	1.00001				
2013	1.05570	1.00203	1.00037	1.00049	0.99991	1.00002	1.00001					
2014	1.06729	1.00334	1.00048	1.00015	1.00010	1.00002						
2015	1.07892	1.00298	1.00100	1.00018	1.00008							
2016	1.07201	1.00444	1.00082	1.00019								
2017	1.08760	1.00423	1.00066									
2018	1.07465	1.00422										
2019	1.06948											
2020												

**Age-to-Age Factor Averages**

Age	12 to 24 1	24 to 36 2	36 to 48 3	48 to 60 4	60 to 72 5	72 to 84 6	84 to 96 7	96 to 108 8	108 to 120 9	120 to 132 10	132 to 144 11	144 to Ult. 12
1YR ATA	1.06948	1.00422	1.00066	1.00019	1.00008	1.00002	1.00001	1.00001	1.00000	1.00000	1.00000	
2YR ATA	1.07206	1.00423	1.00074	1.00018	1.00009	1.00002	1.00002	1.00001	0.99987	1.00001		
3YR ATA	1.07724	1.00430	1.00082	1.00017	1.00003	1.00005	1.00002	1.00000	0.99991			
4YR ATA	1.07594	1.00397	1.00074	1.00025	1.00003	1.00005	1.00001	1.00001				
5YR ATA	1.07653	1.00384	1.00067	1.00020	0.99999	1.00006	1.00001					
All YR ATA	1.06974	1.00320	1.00062	1.00015	1.00002	1.00004						
ALL YR EXCL MIN & M	1.06969	1.00320	1.00059	1.00012	1.00002	1.00004	1.00001	1.00001	1.00000			
2YR ATA WTD	1.07196	1.00423	1.00073	1.00018	1.00009	1.00002	1.00002	1.00001	0.99987	1.00001		
3YR ATA WTD	1.07674	1.00429	1.00081	1.00017	1.00004	1.00005	1.00002	1.00000	0.99991			
4YR ATA WTD	1.07569	1.00400	1.00074	1.00024	1.00003	1.00005	1.00001	1.00000				
5YR ATA WTD	1.07623	1.00389	1.00068	1.00020	1.00000	1.00005	1.00001					
All YR ATA WTD	1.07062	1.00335	1.00064	1.00016	1.00002	1.00004	1.00001	1.00000	0.99991	1.00001	1.00000	
Exponential	1.01719	1.00497	1.00143	1.00041	1.00012	1.00003	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000
Inverse Power	1.04599	1.00649	1.00119	1.00027	1.00007	1.00002	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000
Power	1.01705	1.00491	1.00142	1.00041	1.00012	1.00003	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000
Weibull	1.05766	1.00814	1.00154	1.00034	1.00008	1.00002	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000
One	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Selection	3YR ATA	3YR ATA	3YR ATA	3YR ATA	3YR ATA	3YR ATA	3YR ATA	One	One	One	One	One
Selected ATA	1.07724	1.00430	1.00082	1.00017	1.00003	1.00005	1.00002	1.00000	1.00000	1.00000	1.00000	1.00000
Cumulative	1.08305	1.00539	1.00109	1.00027	1.00010	1.00007	1.00002	1.00000	1.00000	1.00000	1.00000	1.00000
Prior Year's Cumulative	1.08276	1.00501	1.00112	1.00035	1.00008	1.00007	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000
% Difference	0.03%	0.04%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**Erie Insurance Group**  
**Loss Development Study**

**NY Private Passenger Auto - No Fault - Medical**  
**Incurred Loss and Paid Loss Adjustment Expense**

2/29/2020

Accident Year	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120	@132	@144
2009	3,935,262	4,819,114	5,242,668	5,507,331	5,679,089	5,828,673	5,919,323	6,017,803	6,061,016	6,137,070	6,189,593	6,232,321
2010	4,618,623	5,467,632	5,843,712	6,024,127	6,085,559	6,128,401	6,184,562	6,197,403	6,205,799	6,204,396	6,212,503	
2011	5,295,927	6,482,509	6,925,992	7,373,561	7,483,692	7,607,167	7,690,486	7,755,249	7,774,995	7,819,305		
2012	5,867,441	6,587,327	7,191,146	7,483,313	7,707,328	7,807,590	7,807,590	7,720,461	7,700,324	7,712,836		
2013	6,178,361	7,093,395	7,900,245	8,110,000	8,102,842	8,071,302	8,079,054	8,082,945				
2014	7,305,670	8,470,933	9,414,074	9,541,817	9,741,697	9,782,540	9,906,213					
2015	9,948,938	10,741,183	11,811,114	12,353,263	12,543,591	12,502,825						
2016	10,203,676	11,654,271	12,659,422	12,900,723	12,818,098							
2017	9,743,719	12,097,168	13,260,883	13,701,347								
2018	10,607,433	11,988,385	12,521,854									
2019	10,838,601	11,617,209										
2020	9,463,600											

**Age-to-Age Factors**

Accident Year	@24 @12	@36 @24	@48 @36	@60 @48	@72 @60	@84 @72	@96 @84	@108 @96	@120 @108	@132 @120	@144 @132	@Ult @144
2009	1.22460	1.08789	1.05048	1.03119	1.02634	1.01555	1.01664	1.00718	1.01255	1.00856	1.00690	
2010	1.18382	1.06878	1.03087	1.01020	1.00704	1.00916	1.00208	1.00135	0.99977	1.00131		
2011	1.22406	1.06841	1.06462	1.01494	1.01650	1.01095	1.00842	1.00255	1.00570			
2012	1.12269	1.09166	1.04063	1.02994	1.01301	0.98884	0.99739	1.00162				
2013	1.14810	1.11375	1.02655	1.02994	1.01301	0.98884	0.99739	1.00162				
2014	1.15950	1.11134	1.01357	1.02095	1.00419	1.01264						
2015	1.07963	1.09961	1.04590	1.01541	0.99675							
2016	1.14216	1.08625	1.01906	0.99360								
2017	1.24153	1.09620	1.03322									
2018	1.13019	1.04450										
2019	1.07184											
2020												

**Age-to-Age Factor Averages**

Age	12 to 24 1	24 to 36 2	36 to 48 3	48 to 60 4	60 to 72 5	72 to 84 6	84 to 96 7	96 to 108 8	108 to 120 9	120 to 132 10	132 to 144 11	144 to Ult. 12
1YR ATA	1.07184	1.04450	1.03322	0.99360	0.99675	1.01264	1.00048	1.00162	1.00570	1.00131	1.00690	
2YR ATA	1.10101	1.07035	1.02614	1.00450	1.00047	1.00680	0.99894	1.00209	1.00274	1.00493		
3YR ATA	1.14785	1.07565	1.03273	1.00998	0.99902	1.00081	1.00210	1.00184	1.00601			
4YR ATA	1.14643	1.08164	1.02794	1.00727	1.00251	1.00335	1.00209	1.00318				
5YR ATA	1.13307	1.08758	1.02766	1.01180	1.00531	1.00451	1.00500					
All YR ATA	1.15710	1.08684	1.03610	1.01442	1.00856	1.00635						
ALL YR EXCL MIN & M	1.15719	1.08877	1.03524	1.01509	1.00750	1.00843	1.00366	1.00209	1.00570			
2YR ATA WTD	1.10070	1.07046	1.02630	1.00426	1.00000	1.00736	0.99897	1.00209	1.00307	1.00491		
3YR ATA WTD	1.14470	1.07561	1.03244	1.00884	0.99896	1.00173	1.00207	1.00188	1.00594			
4YR ATA WTD	1.14407	1.08116	1.02867	1.00700	1.00181	1.00384	1.00207	1.00303				
5YR ATA WTD	1.13158	1.08581	1.02837	1.01041	1.00422	1.00466	1.00449					
All YR ATA WTD	1.14756	1.08629	1.03422	1.01252	1.00671	1.00607	1.00449	1.00303	1.00594	1.00491	1.00690	
Exponential	1.03800	1.02793	1.02053	1.01509	1.01109	1.00815	1.00599	1.00440	1.00324	1.00238	1.00175	1.00479
Inverse Power	1.06157	1.03534	1.02184	1.01429	1.00978	1.00694	1.00507	1.00380	1.00291	1.00227	1.00180	1.00816
Power	1.03716	1.02732	1.02012	1.01483	1.01093	1.00807	1.00595	1.00440	1.00325	1.00240	1.00177	1.00495
Weibull	1.12800	1.05256	1.02769	1.01639	1.01041	1.00694	1.00480	1.00341	1.00248	1.00184	1.00138	1.00487
One	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Selection	3YR ATA	3YR ATA	3YR ATA	3YR ATA	3YR ATA	Power	Power	Power	Power	Power	Power	Power
Selected ATA	1.14785	1.07565	1.03273	1.00998	0.99902	1.00807	1.00595	1.00440	1.00325	1.00240	1.00177	1.00495
Cumulative	1.32665	1.15577	1.07449	1.04044	1.03016	1.03117	1.02292	1.01687	1.01242	1.00914	1.00673	1.00495
Prior Year's Cumulative	1.40920	1.19906	1.09428	1.06463	1.05219	1.04754	1.03283	1.02272	1.01574	1.01091	1.00757	1.00525
% Difference	-5.86%	-3.61%	-1.81%	-2.27%	-2.09%	-1.56%	-0.96%	-0.57%	-0.33%	-0.18%	-0.08%	-0.03%



**Erie Insurance Group**  
**Loss Development Study**

**NY Private Passenger Auto - UM/UIM BI**  
**Incurred Loss and Paid Loss Adjustment Expense**

2/29/2020

Accident Year	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120	@132	@144
2009	475,177	1,134,935	1,860,876	1,931,030	1,954,458	2,071,194	2,071,194	2,071,194	2,071,194	2,071,194	2,071,194	2,071,194
2010	571,689	1,283,899	1,481,351	1,738,782	1,793,001	1,818,388	1,875,334	1,910,456	2,119,269	2,119,269	2,094,269	
2011	583,843	1,501,892	1,874,777	2,415,423	2,638,668	2,545,760	2,451,871	2,668,505	2,668,874	2,669,124		
2012	1,237,772	2,317,038	2,865,698	3,243,430	3,336,901	3,265,756	3,264,756	3,264,756	3,281,486			
2013	1,004,673	2,089,328	2,613,363	2,896,334	3,043,528	3,336,280	3,400,077	3,400,228				
2014	800,749	1,755,599	1,993,697	2,778,492	2,819,463	3,117,497	3,181,274					
2015	1,135,909	2,981,646	3,681,941	4,265,123	4,599,432	5,031,727						
2016	1,217,000	2,544,371	3,493,732	3,872,701	4,451,279							
2017	357,984	857,294	1,351,729	1,881,347								
2018	1,222,904	2,476,699	3,213,031									
2019	1,201,141	2,322,012										
2020	1,306,802											

**Age-to-Age Factors**

Accident Year	@24 @12	@36 @24	@48 @36	@60 @48	@72 @60	@84 @72	@96 @84	@108 @96	@120 @108	@132 @120	@144 @132	@Ult @144
2009	2.38845	1.63963	1.03770	1.01213	1.05973	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
2010	2.24580	1.15379	1.17378	1.03118	1.01416	1.03132	1.01873	1.10930	1.00000	0.98820		
2011	2.57242	1.24828	1.28838	1.09242	0.96479	0.96312	1.08835	1.00014	1.00009			
2012	1.87194	1.23679	1.13181	1.02882	0.97868	0.99969	1.00000	1.00512				
2013	2.07961	1.25082	1.10828	1.05082	1.09619	1.01912	1.00004					
2014	2.19245	1.13562	1.39364	1.01475	1.10571	1.02046						
2015	2.62490	1.23487	1.15839	1.07838	1.09399							
2016	2.09069	1.37312	1.10847	1.14940								
2017	2.39479	1.57674	1.39181									
2018	2.02526	1.29730										
2019	1.93317											
2020												

**Age-to-Age Factor Averages**

Age	12 to 24 1	24 to 36 2	36 to 48 3	48 to 60 4	60 to 72 5	72 to 84 6	84 to 96 7	96 to 108 8	108 to 120 9	120 to 132 10	132 to 144 11	144 to Ult. 12
1YR ATA	1.93317	1.29730	1.39181	1.14940	1.09399	1.02046	1.00004	1.00512	1.00009	0.98820	1.00000	
2YR ATA	1.97922	1.43702	1.25014	1.11389	1.09985	1.01979	1.00002	1.00263	1.00005	0.99410		
3YR ATA	2.11774	1.41572	1.21956	1.08084	1.09863	1.01309	1.02947	1.03819	1.00003			
4YR ATA	2.11098	1.37051	1.26308	1.07334	1.06864	1.00060	1.02678	1.02864				
5YR ATA	2.21376	1.32353	1.23212	1.06443	1.04787	1.00674	1.02143					
All YR ATA	2.21995	1.31470	1.19914	1.05724	1.04475	1.00562						
ALL YR EXCL MIN & M	2.21363	1.29646	1.19442	1.04940	1.04855	1.00982	1.00626	1.00263	1.00000			
2YR ATA WTD	1.97963	1.36916	1.18751	1.11218	1.09844	1.01977	1.00002	1.00288	1.00005	0.99403		
3YR ATA WTD	2.03305	1.37087	1.17494	1.08738	1.09779	1.01302	1.02378	1.02880	1.00004			
4YR ATA WTD	2.05059	1.32510	1.21638	1.07971	1.06898	1.00266	1.02292	1.02279				
5YR ATA WTD	2.17764	1.29377	1.19487	1.07004	1.05226	1.00636	1.01928					
All YR ATA WTD	2.16791	1.28969	1.17936	1.06462	1.04960	1.00555	1.01928	1.02279	1.00004	0.99403	1.00000	
Exponential	1.44039	1.29588	1.19879	1.13356	1.08973	1.06029	1.04051	1.02721	1.01828	1.01228	1.00825	1.01695
Inverse Power	1.60624	1.33248	1.19760	1.12487	1.08282	1.05713	1.04070	1.02980	1.02232	1.01706	1.01327	1.05701
Power	1.46553	1.29986	1.19715	1.13142	1.08841	1.05985	1.04069	1.02775	1.01896	1.01297	1.00888	1.01942
Weibull	1.74210	1.34032	1.19597	1.12434	1.08334	1.05789	1.04126	1.02997	1.02211	1.01651	1.01246	1.04240
One	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Selection	All YR ATA WTD	All YR ATA WTD	All YR ATA WTD	All YR ATA WTD	All YR ATA WTD	Weibull	Weibull	Weibull	Weibull	Weibull	Weibull	Weibull
Selected ATA	2.16791	1.28969	1.17936	1.06462	1.04960	1.05789	1.04126	1.02997	1.02211	1.01651	1.01246	1.04240
Cumulative	4.58394	2.11445	1.63950	1.39016	1.30578	1.24408	1.17600	1.12941	1.09654	1.07282	1.05539	1.04240
Prior Year's Cumulative	3.88974	1.74832	1.33631	1.15175	1.10078	1.05433	1.03171	1.01880	1.01128	1.00683	1.00417	1.00256
% Difference	17.85%	20.94%	22.69%	20.70%	18.62%	18.00%	13.99%	10.86%	8.43%	6.55%	5.10%	3.97%

**Erie Insurance Group**  
**Loss Development Study**

**CW Private Passenger Auto - COMP**  
**Incurred Loss and Paid Loss Adjustment Expense**

2/29/2020

Accident Year	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120	@132	@144
2009	144,662,362	147,715,848	147,809,074	147,741,038	147,731,277	147,711,026	147,714,046	147,701,109	147,689,491	147,677,362	147,670,252	147,668,440
2010	142,440,852	146,995,637	147,046,977	147,038,590	147,026,781	147,022,710	147,020,499	147,008,950	146,998,083	146,993,520	146,986,837	
2011	163,950,727	168,884,911	168,958,138	168,975,633	168,957,283	168,955,513	168,949,167	168,941,795	168,940,774	168,939,115		
2012	224,170,956	227,184,227	227,219,518	227,267,387	227,228,933	227,230,008	227,220,967	227,212,878	227,223,046			
2013	201,446,965	204,335,463	204,415,346	204,415,225	204,339,785	204,343,687	204,345,449	204,339,174				
2014	192,176,142	196,512,772	196,673,780	196,694,028	196,684,810	196,707,006	196,698,711					
2015	262,038,000	268,062,704	268,220,784	268,259,679	268,310,937	268,319,936						
2016	228,011,168	234,054,757	234,065,655	234,073,424	234,066,053							
2017	263,854,314	272,682,144	272,525,791	272,527,464								
2018	287,838,310	293,724,765	294,033,158									
2019	333,804,630	340,833,959										
2020	394,962,737											

**Age-to-Age Factors**

Accident Year	@24 @12	@36 @24	@48 @36	@60 @48	@72 @60	@84 @72	@96 @84	@108 @96	@120 @108	@132 @120	@144 @132	@Ult @144
2009	1.02111	1.00063	0.99954	0.99993	0.99986	1.00002	0.99991	0.99992	0.99992	0.99995	0.99999	
2010	1.03198	1.00035	0.99994	0.99992	0.99997	0.99998	0.99992	0.99993	0.99997	0.99995		
2011	1.03010	1.00043	1.00010	0.99989	0.99999	0.99996	0.99996	0.99999	0.99999			
2012	1.01344	1.00016	1.00021	0.99983	1.00000	0.99996	0.99996	1.00004				
2013	1.01434	1.00039	1.00000	0.99963	1.00002	1.00001	0.99997					
2014	1.02257	1.00082	1.00010	0.99995	1.00011	0.99996						
2015	1.02299	1.00059	1.00015	1.00019	1.00003							
2016	1.02651	1.00005	1.00003	0.99997								
2017	1.03346	0.99943	1.00001									
2018	1.02045	1.00105										
2019	1.02106											
2020												

**Age-to-Age Factor Averages**

Age	12 to 24 1	24 to 36 2	36 to 48 3	48 to 60 4	60 to 72 5	72 to 84 6	84 to 96 7	96 to 108 8	108 to 120 9	120 to 132 10	132 to 144 11	144 to Ult. 12
1YR ATA	1.02106	1.00105	1.00001	0.99997	1.00003	0.99996	0.99997	1.00004	0.99999	0.99995	0.99999	
2YR ATA	1.02075	1.00024	1.00002	1.00008	1.00007	0.99998	0.99997	1.00002	0.99998	0.99995		
3YR ATA	1.02499	1.00017	1.00006	1.00004	1.00006	0.99998	0.99996	0.99999	0.99996			
4YR ATA	1.02537	1.00028	1.00007	0.99994	1.00004	0.99997	0.99995	0.99997				
5YR ATA	1.02489	1.00039	1.00006	0.99991	1.00003	0.99997	0.99994					
All YR ATA	1.02345	1.00039	1.00001	0.99991	1.00000	0.99998						
ALL YR EXCL MIN & M	1.02345	1.00043	1.00005	0.99992	1.00000	0.99998	0.99995	0.99996	0.99997			
2YR ATA WTD	1.02078	1.00027	1.00002	1.00009	1.00007	0.99998	0.99997	1.00002	0.99998	0.99995		
3YR ATA WTD	1.02456	1.00020	1.00006	1.00005	1.00005	0.99998	0.99996	1.00000	0.99996			
4YR ATA WTD	1.02495	1.00030	1.00007	0.99995	1.00004	0.99997	0.99996	0.99998				
5YR ATA WTD	1.02458	1.00038	1.00006	0.99993	1.00003	0.99997	0.99995					
All YR ATA WTD	1.02315	1.00038	1.00003	0.99993	1.00001	0.99998	0.99995	0.99998	0.99996	0.99995	0.99999	
Exponential	1.00320	1.00083	1.00022	1.00006	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Inverse Power	1.00456	1.00081	1.00018	1.00005	1.00001	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Power	1.00317	1.00083	1.00022	1.00006	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Weibull	1.01405	1.00129	1.00018	1.00003	1.00001	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
One	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Selection	3YR ATA	3YR ATA	3YR ATA	3YR ATA	3YR ATA	One	One	One	One	One	One	One
Selected ATA	1.02499	1.00017	1.00006	1.00004	1.00006	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Cumulative	1.02533	1.00033	1.00016	1.00010	1.00006	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Prior Year's Cumulative	1.02624	1.00009	1.00007	0.99998	1.00005	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
% Difference	-0.09%	0.02%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**Erie Insurance Group**  
**Loss Development Study**

**CW Private Passenger Auto - COLL**  
**Incurred Loss and Paid Loss Adjustment Expense**

2/29/2020

Accident Year	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120	@132	@144
2009	304,569,597	286,080,706	285,060,860	284,743,165	284,579,087	284,387,580	284,259,160	284,157,072	284,061,402	283,976,636	283,903,181	283,852,079
2010	306,611,749	291,319,961	290,179,279	289,915,351	289,726,644	289,592,745	289,416,597	289,336,995	289,260,164	289,167,243	289,080,635	
2011	320,334,132	299,432,148	298,598,593	298,389,111	298,175,486	298,012,081	297,896,857	297,786,881	297,675,257	297,572,877		
2012	338,634,522	314,274,470	313,224,839	312,931,079	312,699,646	312,585,286	312,480,519	312,392,872	312,297,900			
2013	366,988,937	340,440,609	339,352,970	339,034,798	338,825,062	338,698,630	338,553,943	338,441,326				
2014	413,612,732	382,930,791	381,415,327	381,060,465	380,838,346	380,691,345	380,564,438					
2015	451,650,361	417,277,882	415,411,998	415,018,152	414,884,440	414,809,447						
2016	497,392,778	456,998,313	455,115,130	454,761,229	454,675,825							
2017	563,097,112	502,748,084	499,033,257	498,374,904								
2018	626,229,831	566,327,710	561,438,967									
2019	684,450,442	613,037,790										
2020	708,833,672											

**Age-to-Age Factors**

Accident Year	@24 @12	@36 @24	@48 @36	@60 @48	@72 @60	@84 @72	@96 @84	@108 @96	@120 @108	@132 @120	@144 @132	@Ult @144
2009	0.93930	0.99644	0.99889	0.99942	0.99933	0.99955	0.99964	0.99966	0.99970	0.99974	0.99982	
2010	0.95013	0.99608	0.99909	0.99935	0.99954	0.99939	0.99972	0.99973	0.99968	0.99970		
2011	0.93475	0.99722	0.99930	0.99928	0.99945	0.99961	0.99963	0.99963	0.99966			
2012	0.92806	0.99666	0.99906	0.99926	0.99963	0.99966	0.99972	0.99970				
2013	0.92766	0.99681	0.99906	0.99938	0.99963	0.99957	0.99967					
2014	0.92582	0.99604	0.99907	0.99942	0.99961	0.99967						
2015	0.92390	0.99553	0.99905	0.99968	0.99982							
2016	0.91879	0.99588	0.99922	0.99981								
2017	0.89283	0.99261	0.99868									
2018	0.90434	0.99137										
2019	0.89566											
2020												

**Age-to-Age Factor Averages**

Age	12 to 24 1	24 to 36 2	36 to 48 3	48 to 60 4	60 to 72 5	72 to 84 6	84 to 96 7	96 to 108 8	108 to 120 9	120 to 132 10	132 to 144 11	144 to Ult. 12
1YR ATA	0.89566	0.99137	0.99868	0.99981	0.99982	0.99967	0.99967	0.99970	0.99966	0.99970	0.99982	
2YR ATA	0.90000	0.99199	0.99895	0.99975	0.99972	0.99962	0.99969	0.99966	0.99967	0.99972		
3YR ATA	0.89761	0.99329	0.99899	0.99964	0.99969	0.99963	0.99967	0.99969	0.99968			
4YR ATA	0.90291	0.99385	0.99901	0.99957	0.99967	0.99963	0.99969	0.99968				
5YR ATA	0.90710	0.99429	0.99902	0.99951	0.99963	0.99958	0.99968					
All YR ATA	0.92193	0.99546	0.99905	0.99945	0.99957	0.99958						
ALL YR EXCL MIN & M	0.92203	0.99576	0.99906	0.99942	0.99957	0.99960	0.99968	0.99968	0.99968			
2YR ATA WTD	0.89981	0.99195	0.99894	0.99975	0.99972	0.99962	0.99969	0.99966	0.99967	0.99972		
3YR ATA WTD	0.89771	0.99313	0.99897	0.99965	0.99969	0.99964	0.99967	0.99968	0.99968			
4YR ATA WTD	0.90213	0.99364	0.99899	0.99959	0.99968	0.99963	0.99969	0.99968				
5YR ATA WTD	0.90562	0.99404	0.99901	0.99954	0.99964	0.99959	0.99968					
All YR ATA WTD	0.91737	0.99508	0.99903	0.99948	0.99959	0.99958	0.99968	0.99968	0.99968	0.99972	0.99982	
Exponential	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Inverse Power	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Power	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Weibull	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
One	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
Selection	3YR ATA	3YR ATA	3YR ATA	3YR ATA	3YR ATA	3YR ATA	3YR ATA	One	One	One	One	One
Selected ATA	0.89761	0.99329	0.99899	0.99964	0.99969	0.99963	0.99967	1.00000	1.00000	1.00000	1.00000	1.00000
Cumulative	0.88946	0.99092	0.99762	0.99863	0.99899	0.99930	0.99967	1.00000	1.00000	1.00000	1.00000	1.00000
Prior Year's												
Cumulative	0.89771	0.99225	0.99755	0.99843	0.99894	0.99931	0.99969	1.00000	1.00000	1.00000	1.00000	1.00000
% Difference	-0.92%	-0.13%	0.01%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**PRIVATE PASSENGER AUTOMOBILE**  
**Development of Adjusting and Other Expense Factors**

**Liability Losses**

	(1)	(2)	(3) = (2)/(1)	
Year	Incurred Loss and Defense and Cost Containment Expense	Incurred Adjusting and Other Expense	Incurred AO / Incurred Loss & DCC	
2016	1,128,089,753	142,102,394	12.6%	
2017	1,147,183,200	144,053,941	12.6%	
2018	1,324,676,273	168,961,664	12.8%	
<b>TOTAL</b>	3,599,949,226	455,118,000	12.6%	<b>SELECTED</b> 12.6%

**Physical Damage Losses**

	(1)	(2)	(3) = (2)/(1)	
Year	Incurred Loss and Defense and Cost Containment Expense	Incurred Adjusting and Other Expense	Incurred AO / Incurred Loss & DCC	
2016	811,051,853	108,378,541	13.4%	
2017	898,809,640	118,374,113	13.2%	
2018	1,018,876,639	136,670,275	13.4%	
<b>TOTAL</b>	2,728,738,132	363,422,929	13.3%	<b>SELECTED</b> 13.3%

		Selection				Complement			
		Trend	Period	Source	Cred	Trend	Period	Source	
BI	To Current	1.6%	10 Yr	Erie for NY PP AY @Ult	0.259	1.0%	5 Yr	CW PP AY @Ult	1.2%
	To Future	1.6%	10 Yr	Erie for NY PP AY @Ult	0.259	1.4%	10 Yr	CW Sev AY @Ult	1.5%
PD	To Current	3.5%	7 Yr	Erie for NY PP AY @Ult	0.598	3.7%	5 Yr	CW PP AY @Ult	3.6%
	To Future	3.5%	7 Yr	Erie for NY PP AY @Ult	0.598	3.7%	5 Yr	CW PP AY @Ult	3.6%
CSL	To Current	1.2%		BI Weight		3.6%		(1-BI Wt)	1.8%
	To Future	1.5%	BI	73.0%		3.6%	PD	27.0%	2.0%
PIP	To Current	1.5%	7 Yr	Erie for NY PP AY @Ult	0.331	5.2%	5 Yr	PCI for NY PP	4.0%
	To Future	1.5%	7 Yr	Erie for NY PP AY @Ult	0.331	5.0%	8 Yr	PCI for NY PP	3.8%
COMP	To Current	6.2%	6 Yr	Erie for NY PP AY @Ult	0.848	8.4%	6 Yr	CW PP AY @Ult	6.5%
	To Future	6.4%	10 Yr	Erie for NY PP AY @Ult	0.763	6.3%	10 Yr	CW PP AY @Ult	6.4%
COLL	To Current	3.4%	5 Yr	Erie for NY PP AY @Ult	0.725	1.7%	5 Yr	PCI for NY PP	2.9%
	To Future	3.4%	5 Yr	Erie for NY PP AY @Ult	0.725	3.9%	10 Yr	PCI for NY PP	3.5%

**NY PPA Ten-Year Trends: Bodily Injury Forms at Ultimate**

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.007	13,609	101.79	0.008	11,919	89.45
2011Q4	0.007	11,212	77.84	0.007	12,624	90.85
2012Q4	0.006	15,049	91.50	0.007	13,370	92.27
2013Q4	0.007	14,572	95.42	0.007	14,161	93.71
2014Q4	0.007	13,442	91.87	0.006	14,998	95.17
2015Q4	0.007	12,812	92.10	0.006	15,885	96.66
2016Q4	0.007	15,898	107.46	0.006	16,824	98.16
2017Q4	0.005	19,790	102.99	0.006	17,819	99.70
2018Q4	0.005	21,342	107.11	0.005	18,872	101.25
2019Q4	0.005	19,834	94.92	0.005	19,988	102.83
2020Q4				0.005	21,170	104.44
2021Q4				0.005	22,422	106.07

**Credibility:      0.259                                      -4.1%                                      5.9%                                      1.6%**



### Companywide PPA Ten-Year Trends: Bodily Injury Forms at Ultimate

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.006	15,010	84.73	0.006	14,725	83.55
2011Q4	0.006	15,144	84.97	0.006	14,933	85.91
2012Q4	0.006	15,162	87.66	0.006	15,145	88.33
2013Q4	0.006	15,229	90.06	0.006	15,359	90.82
2014Q4	0.006	14,974	89.05	0.006	15,577	93.38
2015Q4	0.006	15,676	99.04	0.006	15,797	96.01
2016Q4	0.006	15,897	103.29	0.006	16,021	98.72
2017Q4	0.006	16,156	103.58	0.006	16,247	101.50
2018Q4	0.006	16,844	104.58	0.006	16,477	104.36
2019Q4	0.006	16,927	103.27	0.006	16,711	107.30
2020Q4				0.007	16,947	110.33
2021Q4				0.007	17,187	113.44

Credibility:      1.000                              1.4%      **1.4%**      2.8%



## NY PPA Seven-Year Trends: Property Damage Forms at Ultimate

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.038	2,347	88.19			
2011Q4	0.036	2,515	90.57			
2012Q4	0.034	2,695	91.40			
2013Q4	0.036	2,702	96.32	0.038	2,787	105.31
2014Q4	0.038	2,994	114.29	0.037	2,930	109.01
2015Q4	0.039	3,153	121.86	0.037	3,080	112.82
2016Q4	0.037	3,141	117.23	0.036	3,238	116.78
2017Q4	0.034	3,541	120.09	0.036	3,404	120.87
2018Q4	0.035	3,575	124.14	0.035	3,578	125.11
2019Q4	0.034	3,681	126.33	0.034	3,761	129.49
2020Q4				0.034	3,954	134.03
2021Q4				0.033	4,156	138.72

Credibility:      **0.598**                                  **-1.5%**                                  **5.1%**                                  **3.5%**

### Companywide PPA Five-Year Trends: Property Damage Forms at Ultimate

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.030	2,451	73.49			
2011Q4	0.030	2,601	77.33			
2012Q4	0.030	2,690	80.23			
2013Q4	0.030	2,753	83.01			
2014Q4	0.031	2,867	88.05			
2015Q4	0.032	3,044	96.01	0.031	3,060	96.28
2016Q4	0.031	3,231	100.94	0.031	3,258	99.86
2017Q4	0.029	3,547	102.54	0.030	3,469	103.57
2018Q4	0.029	3,700	107.29	0.029	3,693	107.42
2019Q4	0.029	3,892	111.77	0.028	3,932	111.41
2020Q4				0.028	4,187	115.55
2021Q4				0.027	4,458	119.84

**Credibility:      1.000                              -2.6%              6.5%              **3.7%****

**NY PPA Seven-Year Trends: PIP Forms at Ultimate**

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.010	7,316	75.46	0.000		
2011Q4	0.010	6,987	67.74	0.000		
2012Q4	0.009	7,552	70.01	0.000		
2013Q4	0.009	8,700	82.40	0.010	9,034	89.80
2014Q4	0.011	8,710	92.44	0.010	9,083	91.13
2015Q4	0.010	9,809	99.87	0.010	9,131	92.47
2016Q4	0.010	9,062	92.83	0.010	9,180	93.83
2017Q4	0.010	10,212	103.72	0.010	9,229	95.22
2018Q4	0.011	9,146	96.46	0.010	9,279	96.62
2019Q4	0.010	8,734	90.66	0.011	9,328	98.05
2020Q4				0.011	9,378	99.49
2021Q4				0.011	9,429	100.96

**Credibility:      0.331                                  0.9%                  0.5%                  1.5%**

**NY PPA PCI Five-Year Trends: Personal Injury Protection Forms**

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
20094	1.543	8,692	134.1			
20101	1.554	8,718	135.5			
20102	1.563	8,794	137.5			
20103	1.593	8,798	140.1			
20104	1.638	8,688	142.3			
20111	1.692	8,336	141.1			
20112	1.681	8,168	137.3			
20113	1.649	8,018	132.2			
20114	1.587	7,910	125.5			
20121	1.516	8,289	125.6			
20122	1.515	8,308	125.8			
20123	1.522	8,285	126.1			
20124	1.516	8,282	125.6			
20131	1.530	8,080	123.6			
20132	1.533	8,101	124.1			
20133	1.530	8,262	126.4			
20134	1.531	8,553	130.9			
20141	1.499	8,871	132.9			
20142	1.489	9,073	135.1			
20143	1.449	9,342	135.3			
20144	1.412	9,602	135.6	1.392	9,938	138.4
20151	1.378	9,949	137.1	1.392	10,069	140.1
20152	1.351	10,372	140.1	1.392	10,201	141.9
20153	1.376	10,552	145.1	1.391	10,335	143.8
20154	1.400	10,527	147.4	1.391	10,470	145.6
20161	1.423	10,486	149.2	1.390	10,608	147.5
20162	1.417	10,523	149.1	1.390	10,747	149.4
20163	1.396	10,616	148.2	1.390	10,888	151.3
20164	1.389	10,880	151.1	1.389	11,031	153.2
20171	1.385	11,088	153.6	1.389	11,176	155.2
20172	1.378	11,509	158.6	1.388	11,322	157.2
20173	1.376	11,830	162.7	1.388	11,471	159.2
20174	1.377	12,080	166.3	1.388	11,621	161.3
20181	1.382	12,362	170.8	1.387	11,774	163.3
20182	1.398	12,286	171.8	1.387	11,928	165.4
20183	1.402	12,339	173.0	1.387	12,085	167.6
20184	1.401	12,273	171.9	1.386	12,243	169.7
20191	1.387	12,298	170.5	1.386	12,404	171.9
20192	1.384	12,096	167.4	1.385	12,567	174.1
20193	1.365	12,018	164.0	1.385	12,732	176.3
20194				1.385	12,899	178.6
20201				1.384	13,068	180.9
20202				1.384	13,240	183.2
20203				1.383	13,413	185.6

**Credibility      1.000                      -0.1%                      5.4%                      5.2%**

### NY PPA PCI Eight-Year Trends: Personal Injury Protection Forms

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
20094	1.543	8,692	134.1			
20101	1.554	8,718	135.5			
20102	1.563	8,794	137.5			
20103	1.593	8,798	140.1			
20104	1.638	8,688	142.3			
20111	1.692	8,336	141.1			
20112	1.681	8,168	137.3			
20113	1.649	8,018	132.2			
20114	1.587	7,910	125.5	1.532	7,828	119.9
20121	1.516	8,289	125.6	1.526	7,958	121.4
20122	1.515	8,308	125.8	1.519	8,089	122.9
20123	1.522	8,285	126.1	1.513	8,223	124.4
20124	1.516	8,282	125.6	1.506	8,360	125.9
20131	1.530	8,080	123.6	1.500	8,498	127.5
20132	1.533	8,101	124.1	1.494	8,639	129.1
20133	1.530	8,262	126.4	1.488	8,782	130.6
20134	1.531	8,553	130.9	1.481	8,928	132.3
20141	1.499	8,871	132.9	1.475	9,075	133.9
20142	1.489	9,073	135.1	1.469	9,226	135.5
20143	1.449	9,342	135.3	1.463	9,379	137.2
20144	1.412	9,602	135.6	1.457	9,534	138.9
20151	1.378	9,949	137.1	1.451	9,692	140.6
20152	1.351	10,372	140.1	1.445	9,852	142.3
20153	1.376	10,552	145.1	1.439	10,016	144.1
20154	1.400	10,527	147.4	1.433	10,182	145.9
20161	1.423	10,486	149.2	1.427	10,350	147.7
20162	1.417	10,523	149.1	1.421	10,522	149.5
20163	1.396	10,616	148.2	1.415	10,696	151.3
20164	1.389	10,880	151.1	1.409	10,873	153.2
20171	1.385	11,088	153.6	1.403	11,053	155.1
20172	1.378	11,509	158.6	1.397	11,236	157.0
20173	1.376	11,830	162.7	1.391	11,423	158.9
20174	1.377	12,080	166.3	1.385	11,612	160.9
20181	1.382	12,362	170.8	1.380	11,804	162.9
20182	1.398	12,286	171.8	1.374	12,000	164.9
20183	1.402	12,339	173.0	1.368	12,198	166.9
20184	1.401	12,273	171.9	1.362	12,400	168.9
20191	1.387	12,298	170.5	1.357	12,606	171.0
20192	1.384	12,096	167.4	1.351	12,815	173.1
20193	1.365	12,018	164.0	1.345	13,027	175.3
20194				1.340	13,243	177.4
20201				1.334	13,462	179.6
20202				1.329	13,685	181.8
20203				1.323	13,912	184.1

Credibility      **1.000**                      -1.7%                      **6.8%**                      **5.0%**

**NY PPA Six-Year Trends: Comprehensive Forms at Ultimate**

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.063	1,020	64.26			
2011Q4	0.069	1,077	73.92			
2012Q4	0.059	1,242	73.68			
2013Q4	0.062	1,298	80.04			
2014Q4	0.067	1,328	88.36	0.064	1,346	85.55
2015Q4	0.064	1,408	89.47	0.063	1,436	90.84
2016Q4	0.059	1,573	92.49	0.063	1,532	96.46
2017Q4	0.060	1,694	101.81	0.063	1,635	102.43
2018Q4	0.065	1,734	112.88	0.062	1,745	108.77
2019Q4	0.063	1,819	114.80	0.062	1,861	115.50
2020Q4				0.062	1,986	122.65
2021Q4				0.061	2,119	130.25

**Credibility:      0.848                                      -0.5%                                      6.7%                                      6.2%**

## NY PPA Ten-Year Trends: Comprehensive Forms at Ultimate

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.063	1,020	64.26	0.064	1,041	66.34
2011Q4	0.069	1,077	73.92	0.064	1,111	70.59
2012Q4	0.059	1,242	73.68	0.063	1,186	75.12
2013Q4	0.062	1,298	80.04	0.063	1,265	79.93
2014Q4	0.067	1,328	88.36	0.063	1,350	85.05
2015Q4	0.064	1,408	89.47	0.063	1,441	90.50
2016Q4	0.059	1,573	92.49	0.063	1,538	96.30
2017Q4	0.060	1,694	101.81	0.062	1,641	102.47
2018Q4	0.065	1,734	112.88	0.062	1,751	109.04
2019Q4	0.063	1,819	114.80	0.062	1,868	116.03
2020Q4				0.062	1,994	123.46
2021Q4				0.062	2,128	131.37

**Credibility:**

**0.763**

**-0.3%**

**6.7%**

**6.4%**

### Companywide PPA Six-Year Trends: Comprehensive Forms at Ultimate

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.054	980	53.07	0.000	0	0.00
2011Q4	0.056	1,034	57.78	0.000	0	0.00
2012Q4	0.049	1,149	56.49	0.000	0	0.00
2013Q4	0.049	1,215	59.78	0.000	0	0.00
2014Q4	0.053	1,201	63.38	0.051	1,221	62.10
2015Q4	0.051	1,295	66.66	0.050	1,336	67.29
2016Q4	0.048	1,503	71.61	0.050	1,463	72.91
2017Q4	0.045	1,718	78.11	0.049	1,601	79.01
2018Q4	0.050	1,727	86.68	0.049	1,753	85.62
2019Q4	0.050	1,853	93.34	0.048	1,919	92.77
2020Q4				0.048	2,100	100.53
2021Q4				0.047	2,299	108.94

**Credibility:**      **1.000**                      **-1.0%**                      **9.5%**                      **8.4%**



### Companywide PPA Ten-Year Trends: Comprehensive Forms at Ultimate

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
2010Q4	0.054	980	53.07	0.053	962	51.25
2011Q4	0.056	1,034	57.78	0.053	1,035	54.49
2012Q4	0.049	1,149	56.49	0.052	1,114	57.94
2013Q4	0.049	1,215	59.78	0.051	1,198	61.61
2014Q4	0.053	1,201	63.38	0.051	1,289	65.51
2015Q4	0.051	1,295	66.66	0.050	1,386	69.66
2016Q4	0.048	1,503	71.61	0.050	1,491	74.08
2017Q4	0.045	1,718	78.11	0.049	1,604	78.77
2018Q4	0.050	1,727	86.68	0.049	1,726	83.76
2019Q4	0.050	1,853	93.34	0.048	1,856	89.06
2020Q4				0.047	1,997	94.70
2021Q4				0.047	2,148	100.70

**Credibility:**      **1.000**                      **-1.2%**              **7.6%**              **6.3%**



**NY PPA PCI Five-Year Trends: Collision Forms**

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
20094	6.751	3,078	207.8			
20101	6.689	3,070	205.3			
20102	6.708	3,071	206.0			
20103	6.746	3,087	208.2			
20104	6.765	3,112	210.6			
20111	6.903	3,087	213.1			
20112	6.916	3,114	215.3			
20113	6.910	3,112	215.0			
20114	6.993	3,163	221.2			
20121	6.740	3,227	217.5			
20122	6.730	3,240	218.0			
20123	6.752	3,265	220.4			
20124	6.637	3,220	213.7			
20131	6.816	3,296	224.6			
20132	6.935	3,321	230.3			
20133	7.013	3,362	235.8			
20134	7.152	3,418	244.5			
20141	7.325	3,406	249.5			
20142	7.348	3,412	250.7			
20143	7.318	3,433	251.2			
20144	7.288	3,503	255.3	7.334	3,579	262.5
20151	7.323	3,586	262.6	7.300	3,611	263.6
20152	7.335	3,652	267.9	7.266	3,643	264.7
20153	7.351	3,693	271.5	7.233	3,676	265.9
20154	7.326	3,738	273.9	7.200	3,709	267.0
20161	7.001	3,761	263.3	7.166	3,742	268.1
20162	6.941	3,821	265.2	7.134	3,775	269.3
20163	6.972	3,907	272.4	7.101	3,809	270.4
20164	7.030	3,917	275.4	7.068	3,842	271.6
20171	7.068	3,903	275.9	7.036	3,877	272.7
20172	7.085	3,885	275.3	7.003	3,911	273.9
20173	6.993	3,862	270.0	6.971	3,946	275.1
20174	6.946	3,898	270.7	6.939	3,981	276.3
20181	6.983	3,983	278.2	6.907	4,017	277.4
20182	6.942	4,013	278.6	6.875	4,053	278.6
20183	6.908	4,057	280.2	6.843	4,089	279.8
20184	6.879	4,099	281.9	6.812	4,125	281.0
20191	6.756	4,164	281.3	6.781	4,162	282.2
20192	6.656	4,243	282.4	6.749	4,199	283.4
20193	6.664	4,302	286.7	6.718	4,236	284.6
20194				6.688	4,274	285.8
20201				6.657	4,312	287.1
20202				6.626	4,351	288.3
20203				6.596	4,389	289.5

**Credibility      1.000                      -1.8%              3.6%              1.7%**

**NY PPA PCI Ten-Year Trends: Collision Forms**

Year Ending	Actual			Fitted		
	Frequency	Severity	Pure Prem	Frequency	Severity	Pure Prem
20094	6.751	3,078	207.8	6.889	2,969	204.5
20101	6.689	3,070	205.3	6.892	2,996	206.5
20102	6.708	3,071	206.0	6.896	3,023	208.5
20103	6.746	3,087	208.2	6.900	3,051	210.5
20104	6.765	3,112	210.6	6.904	3,078	212.5
20111	6.903	3,087	213.1	6.907	3,106	214.6
20112	6.916	3,114	215.3	6.911	3,135	216.6
20113	6.910	3,112	215.0	6.915	3,163	218.7
20114	6.993	3,163	221.2	6.918	3,192	220.8
20121	6.740	3,227	217.5	6.922	3,221	223.0
20122	6.730	3,240	218.0	6.926	3,250	225.1
20123	6.752	3,265	220.4	6.930	3,280	227.3
20124	6.637	3,220	213.7	6.933	3,310	229.5
20131	6.816	3,296	224.6	6.937	3,340	231.7
20132	6.935	3,321	230.3	6.941	3,370	233.9
20133	7.013	3,362	235.8	6.945	3,401	236.2
20134	7.152	3,418	244.5	6.948	3,432	238.4
20141	7.325	3,406	249.5	6.952	3,463	240.7
20142	7.348	3,412	250.7	6.956	3,494	243.1
20143	7.318	3,433	251.2	6.960	3,526	245.4
20144	7.288	3,503	255.3	6.963	3,558	247.8
20151	7.323	3,586	262.6	6.967	3,591	250.2
20152	7.335	3,652	267.9	6.971	3,623	252.6
20153	7.351	3,693	271.5	6.974	3,656	255.0
20154	7.326	3,738	273.9	6.978	3,689	257.5
20161	7.001	3,761	263.3	6.982	3,723	259.9
20162	6.941	3,821	265.2	6.986	3,757	262.4
20163	6.972	3,907	272.4	6.990	3,791	265.0
20164	7.030	3,917	275.4	6.993	3,825	267.5
20171	7.068	3,903	275.9	6.997	3,860	270.1
20172	7.085	3,885	275.3	7.001	3,895	272.7
20173	6.993	3,862	270.0	7.005	3,931	275.3
20174	6.946	3,898	270.7	7.008	3,966	278.0
20181	6.983	3,983	278.2	7.012	4,003	280.7
20182	6.942	4,013	278.6	7.016	4,039	283.4
20183	6.908	4,057	280.2	7.020	4,076	286.1
20184	6.879	4,099	281.9	7.023	4,113	288.9
20191	6.756	4,164	281.3	7.027	4,150	291.6
20192	6.656	4,243	282.4	7.031	4,188	294.4
20193	6.664	4,302	286.7	7.035	4,226	297.3
20194				7.039	4,264	300.2
20201				7.042	4,303	303.0
20202				7.046	4,342	306.0
20203				7.050	4,382	308.9

Credibility      **1.000**                      **0.2%**                      **3.7%**                      **3.9%**

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY**

Loss Trend Development

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Coverage	Accident Year Period	Midpoint Experience Period	Midpoint of Last Experience Period	To-Current Annual Trend	To-Current Trend Period	To-Current Trend	Effective Date	Next Effective Date	Midpoint of Future Experience Period	To-Future Annual Trend	To-Future Trend Period	To-Future Trend	Total Loss Trend
Bodily Injury	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.012	2.000	1.024	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.059
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.012	1.000	1.012	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.046
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.012	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.034
Property Damage	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.036	2.000	1.073	12/1/2020	12/1/2021	12/1/2021	1.036	2.250	1.083	1.162
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.036	1.000	1.036	12/1/2020	12/1/2021	12/1/2021	1.036	2.250	1.083	1.122
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.036	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.036	2.250	1.083	1.083
Combined Single Limit	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.018	2.000	1.036	12/1/2020	12/1/2021	12/1/2021	1.020	2.250	1.046	1.084
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.018	1.000	1.018	12/1/2020	12/1/2021	12/1/2021	1.020	2.250	1.046	1.065
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.018	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.020	2.250	1.046	1.046
Personal Injury Protection	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.040	2.000	1.082	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.177
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.040	1.000	1.040	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.132
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.040	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.088
OBEL Basic PIP	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.040	2.000	1.082	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.177
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.040	1.000	1.040	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.132
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.040	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.088
Additional PIP	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.040	2.000	1.082	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.177
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.040	1.000	1.040	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.132
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.040	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.088
UM BI	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.012	2.000	1.024	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.059
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.012	1.000	1.012	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.046
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.012	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.034
Statutory UM BI	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.012	2.000	1.024	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.059
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.012	1.000	1.012	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.046
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.012	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.034
UM CSL w Ded	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.012	2.000	1.024	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.059
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.012	1.000	1.012	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.046
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.012	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.034
Comprehensive	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.065	2.000	1.134	12/1/2020	12/1/2021	12/1/2021	1.064	2.250	1.150	1.304
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.065	1.000	1.065	12/1/2020	12/1/2021	12/1/2021	1.064	2.250	1.150	1.225
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.065	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.064	2.250	1.150	1.150
Collision	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.029	2.000	1.059	12/1/2020	12/1/2021	12/1/2021	1.035	2.250	1.080	1.144
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.029	1.000	1.029	12/1/2020	12/1/2021	12/1/2021	1.035	2.250	1.080	1.111
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.029	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.035	2.250	1.080	1.080

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY OF NEW YORK**  
Loss Trend Development

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Coverage	Accident Year Period	Midpoint Experience Period	Midpoint of Last Experience Period	To-Current Annual Trend	To-Current Trend Period	To-Current Trend	Effective Date	Next Effective Date	Midpoint of Future Experience Period	To-Future Annual Trend	To-Future Trend Period	To-Future Trend	Total Loss Trend
Bodily Injury	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.012	2.000	1.024	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.059
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.012	1.000	1.012	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.046
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.012	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.034
Property Damage	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.036	2.000	1.073	12/1/2020	12/1/2021	12/1/2021	1.036	2.250	1.083	1.162
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.036	1.000	1.036	12/1/2020	12/1/2021	12/1/2021	1.036	2.250	1.083	1.122
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.036	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.036	2.250	1.083	1.083
Combined Single Limit	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.018	2.000	1.036	12/1/2020	12/1/2021	12/1/2021	1.020	2.250	1.046	1.084
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.018	1.000	1.018	12/1/2020	12/1/2021	12/1/2021	1.020	2.250	1.046	1.065
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.018	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.020	2.250	1.046	1.046
Personal Injury Protection	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.040	2.000	1.082	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.177
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.040	1.000	1.040	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.132
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.040	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.088
OBEL Basic PIP	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.040	2.000	1.082	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.177
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.040	1.000	1.040	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.132
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.040	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.088
Additional PIP	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.040	2.000	1.082	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.177
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.040	1.000	1.040	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.132
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.040	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.038	2.250	1.088	1.088
UM BI	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.012	2.000	1.024	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.059
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.012	1.000	1.012	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.046
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.012	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.034
Statutory UM BI	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.012	2.000	1.024	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.059
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.012	1.000	1.012	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.046
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.012	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.034
UM CSL w Ded	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.012	2.000	1.024	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.059
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.012	1.000	1.012	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.046
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.012	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.015	2.250	1.034	1.034
Comprehensive	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.065	2.000	1.134	12/1/2020	12/1/2021	12/1/2021	1.064	2.250	1.150	1.304
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.065	1.000	1.065	12/1/2020	12/1/2021	12/1/2021	1.064	2.250	1.150	1.225
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.065	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.064	2.250	1.150	1.150
Collision	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.029	2.000	1.059	12/1/2020	12/1/2021	12/1/2021	1.035	2.250	1.080	1.144
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.029	1.000	1.029	12/1/2020	12/1/2021	12/1/2021	1.035	2.250	1.080	1.111
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.029	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.035	2.250	1.080	1.080

**NEW YORK PRIVATE PASSENGER AUTO - ENDORSEMENTS**

Loss Trend Development

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Coverage	Accident Year Period	Midpoint Experience Period	Midpoint of Last Experience Period	To-Current Annual Trend	To-Current Trend Period	To-Current Trend	Effective Date	Next Effective Date	Midpoint of Future Experience Period	To-Future Annual Trend	To-Future Trend Period	To-Future Trend	Total Loss Trend
Endorsements	03/01/17 - 02/28/18	8/28/2017	8/28/2019	1.046	2.000	1.094	12/1/2020	12/1/2021	12/1/2021	1.049	2.250	1.114	1.219
	03/01/18 - 02/28/19	8/28/2018	8/28/2019	1.046	1.000	1.046	12/1/2020	12/1/2021	12/1/2021	1.049	2.250	1.114	1.165
	03/01/19 - 02/28/20	8/28/2019	8/28/2019	1.046	0.000	1.000	12/1/2020	12/1/2021	12/1/2021	1.049	2.250	1.114	1.114

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY**

Incurred Loss Development (Non-Catastrophe)

Coverage	Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Case Incurred	Cat Loss & DCC	Non-Cat Limited Incurred Loss & DCC	Non-Cat Limited LDF	Total Loss Trend	ULAE Factor	Non-Cat Projected Ultimate Loss & LAE
Bodily Injury	2/28/18	\$5,855,132	\$0	\$5,855,132	1.214	1.059	1.126	\$8,475,976
	2/28/19	\$4,284,758	\$0	\$4,284,758	1.556	1.046	1.126	\$7,852,464
	2/28/20	\$2,142,722	\$0	\$2,142,722	2.910	1.034	1.126	\$7,259,684
		\$12,282,612	\$0	\$12,282,612				\$23,588,124
Property Damage	2/28/18	\$7,373,812	\$0	\$7,373,812	1.001	1.162	1.126	\$9,657,632
	2/28/19	\$7,561,902	\$0	\$7,561,902	1.005	1.122	1.126	\$9,601,263
	2/28/20	\$6,700,382	\$0	\$6,700,382	1.083	1.083	1.126	\$8,849,014
		\$21,636,096	\$0	\$21,636,096				\$28,107,909
Combined Single Limit	2/28/18	\$1,492,872	\$0	\$1,492,872	1.157	1.084	1.126	\$2,108,257
	2/28/19	\$1,619,723	\$0	\$1,619,723	1.407	1.065	1.126	\$2,732,894
	2/28/20	\$1,017,690	\$0	\$1,017,690	2.417	1.046	1.126	\$2,897,092
		\$4,130,285	\$0	\$4,130,285				\$7,738,243
Personal Injury Protection	2/28/18	\$4,679,571	\$0	\$4,679,571	1.074	1.177	1.126	\$6,660,781
	2/28/19	\$4,912,345	\$0	\$4,912,345	1.156	1.132	1.126	\$7,238,216
	2/28/20	\$4,025,777	\$0	\$4,025,777	1.327	1.088	1.126	\$6,544,672
		\$13,617,693	\$0	\$13,617,693				\$20,443,669
OBEL Basic PIP	2/28/18	\$497,415	\$0	\$497,415	1.074	1.177	1.126	\$708,008
	2/28/19	\$603,638	\$0	\$603,638	1.156	1.132	1.126	\$889,446
	2/28/20	\$282,229	\$0	\$282,229	1.327	1.088	1.126	\$458,818
		\$1,383,282	\$0	\$1,383,282				\$2,056,272
Additional PIP	2/28/18	\$730,559	\$0	\$730,559	1.074	1.177	1.126	\$1,039,858
	2/28/19	\$447,654	\$0	\$447,654	1.156	1.132	1.126	\$659,607
	2/28/20	\$352,126	\$0	\$352,126	1.327	1.088	1.126	\$572,448
		\$1,530,339	\$0	\$1,530,339				\$2,271,913
UM BI	2/28/18	\$1,103,426	\$0	\$1,103,426	1.640	1.059	1.126	\$2,157,851
	2/28/19	\$919,000	\$0	\$919,000	2.114	1.046	1.126	\$2,288,182
	2/28/20	\$226,302	\$0	\$226,302	4.584	1.034	1.126	\$1,207,791
		\$2,248,728	\$0	\$2,248,728				\$5,653,824
Statutory UM BI	2/28/18	\$0	\$0	\$0	1.640	1.059	1.126	\$0
	2/28/19	\$0	\$0	\$0	2.114	1.046	1.126	\$0
	2/28/20	\$10,000	\$0	\$10,000	4.584	1.034	1.126	\$53,371
		\$10,000	\$0	\$10,000				\$53,371
UM CSL w Ded	2/28/18	\$590,737	\$0	\$590,737	1.640	1.059	1.126	\$1,155,241
	2/28/19	\$7,000	\$0	\$7,000	2.114	1.046	1.126	\$17,429
	2/28/20	\$225,000	\$0	\$225,000	4.584	1.034	1.126	\$1,200,843
		\$822,737	\$0	\$822,737				\$2,373,513
Comprehensive	2/28/18	\$8,801,525	\$381,726	\$8,419,799	1.000	1.304	1.133	\$12,439,680
	2/28/19	\$9,512,371	\$116,431	\$9,395,940	1.000	1.225	1.133	\$13,040,860
	2/28/20	\$9,646,411	\$469,632	\$9,176,779	1.025	1.150	1.133	\$12,255,806
		\$27,960,307	\$967,789	\$26,992,518				\$37,736,346
Collision	2/28/18	\$10,931,119	\$0	\$10,931,119	0.998	1.144	1.133	\$14,140,055
	2/28/19	\$11,273,891	\$0	\$11,273,891	0.991	1.111	1.133	\$14,063,436
	2/28/20	\$11,803,141	\$0	\$11,803,141	0.889	1.080	1.133	\$12,839,645
		\$34,008,151	\$0	\$34,008,151				\$41,043,136
TOTAL	2/28/18	\$42,056,168	\$381,726	\$41,674,442				\$58,543,339
	2/28/19	\$41,142,282	\$116,431	\$41,025,851				\$58,383,797
	2/28/20	\$36,431,780	\$469,632	\$35,962,148				\$54,139,184
		\$119,630,230	\$967,789	\$118,662,441				\$171,066,320



**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY OF NEW YORK**  
Incurred Loss Development (Non-Catastrophe)

Coverage	Accident Year	(1)	(2)	(5)	(9)	(10)	(11)	(12)
		Case Incurred	Cat Loss & DCC	Non-Cat Limited Incurred	Non-Cat Limited LDF	Total Loss Trend	ULAE Factor	Non-Cat Projected Ultimate Loss & LAE
Bodily Injury	2/28/18	\$5,050,679	\$0	\$5,050,679	1.214	1.059	1.126	\$7,311,438
	2/28/19	\$4,531,584	\$0	\$4,531,584	1.556	1.046	1.126	\$8,304,810
	2/28/20	\$2,203,055	\$0	\$2,203,055	2.910	1.034	1.126	\$7,464,097
		\$11,785,318	\$0	\$11,785,318				\$23,080,345
Property Damage	2/28/18	\$6,125,637	\$0	\$6,125,637	1.001	1.162	1.126	\$8,022,872
	2/28/19	\$6,827,775	\$0	\$6,827,775	1.005	1.122	1.126	\$8,669,150
	2/28/20	\$6,333,976	\$0	\$6,333,976	1.083	1.083	1.126	\$8,365,111
		\$19,287,388	\$0	\$19,287,388				\$25,057,133
Combined Single Limit	2/28/18	\$1,670,074	\$0	\$1,670,074	1.157	1.084	1.126	\$2,358,505
	2/28/19	\$1,327,206	\$0	\$1,327,206	1.407	1.065	1.126	\$2,239,342
	2/28/20	\$1,304,054	\$0	\$1,304,054	2.417	1.046	1.126	\$3,712,294
		\$4,301,334	\$0	\$4,301,334				\$8,310,141
Personal Injury Protection	2/28/18	\$5,236,299	\$0	\$5,236,299	1.074	1.177	1.126	\$7,453,214
	2/28/19	\$4,735,443	\$0	\$4,735,443	1.156	1.132	1.126	\$6,977,555
	2/28/20	\$4,076,537	\$0	\$4,076,537	1.327	1.088	1.126	\$6,627,193
		\$14,048,279	\$0	\$14,048,279				\$21,057,962
OBEL Basic PIP	2/28/18	\$661,709	\$0	\$661,709	1.074	1.177	1.126	\$941,859
	2/28/19	\$447,110	\$0	\$447,110	1.156	1.132	1.126	\$658,805
	2/28/20	\$244,688	\$0	\$244,688	1.327	1.088	1.126	\$397,787
		\$1,353,507	\$0	\$1,353,507				\$1,998,451
Additional PIP	2/28/18	\$656,856	\$0	\$656,856	1.074	1.177	1.126	\$934,952
	2/28/19	\$471,019	\$0	\$471,019	1.156	1.132	1.126	\$694,035
	2/28/20	\$482,244	\$0	\$482,244	1.327	1.088	1.126	\$783,980
		\$1,610,119	\$0	\$1,610,119				\$2,412,967
UM BI	2/28/18	\$1,223,869	\$0	\$1,223,869	1.640	1.059	1.126	\$2,393,388
	2/28/19	\$1,380,877	\$0	\$1,380,877	2.114	1.046	1.126	\$3,438,191
	2/28/20	\$265,500	\$0	\$265,500	4.584	1.034	1.126	\$1,416,994
		\$2,870,246	\$0	\$2,870,246				\$7,248,573
Statutory UM BI	2/28/18	\$0	\$0	\$0	1.640	1.059	1.126	\$0
	2/28/19	\$0	\$0	\$0	2.114	1.046	1.126	\$0
	2/28/20	\$0	\$0	\$0	4.584	1.034	1.126	\$0
		\$0	\$0	\$0				\$0
UM CSL w Ded	2/28/18	\$290,000	\$0	\$290,000	1.640	1.059	1.126	\$567,122
	2/28/19	\$15,135	\$0	\$15,135	2.114	1.046	1.126	\$37,684
	2/28/20	\$580,000	\$0	\$580,000	4.584	1.034	1.126	\$3,095,505
		\$885,135	\$0	\$885,135				\$3,700,311
Comprehensive	2/28/18	\$4,338,442	\$106,231	\$4,232,211	1.000	1.304	1.133	\$6,252,804
	2/28/19	\$4,906,127	\$84,510	\$4,821,617	1.000	1.225	1.133	\$6,692,043
	2/28/20	\$5,512,357	\$162,417	\$5,349,940	1.025	1.150	1.133	\$7,144,973
		\$14,756,926	\$353,158	\$14,403,768				\$20,089,820
Collision	2/28/18	\$7,299,366	\$0	\$7,299,366	0.998	1.144	1.133	\$9,442,165
	2/28/19	\$8,002,633	\$0	\$8,002,633	0.991	1.111	1.133	\$9,982,757
	2/28/20	\$9,102,203	\$0	\$9,102,203	0.889	1.080	1.133	\$9,901,521
		\$24,404,202	\$0	\$24,404,202				\$29,326,443
TOTAL	2/28/18	\$32,552,931	\$106,231	\$32,446,700				\$45,678,319
	2/28/19	\$32,644,909	\$84,510	\$32,560,399				\$47,694,372
	2/28/20	\$30,104,614	\$162,417	\$29,942,197				\$48,909,455
		\$95,302,454	\$353,158	\$94,949,296				\$142,282,146

**NEW YORK PRIVATE PASSENGER AUTO - ENDORSEMENTS**

Incurred Loss Development (Non-Catastrophe)

Coverage	Accident Year	(1)		(2)		(5)		(9)		(10)		(11)		(12)	
		Case Incurred	Loss & DCC	Cat Loss & DCC	Limited Incurred	Loss & DCC	Limited LDF	Non-Cat	Loss Trend	Total	ULAE Factor	Projected Ultimate	Loss & LAE	Non-Cat	
Endorsements	2/28/18	\$1,911,319		\$0	\$1,911,319		1.000		1.219		1.133		\$2,639,774		
	2/28/19	\$2,300,335		\$0	\$2,300,335		1.000		1.165		1.133		\$3,036,316		
	2/28/20	\$3,131,972		\$0	\$3,131,972		1.000		1.114		1.133		\$3,953,056		
		\$7,343,626		\$0	\$7,343,626								\$9,629,146		
TOTAL	2/28/18	\$1,911,319		\$0	\$1,911,319								\$2,639,774		
	2/28/19	\$2,300,335		\$0	\$2,300,335								\$3,036,316		
	2/28/20	\$3,131,972		\$0	\$3,131,972								\$3,953,056		
		\$7,343,626		\$0	\$7,343,626								\$9,629,146		

**NEW YORK PRIVATE PASSENGER AUTO - TOTAL**

Incurred Loss Development (Non-Catastrophe)

Coverage	Accident Year	(1)		(2)		(5)		(9)		(10)		(11)		(12)	
		Case Incurred	Loss & DCC	Cat Loss & DCC	Limited Incurred	Loss & DCC	Limited LDF	Non-Cat	Loss Trend	Total	ULAE Factor	Projected Ultimate	Loss & LAE	Non-Cat	
GRAND TOTAL	2/28/18	\$76,520,418		\$487,957	\$76,032,461								\$106,861,432		
	2/28/19	\$76,087,526		\$200,941	\$75,886,585								\$109,114,485		
	2/28/20	\$69,668,366		\$632,049	\$69,036,317								\$107,001,695		
		\$222,276,310		\$1,320,947	\$220,955,363									\$322,977,612	

**New York Private Passenger Auto: Effective 12-01-2020**  
**Rate Level Indications**

**Column Descriptions for Incurred Loss Development (Non-Catastrophe) Exhibit:**

- 1) **Case Incurred Loss & DCC:** Case incurred accident year losses and defense and cost containment.
- 2) **Cat Loss & DCC:** Accident year incurred losses attributable to a catastrophe.
- 3) **Non-Cat Limited Incurred Loss & DCC:** The catastrophe losses (2) are subtracted from the incurred loss totals (1).
- 4) **Non-Cat Limited LDF:** The loss development factors bring the incurred losses to their ultimate development.
- 5) **Total Loss Trend:** Overall trend to bring losses to current average loss levels and trend (project) to future average loss levels when rates will be in effect.
- 6) **ULAE Factor:** The factor provides a loading to account for Adjusting and Other Expenses.
- 7) **Non-Cat Projected Ultimate Loss & LAE:** Non-Cat incurred loss and defense cost containment (DCC) projected to ultimate, trended to current average loss levels, trended (projected) to future average loss levels when rates will be in effect, and loaded for Adjusting and Other Expenses.

= Non-Cat Limited Incurred Loss & DCC (3) \* Non-Cat Limited LDF (4) \* Total Loss Trend (5) \* ULAE Factor (6)

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY**  
Incurred Loss Development (Catastrophe)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Coverage	Accident Year Ending	Earned Exposures	Cat Load Dollars Per Exposure	Total Cat Dollars	Cat Data As-Of	Effective Date	Next Effective Date	Midpoint of Future Exper Period	Annual Cat Severity Trend	Trend Period	Total Cat Severity Trend	Cat Projected Ultimate Loss & DCC	ULAE Factor	Cat Projected Ultimate Loss & LAE
Bodily Injury	2/28/18	76,449	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	73,698	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	73,469	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		223,616		\$0								\$0		\$0
Property Damage	2/28/18	76,451	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	73,700	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	73,470	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		223,621		\$0								\$0		\$0
Combined Single Limit	2/28/18	13,267	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	11,875	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	10,912	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		36,054		\$0								\$0		\$0
Personal Injury Protection	2/28/18	84,688	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	80,758	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	79,687	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		245,133		\$0								\$0		\$0
OBEL Basic PIP	2/28/18	71,281	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	68,371	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	68,135	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		207,787		\$0								\$0		\$0
Additional PIP	2/28/18	67,074	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	63,947	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	63,429	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		194,450		\$0								\$0		\$0
UM BI	2/28/18	75,968	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	73,158	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	72,805	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		221,931		\$0								\$0		\$0
Statutory UM BI	2/28/18	496	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	559	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	683	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		1,738		\$0								\$0		\$0
UM CSL w Ded	2/28/18	13,251	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/19	11,860	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
	2/28/20	10,895	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	\$0
		36,006		\$0								\$0		\$0
Comprehensive	2/28/18	81,242	\$7.12	\$578,443	6/30/2018	12/1/2020	12/1/2021	12/1/2021	1.078	3.417	1.293	\$747,927	1.133	\$847,401
	2/28/19	77,961	\$7.12	\$555,082	6/30/2018	12/1/2020	12/1/2021	12/1/2021	1.078	3.417	1.293	\$717,721	1.133	\$813,178
	2/28/20	77,228	\$7.12	\$549,863	6/30/2018	12/1/2020	12/1/2021	12/1/2021	1.078	3.417	1.293	\$710,973	1.133	\$805,532
		236,431		\$1,683,388								\$2,176,621		\$2,466,111
Collision	2/28/18	75,214	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	\$0
	2/28/19	72,307	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	\$0
	2/28/20	71,838	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	\$0
		219,359		\$0								\$0		\$0
TOTAL	2/28/18	635,381		\$578,443								\$747,927		\$847,401
	2/28/19	608,194		\$555,082								\$717,721		\$813,178
	2/28/20	602,551		\$549,863								\$710,973		\$805,532
		1,846,126		\$1,683,388								\$2,176,621		\$2,466,111

**NEW YORK PRIVATE PASSENGER AUTO - ERIE INSURANCE COMPANY OF NEW YORK**  
Incurred Loss Development (Catastrophe)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Accident	Year	Earned	Cat Load	Total	Cat Data	Effective	Next	Midpoint	Annual	Trend	Total Cat	Cat Projected	Cat Projected	
Coverage	Ending	Exposures	Dollars Per Exposure	Cat Dollars	As-Of	Date	Effective Date	of Future	Severity	Period	Severity Trend	Ultimate Loss & DCC	Ultimate Loss & LAE	
Bodily Injury	2/28/18	49,386	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	53,384	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	55,573	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		158,343			\$0							\$0	\$0	
Property Damage	2/28/18	49,390	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	53,386	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	55,575	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		158,351			\$0							\$0	\$0	
Combined Single Limit	2/28/18	8,224	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	8,902	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	9,419	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		26,545			\$0							\$0	\$0	
Personal Injury Protection	2/28/18	55,803	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	60,202	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	62,661	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		178,666			\$0							\$0	\$0	
OBEL Basic PIP	2/28/18	51,946	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	56,165	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	58,566	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		166,677			\$0							\$0	\$0	
Additional PIP	2/28/18	47,601	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	51,444	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	53,870	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		152,915			\$0							\$0	\$0	
UM BI	2/28/18	48,851	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	52,851	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	55,071	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		156,773			\$0							\$0	\$0	
Statutory UM BI	2/28/18	586	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	593	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	583	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		1,762			\$0							\$0	\$0	
UM CSL w Ded	2/28/18	8,177	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/19	8,842	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
	2/28/20	9,340	\$0.00	\$0					1.000	0.000	1.000	\$0	1.126	
		26,359			\$0							\$0	\$0	
Comprehensive	2/28/18	48,342	\$7.12	\$344,195	6/30/2018	12/1/2020	12/1/2021	12/1/2021	1.078	3.417	1.293	\$445,044	1.133	\$504,235
	2/28/19	52,935	\$7.12	\$376,897	6/30/2018	12/1/2020	12/1/2021	12/1/2021	1.078	3.417	1.293	\$487,328	1.133	\$552,142
	2/28/20	55,992	\$7.12	\$398,663	6/30/2018	12/1/2020	12/1/2021	12/1/2021	1.078	3.417	1.293	\$515,471	1.133	\$584,029
		157,269		\$1,119,755								\$1,447,843		\$1,640,406
Collision	2/28/18	43,986	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	
	2/28/19	48,327	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	
	2/28/20	51,235	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	
		143,548			\$0							\$0	\$0	
TOTAL	2/28/18	412,292		\$344,195								\$445,044		\$504,235
	2/28/19	447,031		\$376,897								\$487,328		\$552,142
	2/28/20	467,885		\$398,663								\$515,471		\$584,029
		1,327,208		\$1,119,755								\$1,447,843		\$1,640,406

**NEW YORK PRIVATE PASSENGER AUTO - ENDORSEMENTS**

Incurred Loss Development (Catastrophe)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Accident	Year	Earned	Cat Load	Total	Cat Data	Effective	Next	Midpoint	Annual	Total Cat	Cat Projected	ULAE	Cat Projected	
Coverage	Ending	Exposures	Dollars Per Exposure	Cat Dollars	As-Of	Date	Effective	of Future	Cat Severity	Severity Trend	Ultimate	Factor	Ultimate	
							Date	Exper Period	Trend	Trend Period	Loss & DCC		Loss & LAE	
Endorsements	2/28/18	236,518	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	\$0
	2/28/19	247,593	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	\$0
	2/28/20	244,577	\$0.00	\$0					1.000	0.000	1.000	\$0	1.133	\$0
		728,688		\$0								\$0		\$0
<b>TOTAL</b>	2/28/18	236,518		\$0								\$0		\$0
	2/28/19	247,593		\$0								\$0		\$0
	2/28/20	244,577		\$0								\$0		\$0
		728,688		\$0								\$0		\$0

**NEW YORK PRIVATE PASSENGER AUTO - TOTAL**

Incurred Loss Development (Catastrophe)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Accident	Year	Earned	Cat Load	Total	Cat Data	Effective	Next	Midpoint	Annual	Total Cat	Cat Projected	ULAE	Cat Projected
Coverage	Ending	Exposures	Dollars Per Exposure	Cat Dollars	As-Of	Date	Effective	of Future	Cat Severity	Severity Trend	Ultimate	Factor	Ultimate
							Date	Exper Period	Trend	Trend Period	Loss & DCC		Loss & LAE
GRAND TOTAL	2/28/18	1,284,191		\$922,638							\$1,192,971		\$1,351,636
	2/28/19	1,302,818		\$931,979							\$1,205,049		\$1,365,320
	2/28/20	1,315,013		\$948,526							\$1,226,444		\$1,389,561
		3,902,022		\$2,803,143							\$3,624,464		\$4,106,517

**New York Private Passenger Auto: Effective 12-01-2020**  
**Rate Level Indications**

**Column Descriptions for Incurred Loss Development (Catastrophe) Exhibit:**

- 1) **Earned Exposures:** Earned exposures.
- 2) **Cat Load Dollars per Exposure:** Estimated ultimate cat loss per exposure based on historical cat experience load and modeled load.
- 3) **Total Cat Dollars:** Estimated ultimate cat loss.  
  
= Earned Exposures (1) \* Ultimate Cat Loss per Exposure (2)
- 4) **Cat Data As-Of:** Midpoint of the latest year of the cat experience that selected cat load is based on. Date to trend losses to-future from.
- 5) **Effective Date:** Effective date of the rate review.
- 6) **Next Effective Date:** Effective date of next rate review used to determine how long rates will be in effect.
- 7) **Midpoint of Future Experience Period:** Midpoint of the period that rates will be in effect. Date to trend losses to-future to.
- 8) **Annual Cat Severity Trend:** Selected annual trend to bring losses to future average loss levels when rates will be in effect.
- 9) **Trend Period:** Number of years to trend a period's losses to-future average loss levels when rates will be in effect.  
  
= Midpoint of Future Experience Period (8) - Cat Data As-Of (4)
- 10) **Total Cat Severity Trend:** Overall trend to bring a period's losses to future average loss levels when rates will be in effect.  
  
= Selected To-Future Annual Trend (9) ^ To-Future Trend Period (10).
- 11) **Cat Projected Ultimate Loss & DCC:** Ultimate Cat Loss projected (trended) to future average loss levels when rates will be in effect.  
  
= Ultimate Cat Loss (3) \* To-Future Trend (10)
- 12) **ULAE Factor:** The factor provides a loading to account for Adjusting and Other Expenses.
- 13) **Cat Projected Ultimate Loss and LAE:** Ultimate Projected Cat Loss trended (projected) to future average loss levels when rates will be in effect and loaded for Adjusting and Other expenses.  
  
= Ultimate Projected Cat Loss (11) \* ULAE Factor (12)

**EXP-4 (Credibility)**

For coverage indications, the square root method was used with the number claims as the standard of credibility varying by coverage as shown in the table below.

<b>Coverage</b>	<b>Credibility Standard</b>
Bodily Injury	5,300
Property Damage	3,600
Combined Single Limit	24,000
Personal Injury Protection	7,800
OBEL Basic PIP	7,800
Additional PIP	7,800
UM BI	11,000
Statutory UM BI	11,000
UM CSL w Ded	11,000
Comprehensive	4,500
Collision	2,600
Endorsements	8,300

When the experience period loss ratio (EXP-1, pp. 1-3, column 6) is not fully credible, we use a trended permissible loss ratio (column 11) as the complement to our experience. Exhibit EXP-4 shows the development of this trended permissible loss ratio. A trended permissible loss ratio for each coverage is determined by applying a combined trend factor to the permissible loss ratio, projected from one year past the date of the last rate review to one year past the proposed effective date.

For loss trends, the square root method was employed, with 10,623 claims as the standard of credibility. PCI trends were used in the liability and collision coverage trend selections.

For EICNY marital/age/gender factor analysis in section EXP-6, the square root method was used with 5,000 exposures as the standard for full credibility.

For EIC territorial rate development, the standard for full credibility is 160 claims, which allows for the expected number of claims to be within +/-10% of expected about 80% of the time. The square root method is used to determine credibility. Where a territory's ERIE loss experience (EXP-5 column 4) is not fully credible, we use average competitor rate relativities (column 6) as a complement to ERIE's territorial rate relativity. Average competitor rate relativities are weighted averages, as described in section CMP.



## New York Private Passenger Auto Development of Trended Permissible Loss Ratio

### Erie Insurance Company

Coverage	Permissible	Selected	Selected	Combined	Trend	Trended
	Loss Ratio	Loss Trend Factor	Premium Trend Factor	Trend Factor		Permissible Loss Ratio
Bodily Injury	74.4%	1.015	0.984	1.032	1.000	76.7%
Property Damage	74.4%	1.036	0.990	1.046	1.000	77.9%
Combined Single Limit	74.4%	1.020	0.977	1.044	1.000	77.7%
Personal Injury Protection	74.4%	1.038	0.991	1.047	1.000	77.9%
OBEL Basic PIP	74.4%	1.038	0.991	1.047	1.000	77.9%
Additional PIP	74.4%	1.038	1.008	1.030	1.000	76.6%
UM BI	74.4%	1.015	1.000	1.015	1.000	75.5%
Statutory UM BI	74.4%	1.015	1.000	1.015	1.000	75.5%
UM CSL w Ded	74.4%	1.015	0.995	1.020	1.000	75.9%
Comprehensive	76.0%	1.064	1.033	1.030	1.000	78.3%
Collision	76.0%	1.035	1.039	0.996	1.000	75.7%

### Erie Insurance Company of New York - Rate Protect

Coverage	Permissible	Selected	Selected	Combined	Trend	Trended
	Loss Ratio	Loss Trend Factor	Premium Trend Factor	Trend Factor		Permissible Loss Ratio
Bodily Injury	74.4%	1.015	0.984	1.032	1.000	76.7%
Property Damage	74.4%	1.036	0.990	1.046	1.000	77.9%
Combined Single Limit	74.4%	1.020	0.977	1.044	1.000	77.7%
Personal Injury Protection	74.4%	1.038	0.991	1.047	1.000	77.9%
OBEL Basic PIP	74.4%	1.038	0.991	1.047	1.000	77.9%
Additional PIP	74.4%	1.038	1.008	1.030	1.000	76.6%
UM BI	74.4%	1.015	1.000	1.015	1.000	75.5%
Statutory UM BI	74.4%	1.015	1.000	1.015	1.000	75.5%
UM CSL w Ded	74.4%	1.015	0.995	1.020	1.000	75.9%
Comprehensive	76.0%	1.064	1.033	1.030	1.000	78.3%
Collision	76.0%	1.035	1.039	0.996	1.000	75.7%

### Erie Insurance Group

Endorsements	76.0%	1.049	1.000	1.049	1.000	79.7%
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**EXP-5 (Class & Territory Indications)**

**Base rates**

The derivation of the indicated and selected EIC base rate changes by territory are found on pages 2 to 12. A description of this derivation is detailed on page 1.

The EICNY base rates were selected to achieve a revenue neutral change by coverage.

**NEW YORK PRIVATE PASSENGER AUTO**  
**Explanation of Territory Factor Development**

<b><u>Column</u></b>	<b><u>Explanation</u></b>
(1)	ERIE rating territory number
(2)	Territory loss ratio divided by the statewide average loss ratio Loss ratio = Three-year unadjusted losses / three-year earned premium at current rate level (Basic Limits losses and premiums are used for liability; all deductibles are used for physical damage.)
(3)	Leveled loss ratio index = [ (2) x (1.00 - fixed expense ratio) ] + fixed expense ratio
(4)	Square root of [ number of claims / 160 claims ]
(5)	ERIE's Base Rate Relativity = ERIE's current base rate / average statewide base rate
(6)	Competitor's Base Rate Relativity = Competitor base rate / average competitor base rate
(7)	Competitor's Base Rate Relativity / ERIE's Base Rate Relativity = (6) / (5)
(8)	Credibility weighted index
(9)	Credibility weighted index adjusted for off-balance (8) / statewide average (8)
(10)	$\frac{\text{coverage group shrink} - 1.00}{\text{maximum of (9) - 1.00}} \times [ (9) - 1.00 ] + 1.00$
(11)	Adjusts (10) for statewide overall change
(12)	Caps (11) at the selected maximum and minimum
(13)	Relative impact of other changes by territory
(14)	Capped and shrunk indicated territory factor change (12) / (13)
(15)	Present Base Rate
(16)	Proposed Base Rate = (15) x (14)
(17)	Base Rate Change = (16) / (15) - 1.00
(18)	Average overall territory change, including impacts of other changes = [ (17) + 1.00 ] x (13) - 1.00

**NEW YORK PRIVATE PASSENGER AUTO**

**EIC Base Rates By Territory Changes - BI**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Levelled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
1	0.619	0.637	0.237	0.784	0.909	1.159	1.035	1.013	1.004	1.009	1.009	1.003	1.006	167	168	0.6%	0.9%
2	1.084	1.080	0.553	0.751	0.873	1.162	1.116	1.093	1.032	1.037	1.037	1.008	1.029	160	165	3.1%	4.0%
4	0.861	0.868	0.250	1.301	1.195	0.919	0.906	0.887	0.961	0.966	0.966	1.002	0.964	277	267	-3.6%	-3.4%
5	1.349	1.332	0.379	1.653	1.302	0.788	0.994	0.973	0.991	0.996	0.996	1.000	0.996	352	351	-0.3%	-0.3%
6	2.370	2.304	0.411	1.794	1.540	0.858	1.452	1.421	1.144	1.150	1.150	1.012	1.136	382	434	13.6%	15.0%
7	2.436	2.367	0.296	1.507	1.270	0.842	1.293	1.266	1.091	1.096	1.096	0.993	1.104	321	354	10.3%	9.5%
10	1.691	1.658	0.158	0.930	0.955	1.027	1.127	1.103	1.035	1.040	1.040	1.007	1.033	198	204	3.0%	3.8%
11	0.829	0.837	0.177	0.944	0.956	1.013	0.982	0.961	0.987	0.992	0.992	0.997	0.995	201	200	-0.5%	-0.8%
12	0.888	0.894	0.468	0.991	0.875	0.883	0.888	0.869	0.955	0.960	0.960	0.996	0.964	211	203	-3.8%	-4.2%
13	1.278	1.265	0.250	0.812	0.854	1.051	1.105	1.081	1.028	1.033	1.033	1.002	1.031	173	178	2.9%	3.1%
14	1.227	1.216	0.285	0.935	0.865	0.926	1.008	0.987	0.996	1.001	1.001	1.004	0.997	199	198	-0.5%	-0.1%
15	1.576	1.549	0.112	0.822	0.883	1.075	1.128	1.104	1.035	1.040	1.040	1.003	1.037	175	181	3.4%	3.7%
16	0.594	0.613	0.112	0.812	0.830	1.022	0.976	0.956	0.985	0.990	0.990	0.997	0.993	173	172	-0.6%	-0.9%
17	0.936	0.939	0.224	0.883	0.870	0.985	0.975	0.954	0.984	0.989	0.989	0.998	0.991	188	186	-1.1%	-1.3%
18	0.368	0.399	0.194	0.841	0.864	1.027	0.906	0.886	0.961	0.966	0.966	0.992	0.974	179	174	-2.8%	-3.6%
19	0.962	0.964	0.158	0.892	0.918	1.028	1.018	0.996	0.999	1.004	1.004	1.002	1.002	190	190	0.0%	0.2%
20	0.667	0.683	0.137	0.972	0.882	0.907	0.877	0.858	0.951	0.956	0.956	0.996	0.960	207	199	-3.9%	-4.2%
21	0.736	0.749	0.209	0.963	0.937	0.973	0.926	0.906	0.968	0.973	0.973	1.004	0.969	205	199	-2.9%	-2.5%
23	0.224	0.261	0.079	0.883	0.930	1.053	0.990	0.969	0.989	0.994	0.994	1.020	0.975	188	183	-2.7%	-0.7%
25	0.092	0.135	0.112	0.888	0.916	1.032	0.931	0.911	0.970	0.975	0.975	1.004	0.971	189	184	-2.6%	-2.3%
26	1.304	1.289	0.224	1.071	0.976	0.912	0.996	0.975	0.991	0.996	0.996	1.005	0.991	228	226	-0.9%	-0.4%
27	1.367	1.350	0.112	0.958	0.941	0.982	1.023	1.001	1.000	1.005	1.005	0.993	1.012	204	206	1.0%	0.3%
28	1.028	1.027	0.137	0.982	1.001	1.020	1.021	0.999	1.000	1.005	1.005	0.997	1.008	209	211	1.0%	0.7%
29	1.790	1.752	0.137	0.996	0.956	0.960	1.069	1.046	1.016	1.021	1.021	1.022	0.999	212	212	0.0%	2.2%
30	0.639	0.656	0.079	0.939	0.928	0.988	0.961	0.941	0.980	0.985	0.985	0.977	1.008	200	202	1.0%	-1.3%
32	0.344	0.376	0.158	0.949	0.928	0.979	0.883	0.865	0.954	0.959	0.959	0.988	0.971	202	196	-3.0%	-4.1%
33	1.053	1.051	0.079	0.958	0.950	0.992	0.996	0.975	0.991	0.996	0.996	0.987	1.009	204	206	1.0%	-0.3%
34	1.887	1.844	0.177	0.888	0.905	1.020	1.166	1.141	1.048	1.053	1.053	1.016	1.036	189	196	3.7%	5.4%
35	0.819	0.827	0.209	1.028	1.053	1.024	0.982	0.961	0.987	0.992	0.992	0.991	1.001	219	219	0.0%	-0.9%
36	0.436	0.463	0.158	0.944	0.975	1.033	0.942	0.922	0.973	0.978	0.978	0.990	0.988	201	199	-1.0%	-2.0%
37	0.092	0.136	0.079	0.897	0.942	1.050	0.978	0.957	0.985	0.990	0.990	0.996	0.994	191	190	-0.5%	-0.9%
38	1.348	1.332	0.274	1.024	0.993	0.970	1.069	1.046	1.016	1.021	1.021	0.989	1.032	218	225	3.2%	2.1%
39	1.179	1.171	0.112	1.080	1.017	0.942	0.967	0.947	0.982	0.987	0.987	0.986	1.001	230	230	0.0%	-1.4%
41	0.911	0.916	0.209	0.850	0.903	1.062	1.032	1.010	1.003	1.008	1.008	0.998	1.010	181	183	1.1%	0.9%
42	0.870	0.876	0.137	0.812	0.876	1.078	1.050	1.028	1.009	1.014	1.014	1.005	1.009	173	175	1.2%	1.7%
43	2.013	1.965	0.137	1.503	1.496	0.995	1.128	1.104	1.036	1.041	1.041	1.002	1.039	320	332	3.8%	4.0%
45	0.000	0.048	0.000	1.254	1.325	1.057	1.057	1.034	1.012	1.017	1.017	0.948	1.073	267	286	7.1%	1.5%
47	0.820	0.828	0.112	1.254	1.361	1.086	1.057	1.034	1.012	1.017	1.017	0.990	1.027	267	274	2.6%	1.6%
49	0.332	0.364	0.079	1.536	1.477	0.962	0.915	0.895	0.964	0.969	0.969	0.996	0.973	327	318	-2.8%	-3.1%
51	0.000	0.048	0.000	1.550	1.403	0.906	0.906	0.886	0.961	0.966	0.966	0.960	1.006	330	332	0.6%	-3.4%
52	0.453	0.479	0.112	1.606	1.705	1.062	0.997	0.975	0.992	0.997	0.997	0.973	1.000	342	342	0.0%	-2.7%
53	3.635	3.508	0.194	2.301	2.633	1.144	1.602	1.568	1.194	1.200	1.150	0.956	1.203	490	589	20.2%	14.9%
54	0.689	0.704	0.079	1.564	1.649	1.054	1.027	1.005	1.002	1.007	1.007	0.951	1.059	333	353	6.0%	0.8%
55	3.127	3.025	0.262	1.893	1.725	0.912	1.466	1.434	1.148	1.154	1.150	0.982	1.171	403	472	17.1%	15.0%
56	0.587	0.607	0.079	3.907	4.156	1.064	1.027	1.006	1.002	1.007	1.007	0.979	1.029	832	856	2.9%	0.7%
57	0.000	0.048	0.000	4.856	4.896	1.008	1.008	0.987	0.995	1.000	1.000	0.975	1.026	1,034	1,061	2.6%	0.0%
58	0.000	0.048	0.000	3.010	3.160	1.050	1.050	1.027	1.009	1.014	1.014	0.925	1.096	641	703	9.7%	1.4%

**NEW YORK PRIVATE PASSENGER AUTO**

**EIC Base Rates By Territory Changes - BI**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Leveled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Relativity as Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
60	0.270	0.305	0.112	3.522	2.806	0.797	0.742	0.726	0.906	0.911	0.911	0.972	0.937	750	703	-6.3%	-8.9%
61	0.000	0.048	0.000	2.611	2.330	0.892	0.892	0.873	0.957	0.962	0.962	0.933	1.031	556	573	3.1%	-3.8%
62	0.448	0.475	0.079	2.311	2.100	0.909	0.875	0.856	0.951	0.956	0.956	0.886	1.079	492	531	7.9%	-4.4%
63	0.000	0.048	0.000	3.489	3.589	1.028	1.028	1.007	1.002	1.007	1.007	0.935	1.077	743	800	7.7%	0.7%
64	1.513	1.489	0.158	3.921	3.679	0.938	1.025	1.003	1.001	1.006	1.006	0.972	1.035	835	864	3.5%	0.6%
65	0.252	0.287	0.079	2.381	2.223	0.934	0.882	0.864	0.953	0.958	0.958	0.998	0.960	507	487	-3.9%	-4.1%
66	4.230	4.075	0.177	1.987	1.908	0.960	1.511	1.479	1.164	1.170	1.150	1.006	1.143	423	484	14.4%	15.1%
67	0.000	0.048	0.000	4.283	5.190	1.212	1.212	1.186	1.063	1.068	1.068	0.974	1.097	912	1,000	9.6%	6.8%
68	1.143	1.137	0.079	5.579	4.823	0.865	0.886	0.867	0.955	0.960	0.960	0.969	0.991	1,188	1,177	-0.9%	-4.0%
69	0.000	0.048	0.000	2.771	2.627	0.948	0.948	0.928	0.975	0.980	0.980	0.974	1.006	590	594	0.7%	-1.9%
70	2.928	2.836	0.158	1.085	1.162	1.071	1.350	1.321	1.110	1.116	1.116	0.995	1.122	231	259	12.1%	11.6%
71	0.667	0.683	0.262	1.155	1.110	0.961	0.888	0.869	0.955	0.960	0.960	1.013	0.948	246	233	-5.3%	-4.1%
72	0.402	0.430	0.177	0.770	0.829	1.076	0.962	0.942	0.980	0.985	0.985	0.997	0.988	164	162	-1.2%	-1.5%
73	0.679	0.695	0.262	0.859	0.878	1.021	0.936	0.916	0.971	0.976	0.976	1.014	0.963	183	176	-3.8%	-2.5%
74	1.810	1.771	0.224	1.296	1.298	1.001	1.173	1.148	1.051	1.056	1.056	0.987	1.070	276	295	6.9%	5.5%
75	1.902	1.859	0.209	1.118	1.094	0.979	1.163	1.138	1.047	1.052	1.052	0.989	1.064	238	253	6.3%	5.1%
SW	1.000	1.000	1.000											246	249	0.7%	0.4%

**NEW YORK PRIVATE PASSENGER AUTO**

**EIC Base Rates By Territory Changes - PD**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Levelled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
1	0.832	0.840	1.000	0.803	0.906	1.129	0.840	0.835	0.931	0.945	0.945	1.011	0.935	267	250	-6.4%	-5.3%
2	1.022	1.021	1.000	0.697	0.842	1.208	1.021	1.015	1.006	1.021	1.021	1.014	1.007	232	234	0.9%	2.3%
4	0.933	0.937	1.000	1.115	1.201	1.077	0.937	0.931	0.971	0.986	0.986	1.019	0.968	371	359	-3.2%	-1.4%
5	0.885	0.891	1.000	1.476	1.333	0.903	0.891	0.886	0.952	0.966	0.966	1.021	0.946	491	465	-5.3%	-3.3%
6	1.185	1.176	1.000	1.548	1.467	0.948	1.176	1.169	1.070	1.086	1.086	1.020	1.065	515	548	6.4%	8.5%
7	1.098	1.093	0.822	1.368	1.260	0.921	1.062	1.056	1.023	1.038	1.038	1.008	1.030	455	469	3.1%	3.9%
10	1.667	1.635	0.512	0.986	0.966	0.979	1.315	1.307	1.128	1.145	1.120	1.010	1.109	328	364	11.0%	12.1%
11	0.834	0.842	0.783	0.986	0.967	0.981	0.872	0.867	0.945	0.959	0.959	1.007	0.952	328	312	-4.9%	-4.2%
12	1.067	1.064	1.000	1.323	1.052	0.796	1.064	1.058	1.024	1.039	1.039	1.016	1.023	440	450	2.3%	3.9%
13	0.731	0.744	1.000	0.974	0.950	0.976	0.744	0.739	0.892	0.905	0.905	1.016	0.891	324	289	-10.8%	-9.4%
14	1.067	1.064	1.000	0.839	0.872	1.039	1.064	1.058	1.024	1.039	1.039	1.013	1.026	279	286	2.5%	3.8%
15	0.996	0.996	0.461	0.911	0.949	1.042	1.021	1.015	1.006	1.021	1.021	1.013	1.008	303	305	0.7%	2.0%
16	1.119	1.113	0.891	0.682	0.778	1.141	1.116	1.109	1.045	1.061	1.061	1.011	1.049	227	238	4.8%	6.0%
17	1.089	1.084	1.000	0.890	0.835	0.939	1.084	1.077	1.032	1.047	1.047	1.012	1.035	296	306	3.4%	4.6%
18	1.023	1.022	1.000	0.815	0.851	1.045	1.022	1.016	1.007	1.022	1.022	1.005	1.017	271	276	1.8%	2.4%
19	0.904	0.908	0.597	1.070	0.972	0.908	0.908	0.903	0.960	0.974	0.974	1.011	0.963	356	343	-3.7%	-2.6%
20	1.036	1.035	0.694	1.046	0.978	0.935	1.004	0.998	0.999	1.014	1.014	1.016	0.998	348	347	-0.3%	1.3%
21	1.021	1.020	1.000	1.187	1.085	0.914	1.020	1.014	1.006	1.021	1.021	1.023	0.998	395	394	-0.3%	2.0%
23	0.870	0.876	0.642	0.827	1.017	1.230	1.003	0.997	0.999	1.014	1.014	1.029	0.985	275	271	-1.5%	1.4%
25	0.758	0.770	0.647	0.887	0.953	1.074	0.877	0.872	0.947	0.961	0.961	1.013	0.949	295	280	-5.1%	-3.9%
26	1.148	1.141	1.000	1.175	1.060	0.902	1.141	1.134	1.056	1.072	1.072	1.020	1.051	391	411	5.1%	7.2%
27	1.045	1.043	0.296	0.878	0.896	1.020	1.027	1.021	1.009	1.024	1.024	1.013	1.011	292	295	1.0%	2.3%
28	0.539	0.562	0.454	0.986	0.981	0.995	0.798	0.793	0.914	0.928	0.928	1.012	0.917	328	301	-8.2%	-7.1%
29	1.621	1.591	0.524	1.067	0.992	0.929	1.276	1.269	1.112	1.129	1.120	1.031	1.086	355	386	8.7%	12.1%
30	0.918	0.921	0.494	0.950	0.974	1.025	0.974	0.968	0.987	1.002	1.002	0.992	1.010	316	319	0.9%	0.1%
32	1.180	1.171	0.955	1.058	1.018	0.962	1.162	1.155	1.064	1.080	1.080	1.009	1.070	352	377	7.1%	8.1%
33	1.356	1.339	0.694	1.061	1.083	1.021	1.241	1.234	1.097	1.113	1.113	1.014	1.098	353	387	9.6%	11.2%
34	1.541	1.515	0.652	0.977	0.956	0.978	1.328	1.320	1.133	1.150	1.120	1.022	1.096	325	356	9.5%	11.9%
35	1.271	1.258	0.952	0.830	0.914	1.101	1.250	1.243	1.101	1.118	1.118	0.995	1.124	276	310	12.3%	11.8%
36	0.970	0.972	0.955	1.244	1.095	0.880	0.968	0.962	0.984	0.999	0.999	1.007	0.992	414	411	-0.7%	0.0%
37	1.053	1.050	0.771	1.214	1.041	0.857	1.006	1.000	1.000	1.015	1.015	1.009	1.006	404	406	0.5%	1.4%
38	1.059	1.056	1.000	1.223	1.138	0.930	1.056	1.050	1.021	1.036	1.036	1.012	1.024	407	417	2.5%	3.7%
39	0.619	0.637	0.387	1.100	1.011	0.919	0.810	0.805	0.919	0.933	0.933	0.999	0.934	366	342	-6.6%	-6.7%
41	0.963	0.964	0.929	0.869	0.942	1.084	0.973	0.967	0.986	1.001	1.001	1.014	0.987	289	285	-1.4%	0.0%
42	1.246	1.234	0.637	0.815	0.849	1.042	1.165	1.157	1.065	1.081	1.081	1.011	1.069	271	290	7.0%	8.2%
43	1.290	1.276	0.506	1.196	1.211	1.012	1.146	1.139	1.058	1.074	1.074	1.004	1.070	398	426	7.0%	7.5%
45	0.305	0.338	0.137	1.202	1.085	0.902	0.825	0.820	0.925	0.939	0.939	0.985	0.953	400	381	-4.8%	-6.2%
47	0.293	0.326	0.250	1.229	1.278	1.039	0.861	0.856	0.940	0.954	0.954	0.992	0.962	409	393	-3.9%	-4.7%
49	1.043	1.041	0.597	1.365	1.314	0.963	1.010	1.003	1.001	1.016	1.016	1.017	0.999	454	454	0.0%	1.7%
51	1.142	1.135	0.194	1.515	1.353	0.893	0.940	0.934	0.973	0.988	0.988	0.989	0.999	504	503	-0.2%	-1.3%
52	0.821	0.829	0.440	1.422	1.523	1.071	0.965	0.959	0.983	0.998	0.998	1.001	0.980	473	464	-1.9%	-1.8%
53	1.469	1.447	0.461	1.740	2.025	1.164	1.294	1.286	1.119	1.136	1.120	0.983	1.139	579	660	14.0%	12.1%
54	0.601	0.620	0.371	1.587	1.508	0.950	0.828	0.823	0.926	0.940	0.940	0.984	0.955	528	504	-4.5%	-6.1%
55	0.838	0.846	0.559	1.777	1.559	0.878	0.860	0.855	0.940	0.954	0.954	1.005	0.949	591	561	-5.1%	-4.6%
56	0.979	0.980	0.224	1.942	2.627	1.353	1.269	1.262	1.109	1.126	1.120	0.993	1.128	646	729	12.8%	12.1%
57	0.927	0.931	0.158	2.200	2.717	1.235	1.187	1.180	1.075	1.091	1.091	0.996	1.095	732	802	9.6%	9.1%
58	0.657	0.674	0.237	1.509	1.975	1.309	1.158	1.151	1.063	1.079	1.079	0.963	1.120	502	562	12.0%	7.8%

**NEW YORK PRIVATE PASSENGER AUTO**

**EIC Base Rates By Territory Changes - PD**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Leveled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Relativity as Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
60	0.982	0.983	0.326	2.258	2.132	0.944	0.957	0.951	0.980	0.995	0.995	1.002	0.993	751	746	-0.7%	-0.5%
61	1.578	1.550	0.262	1.942	1.900	0.979	1.128	1.121	1.050	1.066	1.066	0.982	1.086	646	701	8.5%	6.6%
62	0.857	0.864	0.262	2.056	1.813	0.882	0.877	0.872	0.947	0.961	0.961	0.947	1.015	684	694	1.5%	-3.9%
63	0.000	0.048	0.000	2.056	2.335	1.136	1.136	1.129	1.053	1.069	1.069	0.981	1.090	684	745	8.9%	6.8%
64	1.432	1.411	0.418	2.005	2.318	1.156	1.263	1.255	1.106	1.123	1.120	0.997	1.123	667	749	12.3%	12.0%
65	0.667	0.683	0.345	1.852	1.777	0.960	0.865	0.859	0.942	0.956	0.956	1.015	0.942	616	580	-5.8%	-4.4%
66	0.568	0.589	0.237	1.569	1.495	0.953	0.866	0.861	0.942	0.956	0.956	1.026	0.932	522	486	-6.9%	-4.5%
67	1.072	1.069	0.194	2.276	2.846	1.251	1.215	1.208	1.086	1.102	1.102	0.986	1.118	757	846	11.8%	10.2%
68	0.031	0.078	0.079	2.456	2.794	1.138	1.054	1.047	1.020	1.035	1.035	0.996	1.039	817	849	3.9%	3.5%
69	0.219	0.256	0.079	1.981	1.981	1.000	0.941	0.936	0.973	0.988	0.988	0.992	0.996	659	656	-0.5%	-1.3%
70	1.141	1.134	0.387	0.944	1.128	1.196	1.172	1.165	1.068	1.084	1.084	1.007	1.076	314	338	7.6%	8.4%
71	0.902	0.907	0.978	1.076	1.107	1.028	0.910	0.904	0.960	0.974	0.974	1.027	0.948	358	340	-5.0%	-2.5%
72	0.946	0.949	1.000	0.800	0.811	1.014	0.949	0.943	0.976	0.991	0.991	1.005	0.986	266	262	-1.5%	-1.0%
73	1.011	1.011	1.000	0.920	0.869	0.944	1.011	1.005	1.002	1.017	1.017	1.021	0.996	306	305	-0.3%	1.8%
74	0.885	0.890	0.647	1.154	1.164	1.008	0.932	0.926	0.969	0.984	0.984	1.001	0.983	384	377	-1.8%	-1.7%
75	0.762	0.774	0.548	1.100	1.024	0.931	0.845	0.840	0.933	0.947	0.947	0.993	0.954	366	349	-4.6%	-5.3%
SW	1.000	1.000	1.000											360	361	0.2%	1.5%

**NEW YORK PRIVATE PASSENGER AUTO  
EIC Base Rates By Territory Changes - CSL**

Zone	Present CSL Base Rate	Proposed BI Base Rate	Proposed 500/500 BI Base Rate	Proposed PD Base Rate	Proposed 500 PD Base Rate	Proposed 500/500/500 BI/PD Rate	Proposed 500 CSL Rate	Proposed CSL Base Rate	Distributi on Adj	Base Rate Change	Territory & Distribution Adj Impact
1	517	168	306	250	298	604	712	502	1.000	-2.9%	-2.9%
2	471	165	301	234	278	579	683	482	1.000	2.3%	2.3%
4	787	267	487	359	427	914	1,077	760	0.990	-3.4%	-4.4%
5	1,018	351	640	465	553	1,194	1,407	992	0.970	-2.6%	-5.5%
6	1,086	434	792	548	652	1,444	1,701	1,200	0.960	10.5%	6.1%
7	937	354	646	469	558	1,204	1,419	1,001	0.990	6.8%	5.8%
10	624	204	372	364	433	805	949	669	1.000	7.2%	7.2%
11	629	200	365	312	371	736	867	611	0.990	-2.9%	-3.8%
12	755	203	370	450	536	906	1,067	752	0.980	-0.4%	-2.4%
13	582	178	325	289	344	669	788	556	0.980	-4.5%	-6.4%
14	577	198	361	286	340	701	827	583	0.980	1.0%	-1.0%
15	564	181	330	305	363	693	817	576	0.980	2.1%	0.1%
16	486	172	314	238	283	597	703	496	0.960	2.1%	-2.0%
17	579	186	339	306	364	703	829	585	0.990	1.0%	0.0%
18	539	174	317	276	328	646	761	537	0.980	-0.4%	-2.4%
19	640	190	347	343	408	755	889	627	1.000	-2.0%	-2.0%
20	657	199	363	347	413	776	914	645	0.910	-1.8%	-10.7%
21	702	199	363	394	469	832	980	691	0.980	-1.6%	-3.5%
23	557	183	334	271	322	656	773	545	0.990	-2.2%	-3.1%
25	579	184	336	280	333	669	788	556	0.990	-4.0%	-4.9%
26	733	226	412	411	489	901	1,062	749	0.990	2.2%	1.2%
27	599	206	376	295	351	727	856	604	0.980	0.8%	-1.2%
28	641	211	385	301	358	743	876	618	0.980	-3.6%	-5.5%
29	673	212	387	386	459	846	997	703	1.020	4.5%	6.5%
30	615	202	368	319	380	748	882	622	1.000	1.1%	1.1%
32	655	196	358	377	449	806	950	670	0.960	2.3%	-1.8%
33	659	206	376	387	461	836	985	695	0.960	5.5%	1.2%
34	608	196	358	356	424	781	921	650	0.990	6.9%	5.8%
35	605	219	399	310	369	768	905	638	0.990	5.5%	4.4%
36	714	199	363	411	489	852	1,004	708	0.970	-0.8%	-3.8%
37	689	190	347	406	483	830	978	690	0.980	0.1%	-1.9%
38	732	225	410	417	496	907	1,068	753	0.950	2.9%	-2.3%
39	711	230	420	342	407	827	974	687	0.970	-3.4%	-6.3%
41	561	183	334	285	339	673	793	559	0.970	-0.4%	-3.3%
42	530	175	319	290	345	664	783	552	0.930	4.2%	-3.1%
43	879	332	606	426	507	1,113	1,311	925	1.050	5.2%	10.5%
45	800	286	522	381	453	975	1,149	810	1.070	1.3%	8.3%
47	809	274	500	393	468	967	1,140	804	0.930	-0.6%	-7.6%
49	944	318	580	454	540	1,120	1,320	931	1.030	-1.4%	1.6%
51	998	332	606	503	599	1,204	1,419	1,001	0.880	0.3%	-11.7%
52	986	342	624	464	552	1,176	1,386	977	0.970	-0.9%	-3.9%
53	1,315	589	1,074	660	785	1,860	2,192	1,546	1.050	17.6%	23.4%
54	1,028	353	644	504	600	1,244	1,465	1,033	0.940	0.5%	-5.5%
55	1,195	472	861	561	668	1,529	1,801	1,270	0.880	6.3%	-6.5%
56	1,891	856	1,561	729	868	2,429	2,862	2,018	0.960	6.7%	2.4%
57	2,278	1,061	1,935	802	954	2,890	3,405	2,401	1.000	5.4%	5.4%
58	1,460	703	1,282	562	669	1,951	2,299	1,621	0.860	11.0%	-4.5%
60	1,872	703	1,282	746	888	2,170	2,557	1,803	1.070	-3.7%	3.1%
61	1,477	573	1,045	701	834	1,879	2,215	1,562	1.040	5.8%	10.0%
62	1,420	531	969	694	826	1,794	2,115	1,492	0.940	5.1%	-1.2%
63	1,795	800	1,459	745	887	2,346	2,764	1,949	1.000	8.6%	8.6%
64	1,915	864	1,576	749	891	2,467	2,907	2,050	0.930	7.0%	-0.4%
65	1,378	487	888	580	690	1,578	1,860	1,312	0.900	-4.8%	-14.3%
66	1,156	484	883	486	578	1,461	1,722	1,214	0.930	5.0%	-2.3%
67	2,121	1,000	1,824	846	1,007	2,831	3,336	2,353	1.000	10.9%	10.9%
68	2,594	1,177	2,147	849	1,010	3,157	3,720	2,623	1.080	1.1%	9.2%
69	1,542	594	1,083	656	781	1,864	2,197	1,549	1.000	0.5%	0.5%
70	660	259	472	338	402	875	1,031	727	0.980	10.2%	7.9%
71	726	233	425	340	405	830	978	690	1.010	-5.0%	-4.0%
72	512	162	295	262	312	607	716	505	0.940	-1.4%	-7.3%
73	580	176	321	305	363	684	806	568	0.990	-2.1%	-3.0%
74	799	295	538	377	449	987	1,163	820	0.970	2.6%	-0.5%
75	723	253	461	349	415	877	1,033	728	0.980	0.7%	-1.3%
SW										0.0%	-1.6%



NEW YORK PRIVATE PASSENGER AUTO

EIC Base Rates By Territory Changes - PIP

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Levelled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
1	0.805	0.815	0.887	0.836	0.901	1.077	0.845	0.858	0.937	0.937	0.937	1.017	0.921	239	220	-7.9%	-6.4%
2	0.909	0.913	1.000	0.791	0.926	1.170	0.913	0.928	0.968	0.968	0.968	1.020	0.910	226	206	-8.8%	-7.0%
4	1.049	1.046	0.802	1.165	1.208	1.037	1.044	1.061	1.027	1.027	1.027	1.037	0.990	333	330	-0.9%	2.8%
5	1.284	1.270	0.802	1.368	1.310	0.958	1.208	1.228	1.100	1.100	1.100	1.067	1.031	391	403	3.1%	10.0%
6	1.485	1.461	0.775	1.932	1.804	0.934	1.342	1.364	1.160	1.160	1.160	1.067	1.087	552	600	8.7%	16.0%
7	1.620	1.590	0.536	1.529	1.406	0.919	1.279	1.300	1.132	1.132	1.132	1.051	1.077	437	471	7.8%	13.3%
10	0.765	0.777	0.371	0.987	0.958	0.971	0.899	0.914	0.962	0.962	0.962	1.012	0.951	282	268	-5.0%	-3.8%
11	0.725	0.738	0.447	0.899	0.977	1.086	0.931	0.946	0.976	0.976	0.976	1.024	0.953	257	245	-4.7%	-2.4%
12	1.297	1.283	1.000	0.899	0.890	0.990	1.283	1.304	1.134	1.134	1.134	1.057	1.073	257	276	7.4%	13.5%
13	0.947	0.950	0.798	0.812	0.832	1.025	0.965	0.981	0.991	0.991	0.991	1.028	0.964	232	224	-3.4%	-0.7%
14	1.114	1.109	0.733	0.955	0.881	0.922	1.059	1.076	1.034	1.034	1.034	1.024	1.010	273	276	1.1%	3.5%
15	1.323	1.308	0.335	1.032	0.882	0.855	1.007	1.023	1.010	1.010	1.010	1.038	0.973	295	287	-2.7%	1.0%
16	0.544	0.566	0.387	0.857	0.856	0.998	0.831	0.844	0.931	0.931	0.931	1.028	0.906	245	222	-9.4%	-6.9%
17	0.827	0.835	0.548	0.910	0.929	1.021	0.919	0.934	0.971	0.971	0.971	1.053	0.922	260	240	-7.7%	-2.8%
18	0.870	0.876	0.929	0.794	0.856	1.078	0.890	0.905	0.958	0.958	0.958	1.027	0.933	227	212	-6.6%	-4.1%
19	0.124	0.166	0.296	0.969	0.864	0.892	0.677	0.688	0.862	0.862	0.862	1.029	0.838	277	232	-16.2%	-13.8%
20	1.456	1.434	0.237	0.924	0.849	0.919	1.041	1.058	1.025	1.025	1.025	1.033	0.992	264	262	-0.8%	2.5%
21	0.551	0.573	0.652	1.025	0.929	0.907	0.689	0.700	0.868	0.868	0.868	1.056	0.822	293	241	-17.7%	-13.1%
23	1.358	1.341	0.371	0.938	0.868	0.926	1.080	1.097	1.043	1.043	1.043	1.036	1.007	268	270	0.7%	4.4%
25	0.326	0.359	0.411	0.959	0.869	0.907	0.682	0.693	0.864	0.864	0.864	1.016	0.850	274	233	-15.0%	-13.6%
26	1.061	1.058	0.542	1.067	0.923	0.865	0.970	0.985	0.993	0.993	0.993	1.064	0.933	305	285	-6.6%	-0.6%
27	1.948	1.903	0.224	0.938	0.872	0.929	1.147	1.166	1.073	1.073	1.073	1.026	1.046	268	280	4.5%	7.2%
28	1.867	1.825	0.474	1.018	0.912	0.895	1.336	1.358	1.158	1.158	1.158	1.027	1.128	291	328	12.7%	15.8%
29	0.547	0.569	0.285	0.906	0.877	0.967	0.854	0.867	0.942	0.942	0.942	1.053	0.895	259	232	-10.4%	-5.7%
30	0.037	0.083	0.137	0.854	0.856	1.002	0.876	0.890	0.952	0.952	0.952	1.029	0.925	244	226	-7.4%	-4.7%
32	0.724	0.737	0.335	0.920	0.835	0.908	0.850	0.864	0.940	0.940	0.940	1.035	0.908	263	239	-9.1%	-5.9%
33	0.862	0.868	0.371	0.812	0.820	1.011	0.958	0.973	0.988	0.988	0.988	1.063	0.929	232	216	-6.9%	-1.0%
34	0.509	0.533	0.262	0.829	0.861	1.038	0.906	0.920	0.965	0.965	0.965	1.040	0.928	237	220	-7.2%	-3.5%
35	0.945	0.948	0.666	1.043	1.007	0.966	0.954	0.969	0.986	0.986	0.986	1.025	0.962	298	287	-3.7%	-1.3%
36	0.723	0.736	0.536	0.875	0.886	1.013	0.864	0.878	0.946	0.946	0.946	1.029	0.919	250	230	-8.0%	-5.3%
37	0.813	0.822	0.418	0.955	0.868	0.909	0.872	0.886	0.950	0.950	0.950	1.045	0.909	273	248	-9.2%	-5.1%
38	0.764	0.775	0.698	0.836	0.891	1.065	0.863	0.876	0.945	0.945	0.945	1.057	0.894	239	214	-10.5%	-5.4%
39	0.123	0.165	0.274	0.871	0.908	1.042	0.802	0.815	0.918	0.918	0.918	1.006	0.913	249	227	-8.8%	-8.3%
41	0.181	0.220	0.426	0.794	0.868	1.093	0.721	0.733	0.882	0.882	0.882	1.057	0.834	227	189	-16.7%	-12.0%
42	0.249	0.285	0.362	0.822	0.859	1.045	0.770	0.782	0.904	0.904	0.904	1.052	0.859	235	202	-14.0%	-9.6%
43	2.581	2.505	0.316	1.960	1.673	0.854	1.376	1.398	1.176	1.176	1.176	1.052	1.118	560	626	11.8%	17.6%
45	0.000	0.048	0.000	1.855	1.528	0.824	0.824	0.837	0.928	0.928	0.928	1.024	0.906	530	480	-9.4%	-7.3%
47	0.428	0.455	0.371	1.424	1.368	0.961	0.773	0.786	0.905	0.905	0.905	1.051	0.861	407	350	-14.0%	-9.6%
49	0.602	0.621	0.379	2.467	1.665	0.675	0.654	0.665	0.852	0.852	0.852	1.042	0.818	705	576	-18.3%	-14.9%
51	0.110	0.153	0.177	1.627	1.393	0.856	0.732	0.743	0.887	0.887	0.887	1.023	0.867	465	403	-13.3%	-11.3%
52	3.000	2.904	0.326	1.813	1.614	0.891	1.547	1.572	1.252	1.252	1.252	1.067	1.173	518	608	17.4%	25.2%
53	1.318	1.302	0.326	2.222	2.891	1.301	1.301	1.322	1.142	1.142	1.142	1.072	1.065	635	676	6.5%	14.1%
54	1.441	1.420	0.224	1.610	1.513	0.940	1.047	1.064	1.028	1.028	1.028	1.037	0.991	460	456	-0.9%	2.8%
55	2.451	2.381	0.387	2.012	1.700	0.845	1.440	1.463	1.204	1.204	1.204	1.086	1.109	575	637	10.8%	20.3%
56	2.214	2.155	0.224	4.566	4.673	1.023	1.276	1.297	1.131	1.131	1.131	1.102	1.026	1305	1339	2.6%	13.1%
57	4.810	4.627	0.224	4.430	6.075	1.371	2.099	2.133	1.500	1.500	1.500	1.136	1.144	1266	1449	14.5%	30.0%
58	3.031	2.934	0.209	3.079	3.179	1.032	1.430	1.453	1.200	1.200	1.200	1.066	1.126	880	991	12.6%	20.0%

**NEW YORK PRIVATE PASSENGER AUTO**

**EIC Base Rates By Territory Changes - PIP**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Leveled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
60	3.412	3.297	0.306	3.114	2.877	0.924	1.650	1.677	1.299	1.299	1.299	1.088	1.194	890	1063	19.4%	29.9%
61	0.000	0.048	0.000	2.225	2.197	0.987	0.987	1.003	1.001	1.001	1.001	1.040	0.963	636	612	-3.8%	0.1%
62	2.546	2.472	0.079	2.170	1.953	0.900	1.025	1.041	1.018	1.018	1.018	1.000	1.018	620	631	1.8%	1.8%
63	0.000	0.048	0.000	4.024	3.827	0.951	0.951	0.966	0.985	0.985	0.985	1.058	0.931	1150	1071	-6.9%	-1.5%
64	3.021	2.924	0.362	5.179	4.263	0.823	1.584	1.610	1.269	1.269	1.269	1.091	1.163	1480	1721	16.3%	26.9%
65	1.088	1.084	0.335	2.953	2.226	0.754	0.865	0.878	0.946	0.946	0.946	1.063	0.890	844	751	-11.0%	-5.4%
66	0.989	0.990	0.194	2.135	1.807	0.846	0.874	0.888	0.951	0.951	0.951	1.047	0.908	610	554	-9.2%	-4.9%
67	1.074	1.070	0.112	6.648	5.881	0.884	0.905	0.920	0.965	0.965	0.965	1.053	0.916	1900	1741	-8.4%	-3.5%
68	0.000	0.048	0.000	8.132	5.192	0.638	0.638	0.649	0.845	0.845	0.845	1.110	0.761	2324	1769	-23.9%	-15.5%
69	0.000	0.048	0.000	3.443	2.954	0.858	0.858	0.872	0.943	0.943	0.943	1.071	0.880	984	866	-12.0%	-5.7%
70	0.016	0.063	0.158	1.095	1.268	1.157	0.984	1.000	1.000	1.000	1.000	1.020	0.980	313	307	-1.9%	0.0%
71	0.916	0.920	0.754	1.190	1.153	0.969	0.932	0.947	0.977	0.977	0.977	1.015	0.963	340	327	-3.8%	-2.4%
72	0.650	0.667	0.754	0.759	0.796	1.048	0.761	0.773	0.900	0.900	0.900	1.035	0.870	217	189	-12.9%	-9.9%
73	0.801	0.810	0.802	0.826	0.832	1.007	0.849	0.863	0.939	0.939	0.939	1.027	0.914	236	216	-8.5%	-6.0%
74	0.685	0.700	0.403	1.449	1.326	0.915	0.828	0.842	0.930	0.930	0.930	1.040	0.894	414	370	-10.6%	-7.1%
75	1.442	1.420	0.454	1.162	1.063	0.915	1.144	1.163	1.072	1.072	1.072	1.027	1.044	332	347	4.5%	7.3%
SW	1.000	1.000	1.000											348	339	-4.3%	-0.5%

**NEW YORK PRIVATE PASSENGER AUTO  
EIC Base Rates By Territory Changes - COMP**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Levelled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
1	1.064	1.061	1.000	1.125	1.178	1.047	1.061	1.049	1.013	1.064	1.064	0.814	1.307	302	395	30.8%	6.5%
2	1.104	1.099	1.000	1.323	1.315	0.994	1.099	1.087	1.023	1.074	1.074	0.815	1.318	355	468	31.8%	7.4%
4	0.931	0.934	1.000	0.712	0.813	1.143	0.934	0.924	0.979	1.028	1.028	0.811	1.268	191	242	26.7%	2.8%
5	0.931	0.934	1.000	0.499	0.735	1.472	0.934	0.924	0.979	1.028	1.028	0.818	1.257	134	168	25.4%	2.6%
6	0.644	0.661	1.000	0.671	0.807	1.204	0.661	0.654	0.907	0.952	0.952	0.835	1.140	180	205	13.9%	-4.9%
7	0.561	0.582	0.720	0.566	0.785	1.386	0.807	0.798	0.946	0.993	0.993	0.829	1.198	152	182	19.7%	-0.7%
10	1.114	1.109	0.987	1.073	1.095	1.020	1.108	1.096	1.026	1.077	1.077	0.829	1.299	288	374	29.9%	7.7%
11	1.209	1.199	1.000	1.125	1.064	0.945	1.199	1.186	1.050	1.103	1.103	0.825	1.337	302	404	33.8%	10.4%
12	0.954	0.956	1.000	0.611	0.757	1.239	0.956	0.945	0.985	1.034	1.034	0.826	1.252	164	205	25.0%	3.3%
13	1.079	1.075	1.000	0.820	0.928	1.132	1.075	1.063	1.017	1.068	1.068	0.816	1.309	220	288	30.9%	6.8%
14	1.095	1.091	1.000	1.006	1.047	1.041	1.091	1.079	1.021	1.072	1.072	0.819	1.309	270	353	30.7%	7.1%
15	1.376	1.358	0.675	0.715	0.911	1.273	1.330	1.316	1.085	1.139	1.139	0.815	1.398	192	268	39.6%	13.8%
16	1.091	1.087	1.000	0.853	0.976	1.144	1.087	1.075	1.020	1.071	1.071	0.821	1.305	229	299	30.6%	7.2%
17	0.985	0.986	1.000	0.738	0.865	1.172	0.986	0.975	0.993	1.043	1.043	0.836	1.248	198	247	24.7%	4.3%
18	0.987	0.988	1.000	0.943	1.097	1.164	0.988	0.977	0.994	1.044	1.044	0.830	1.258	253	318	25.7%	4.3%
19	0.933	0.936	0.884	0.909	0.998	1.097	0.955	0.944	0.985	1.034	1.034	0.824	1.255	244	306	25.4%	3.3%
20	0.872	0.878	0.870	0.812	0.863	1.063	0.902	0.892	0.971	1.020	1.020	0.816	1.250	218	273	25.2%	2.2%
21	1.035	1.034	1.000	0.529	0.746	1.410	1.034	1.023	1.006	1.056	1.056	0.829	1.274	142	181	27.5%	5.7%
23	1.202	1.192	0.891	0.674	0.828	1.228	1.196	1.183	1.049	1.101	1.101	0.824	1.336	181	242	33.7%	10.2%
25	1.115	1.110	1.000	1.148	1.016	0.886	1.110	1.098	1.026	1.077	1.077	0.817	1.318	308	406	31.8%	7.7%
26	0.767	0.778	1.000	0.835	0.881	1.056	0.778	0.769	0.938	0.985	0.985	0.819	1.203	224	269	20.1%	-1.6%
27	0.636	0.653	0.395	0.917	0.936	1.022	0.876	0.866	0.964	1.012	1.012	0.826	1.225	246	301	22.4%	1.1%
28	0.497	0.521	0.720	0.917	0.837	0.913	0.631	0.624	0.899	0.944	0.944	0.805	1.173	246	288	17.1%	-5.8%
29	0.760	0.771	0.447	0.954	0.789	0.827	0.802	0.793	0.944	0.991	0.991	0.844	1.174	256	301	17.6%	-0.8%
30	0.905	0.909	0.627	0.566	0.703	1.241	1.033	1.021	1.006	1.056	1.056	0.803	1.315	152	200	31.6%	5.7%
32	1.078	1.074	1.000	0.548	0.711	1.298	1.074	1.062	1.017	1.068	1.068	0.825	1.295	147	190	29.3%	6.6%
33	0.789	0.800	0.698	0.514	0.676	1.315	0.956	0.945	0.985	1.034	1.034	0.821	1.259	138	174	26.1%	3.5%
34	0.667	0.683	0.689	0.704	0.730	1.037	0.793	0.784	0.942	0.989	0.989	0.794	1.246	189	235	24.3%	-1.3%
35	0.832	0.840	1.000	1.304	1.190	0.913	0.840	0.831	0.954	1.002	1.002	0.827	1.212	350	424	21.1%	0.2%
36	1.019	1.018	1.000	0.592	0.753	1.271	1.018	1.007	1.002	1.052	1.052	0.815	1.291	159	205	28.9%	5.1%
37	0.850	0.857	0.929	0.741	0.838	1.130	0.876	0.867	0.964	1.012	1.012	0.819	1.236	199	246	23.6%	1.2%
38	0.870	0.877	1.000	0.566	0.734	1.296	0.877	0.867	0.964	1.012	1.012	0.822	1.231	152	187	23.0%	1.1%
39	1.598	1.569	0.581	1.021	1.027	1.006	1.333	1.318	1.086	1.140	1.140	0.832	1.370	274	375	36.9%	13.9%
41	0.934	0.937	1.000	0.730	0.856	1.173	0.937	0.927	0.980	1.029	1.029	0.844	1.219	196	239	21.9%	2.9%
42	1.269	1.256	0.840	0.842	0.942	1.118	1.234	1.220	1.059	1.112	1.112	0.839	1.325	226	300	32.7%	11.4%
43	0.775	0.786	0.530	1.423	1.372	0.964	0.870	0.860	0.962	1.010	1.010	0.834	1.211	382	463	21.2%	1.1%
45	1.835	1.795	0.285	1.733	1.423	0.821	1.099	1.087	1.023	1.074	1.074	0.837	1.283	465	597	28.4%	7.5%
47	0.502	0.526	0.433	0.887	0.938	1.058	0.828	0.819	0.951	0.999	0.999	0.794	1.258	238	299	25.6%	-0.2%
49	0.860	0.867	0.675	0.991	0.994	1.003	0.911	0.901	0.973	1.022	1.022	0.828	1.234	266	328	23.3%	2.1%
51	0.440	0.467	0.209	1.040	0.988	0.951	0.850	0.840	0.957	1.005	1.005	0.867	1.159	279	323	15.8%	0.4%
52	1.105	1.100	0.395	0.935	1.051	1.124	1.115	1.102	1.028	1.079	1.079	0.842	1.281	251	322	28.3%	8.0%
53	0.780	0.791	0.362	1.215	1.521	1.252	1.085	1.073	1.020	1.071	1.071	0.830	1.290	326	421	29.1%	7.2%
54	0.462	0.488	0.426	0.939	0.926	0.986	0.774	0.766	0.937	0.984	0.984	0.818	1.203	252	303	20.2%	-1.6%
55	0.983	0.984	0.536	0.797	0.875	1.097	1.037	1.025	1.007	1.057	1.057	0.866	1.221	214	261	22.0%	5.6%
56	0.897	0.902	0.262	3.242	2.100	0.648	0.715	0.707	0.921	0.967	0.967	0.830	1.165	870	1014	16.6%	-3.3%
57	0.741	0.754	0.224	2.999	2.625	0.875	0.848	0.839	0.957	1.005	1.005	0.845	1.189	805	957	18.9%	0.5%
58	0.493	0.517	0.194	2.746	1.816	0.661	0.633	0.626	0.899	0.944	0.944	0.840	1.124	737	828	12.3%	-5.6%

**NEW YORK PRIVATE PASSENGER AUTO  
EIC Base Rates By Territory Changes - COMP**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Leveled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
60	0.611	0.630	0.296	1.125	1.004	0.892	0.814	0.805	0.948	0.995	0.995	0.831	1.197	302	362	19.9%	-0.4%
61	0.229	0.266	0.194	0.898	0.953	1.062	0.908	0.898	0.972	1.021	1.021	0.857	1.191	241	287	19.1%	2.1%
62	0.330	0.362	0.194	0.786	0.846	1.077	0.938	0.928	0.981	1.030	1.030	0.814	1.265	211	267	26.5%	3.0%
63	0.000	0.048	0.000	2.962	1.867	0.630	0.630	0.623	0.899	0.944	0.944	0.894	1.056	795	839	5.5%	-5.7%
64	0.100	0.143	0.262	1.692	1.657	0.980	0.760	0.752	0.933	0.980	0.980	0.837	1.171	454	532	17.2%	-1.9%
65	0.365	0.396	0.371	0.943	0.905	0.960	0.751	0.743	0.931	0.978	0.978	0.833	1.174	253	297	17.4%	-2.2%
66	0.973	0.975	0.524	0.935	0.959	1.025	0.999	0.988	0.997	1.047	1.047	0.800	1.309	251	328	30.7%	4.5%
67	0.184	0.224	0.112	3.692	3.325	0.901	0.825	0.816	0.950	0.998	0.998	0.890	1.121	991	1111	12.1%	-0.2%
68	0.114	0.156	0.112	4.054	3.248	0.801	0.729	0.721	0.925	0.971	0.971	0.844	1.150	1088	1252	15.1%	-2.9%
69	0.080	0.124	0.112	2.850	1.342	0.471	0.432	0.427	0.846	0.888	0.888	0.875	1.015	765	776	1.4%	-11.2%
70	0.747	0.760	0.518	0.820	0.955	1.165	0.955	0.944	0.985	1.034	1.034	0.810	1.277	220	281	27.7%	3.5%
71	0.953	0.955	1.000	0.950	1.171	1.233	0.955	0.944	0.985	1.034	1.034	0.807	1.281	255	327	28.2%	3.5%
72	1.018	1.018	1.000	0.775	0.987	1.274	1.018	1.007	1.002	1.052	1.052	0.805	1.307	208	272	30.8%	5.3%
73	1.039	1.037	1.000	0.995	0.979	0.985	1.037	1.026	1.007	1.057	1.057	0.811	1.303	267	348	30.3%	5.7%
74	0.919	0.923	0.851	1.084	1.071	0.987	0.933	0.922	0.979	1.028	1.028	0.810	1.269	291	369	26.8%	2.7%
75	1.102	1.097	0.919	1.054	1.140	1.081	1.096	1.084	1.023	1.074	1.074	0.824	1.303	283	369	30.4%	7.4%
SW	1.000	1.000	1.000											268	344	28.1%	5.0%

**NEW YORK PRIVATE PASSENGER AUTO  
EIC Base Rates By Territory Changes - COLL**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Levelled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
1	0.871	0.878	1.000	0.935	0.950	1.017	0.878	0.879	0.943	0.896	0.896	0.933	0.960	293	281	-4.1%	-10.5%
2	1.024	1.023	1.000	0.842	0.918	1.090	1.023	1.024	1.011	0.960	0.960	0.931	1.031	264	272	3.0%	-4.1%
4	0.759	0.770	1.000	0.982	0.992	1.010	0.770	0.771	0.892	0.847	0.847	0.934	0.907	308	279	-9.4%	-15.4%
5	1.129	1.123	1.000	1.002	1.068	1.066	1.123	1.124	1.059	1.006	1.006	0.937	1.074	314	337	7.3%	0.6%
6	1.241	1.229	1.000	1.257	1.265	1.006	1.229	1.231	1.109	1.054	1.050	0.940	1.117	394	440	11.7%	5.0%
7	1.148	1.141	0.698	1.049	1.079	1.028	1.107	1.108	1.051	0.998	0.998	0.942	1.059	329	349	6.1%	-0.1%
10	1.705	1.671	0.553	0.896	0.870	0.971	1.358	1.360	1.170	1.112	1.050	0.936	1.122	281	315	12.1%	4.9%
11	1.056	1.053	0.837	0.845	0.862	1.019	1.048	1.049	1.023	0.972	0.972	0.928	1.047	265	278	4.9%	-2.6%
12	1.061	1.058	1.000	1.069	0.937	0.877	1.058	1.059	1.028	0.977	0.977	0.936	1.044	335	350	4.5%	-2.2%
13	0.787	0.798	1.000	0.931	0.852	0.915	0.798	0.799	0.905	0.860	0.860	0.929	0.926	292	270	-7.5%	-14.1%
14	1.000	1.000	1.000	0.925	0.908	0.981	1.000	1.001	1.001	0.951	0.951	0.926	1.027	290	298	2.8%	-4.8%
15	1.004	1.004	0.454	0.954	0.964	1.011	1.008	1.009	1.004	0.954	0.954	0.925	1.031	299	308	3.0%	-4.7%
16	1.005	1.005	0.884	0.861	0.851	0.988	1.003	1.004	1.002	0.952	0.952	0.935	1.018	270	275	1.9%	-4.8%
17	0.998	0.998	0.952	0.871	0.865	0.994	0.998	0.999	1.000	0.950	0.950	0.946	1.004	273	274	0.4%	-5.1%
18	1.073	1.070	1.000	0.925	0.960	1.038	1.070	1.071	1.034	0.982	0.982	0.937	1.048	290	304	4.8%	-1.8%
19	0.584	0.604	0.518	1.075	0.992	0.923	0.758	0.759	0.886	0.842	0.842	0.932	0.903	337	304	-9.8%	-15.9%
20	0.732	0.744	0.685	1.056	1.004	0.951	0.809	0.810	0.911	0.865	0.865	0.941	0.919	331	304	-8.2%	-13.6%
21	1.021	1.020	1.000	1.062	1.078	1.015	1.020	1.021	1.010	0.960	0.960	0.937	1.025	333	341	2.4%	-4.0%
23	0.795	0.805	0.652	0.954	1.045	1.096	0.906	0.907	0.956	0.908	0.908	0.940	0.966	299	289	-3.3%	-9.1%
25	0.866	0.873	0.716	1.002	0.993	0.991	0.907	0.908	0.957	0.909	0.909	0.938	0.969	314	304	-3.2%	-9.2%
26	1.193	1.183	0.968	1.059	1.050	0.992	1.177	1.178	1.084	1.030	1.030	0.944	1.091	332	362	9.0%	2.9%
27	0.969	0.970	0.345	1.072	0.994	0.928	0.942	0.943	0.973	0.924	0.924	0.930	0.994	336	334	-0.6%	-7.6%
28	0.890	0.895	0.524	0.970	0.987	1.018	0.953	0.955	0.979	0.930	0.930	0.937	0.993	304	302	-0.7%	-6.9%
29	1.136	1.129	0.461	1.043	0.992	0.951	1.033	1.035	1.016	0.965	0.965	0.962	1.003	327	328	0.3%	-3.5%
30	0.810	0.819	0.426	0.912	0.925	1.013	0.931	0.932	0.968	0.920	0.920	0.901	1.021	286	292	2.1%	-8.0%
32	0.866	0.872	0.822	1.005	0.972	0.967	0.889	0.890	0.948	0.901	0.901	0.941	0.957	315	302	-4.1%	-9.8%
33	1.146	1.139	0.617	1.005	1.013	1.008	1.089	1.090	1.043	0.991	0.991	0.941	1.053	315	332	5.4%	-0.8%
34	1.171	1.162	0.570	0.973	0.929	0.954	1.073	1.074	1.035	0.983	0.983	0.917	1.020	305	311	2.0%	-6.5%
35	1.095	1.090	0.935	1.107	1.098	0.992	1.084	1.085	1.040	0.988	0.988	0.935	1.057	347	367	5.8%	-1.1%
36	0.880	0.886	1.000	1.056	1.032	0.977	0.886	0.887	0.947	0.900	0.900	0.931	0.967	331	320	-3.3%	-10.0%
37	0.946	0.949	0.742	1.104	1.028	0.932	0.944	0.946	0.974	0.925	0.925	0.934	0.990	346	343	-0.9%	-7.4%
38	1.091	1.087	1.000	1.078	1.042	0.966	1.087	1.088	1.042	0.990	0.990	0.938	1.055	338	357	5.6%	-0.9%
39	0.970	0.971	0.418	1.187	1.071	0.902	0.931	0.932	0.968	0.920	0.920	0.939	0.980	372	364	-2.2%	-8.1%
41	0.822	0.831	0.912	0.989	1.011	1.023	0.848	0.849	0.929	0.883	0.883	0.944	0.935	310	290	-6.5%	-11.7%
42	0.787	0.797	0.518	0.976	0.985	1.009	0.899	0.900	0.953	0.905	0.905	0.941	0.962	306	294	-3.9%	-9.6%
43	0.832	0.840	0.440	1.563	1.430	0.915	0.882	0.883	0.945	0.898	0.898	0.957	0.938	490	460	-6.1%	-10.2%
45	0.531	0.554	0.112	1.461	1.360	0.931	0.889	0.890	0.948	0.901	0.901	0.972	0.927	458	425	-7.2%	-9.8%
47	1.500	1.476	0.454	1.308	1.207	0.923	1.174	1.176	1.083	1.029	1.029	0.943	1.091	410	447	9.0%	2.8%
49	0.945	0.948	0.536	1.509	1.385	0.918	0.934	0.935	0.970	0.922	0.922	0.957	0.963	473	456	-3.6%	-7.7%
51	0.550	0.572	0.224	1.608	1.407	0.875	0.807	0.808	0.910	0.865	0.865	0.967	0.895	504	451	-10.5%	-13.5%
52	0.796	0.806	0.418	1.435	1.610	1.122	0.990	0.991	0.996	0.946	0.946	0.955	0.991	450	446	-0.9%	-5.3%
53	1.612	1.582	0.418	2.045	2.267	1.109	1.307	1.308	1.145	1.088	1.050	0.962	1.091	641	700	9.2%	5.1%
54	0.697	0.711	0.395	1.557	1.597	1.026	0.901	0.903	0.954	0.906	0.906	0.955	0.949	488	463	-5.1%	-9.4%
55	1.279	1.265	0.530	1.821	1.624	0.891	1.090	1.091	1.043	0.991	0.991	0.977	1.014	571	579	1.4%	-0.9%
56	1.193	1.183	0.250	2.813	2.962	1.053	1.085	1.087	1.041	0.989	0.989	0.955	1.036	882	913	3.5%	-1.1%
57	1.639	1.608	0.194	3.171	3.537	1.115	1.211	1.212	1.100	1.045	1.045	0.928	1.126	994	1119	12.6%	4.5%
58	0.374	0.404	0.194	1.904	2.303	1.209	1.053	1.055	1.026	0.975	0.975	0.924	1.055	597	630	5.5%	-2.5%

**NEW YORK PRIVATE PASSENGER AUTO  
EIC Base Rates By Territory Changes - COLL**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Zone	Loss Ratio Index to SW	Leveled Index	Cred	Pres ERIE Relativity	Competitor Relativity	Competitor Relativity as Factor of ERIE	Credibility Weighted Index to SW	Offbalance Credibility Wtd Index to SW	Proportional Reduction of Change to SW Shrink Max	Adjusted for SW Overall Change	Caps Max and Min	Distribution Adj	Formula Change	Present Base Rate	Proposed Base Rate	Base Rate Change	Territory & Distribution Adj Impact
60	1.323	1.307	0.335	2.217	1.975	0.891	1.030	1.032	1.015	0.964	0.964	0.974	0.990	695	688	-1.0%	-3.6%
61	1.023	1.022	0.158	1.879	1.819	0.968	0.977	0.978	0.990	0.941	0.941	1.005	0.936	589	551	-6.5%	-6.0%
62	1.316	1.300	0.237	1.735	1.654	0.953	1.035	1.037	1.017	0.966	0.966	1.000	0.966	544	526	-3.3%	-3.3%
63	0.000	0.048	0.000	2.096	2.585	1.233	1.233	1.235	1.111	1.055	1.050	0.966	1.087	657	714	8.7%	5.0%
64	1.049	1.046	0.345	2.555	2.440	0.955	0.986	0.988	0.994	0.944	0.944	0.966	0.977	801	783	-2.2%	-5.6%
65	0.932	0.935	0.354	1.872	1.547	0.826	0.865	0.866	0.937	0.890	0.890	0.960	0.927	587	544	-7.3%	-11.0%
66	0.859	0.866	0.326	1.614	1.342	0.831	0.843	0.844	0.926	0.880	0.880	0.994	0.885	506	448	-11.5%	-12.0%
67	1.154	1.147	0.177	3.451	3.647	1.057	1.073	1.074	1.035	0.983	0.983	0.972	1.011	1082	1094	1.1%	-1.7%
68	0.904	0.909	0.158	3.365	3.522	1.047	1.025	1.026	1.012	0.961	0.961	0.967	0.994	1055	1048	-0.7%	-3.9%
69	3.300	3.190	0.194	1.981	2.033	1.026	1.445	1.447	1.211	1.150	1.050	0.953	1.102	621	684	10.1%	5.0%
70	1.213	1.203	0.454	0.912	0.962	1.054	1.122	1.123	1.058	1.005	1.005	0.946	1.062	286	304	6.3%	0.6%
71	1.150	1.143	1.000	0.944	1.024	1.085	1.143	1.144	1.068	1.015	1.015	0.938	1.082	296	320	8.1%	1.4%
72	0.942	0.945	1.000	0.928	0.931	1.003	0.945	0.946	0.975	0.926	0.926	0.909	1.019	291	296	1.7%	-7.5%
73	0.994	0.994	1.000	0.970	0.961	0.991	0.994	0.995	0.998	0.948	0.948	0.929	1.020	304	310	2.0%	-5.3%
74	0.976	0.977	0.597	1.270	1.182	0.931	0.959	0.960	0.981	0.932	0.932	0.934	0.998	398	397	-0.3%	-6.8%
75	0.976	0.977	0.602	1.091	1.093	1.002	0.987	0.988	0.995	0.945	0.945	0.931	1.015	342	347	1.5%	-5.5%
SW	1.000	1.000	1.000											327	331	1.4%	-5.0%

## **EXP-6 (Rating Factor, Debit, Credit or Other Rating Charge Indications)**

### **Erie Insurance Company of New York – Rate Protect**

#### *Marital, Age, and Gender Factors*

We are proposing increases to the liability and collision marital/age/gender factors for older drivers due to poor loss experience. Exhibit EXP-6, page 1 shows our three-year loss experience by driver age for liability and collision.

Graphs of our current liability and collision marital/age/gender factors are on EXP-6, page 2. As displayed in the graphs, our current factors are constant for drivers age 45 to 75. Column 6 on EXP-6, page 1 shows the highest loss ratios have been on drivers over 70.

We are proposing changes (column 11) to the liability and collision factors in the direction of the credibility-weighted loss ratio relativity (column 10) starting with drivers age 71. Graphs of the proposed factors are shown on EXP-6, page 3, and the side-by-side current and proposed factor comparison for every marital/age/gender factor is shown in RT-1, pages 1-7.

#### *New Vehicle Symbols (Model Years 2011 and Newer)*

We are proposing to update our proprietary vehicle symbol assignments for vehicles of model years 2011 and newer as discussed in Exhibit RF-2. The new symbol assignment will replace the current symbol assignment for these vehicles. Symbol assignment for vehicles of model years 2010 and older will not be changed. Exhibit EXP-6, pages 4 to 5 show the indicated and proposed factors. The current factors are shown as “N/A” since the prior symbols do not have a one-to-one mapping to the new symbols.

### **Erie Insurance Company**

#### *Vehicle Symbol Factors (Model Years Prior to 2011)*

With our filing effective 12/1/2019, we began moving the factors towards our indications. This year we are proposing to move them the rest of the way and will now be at our indicated factors. Exhibit EXP-6, pages 6 to 9 show the current, indicated, and proposed factors.

#### *New Vehicle Symbols (Model Years 2011 and Newer)*

We are proposing to update our proprietary vehicle symbol assignments for vehicles of model years 2011 and newer as discussed in Exhibit RF-2. The new symbol assignment will replace the current symbol assignment for these vehicles. Symbol assignment for vehicles of model years 2010 and older will not be changed. Exhibit EXP-6, pages 10 to 11 show the indicated and proposed factors. The current factors are shown as “N/A” since the prior symbols do not have a one-to-one mapping to the new symbols.

#### *Claims/Violation Free Discount Factors (formerly Safe Driver Discount)*

We are proposing to adjust our Claims/Violation Free Discount factors. As shown on Exhibit EXP-6, page 12, the loss experience supports larger discounts for claims and violation free new and renewal business. The loss experience also shows that our discounts are too high on renewal policies with 1 to 2 not-at-fault claims in the past five years.

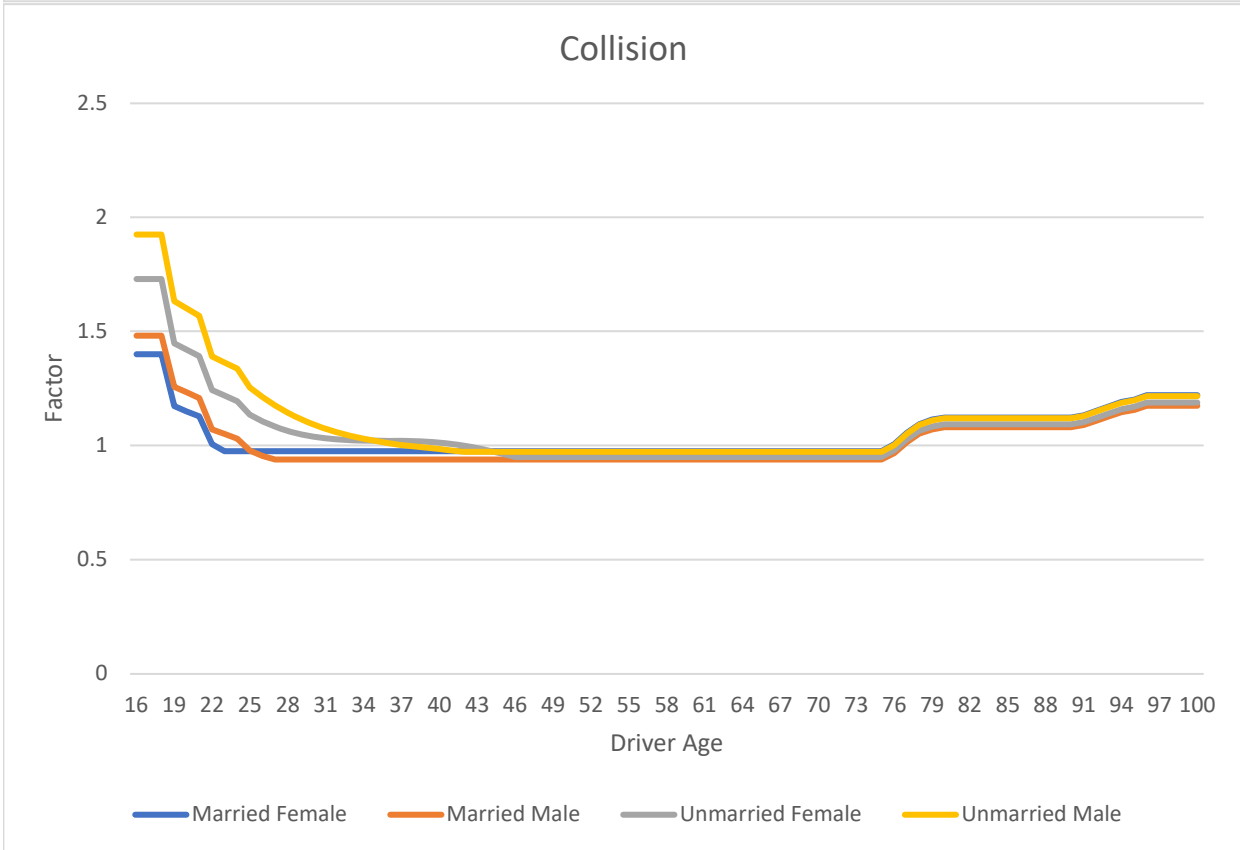
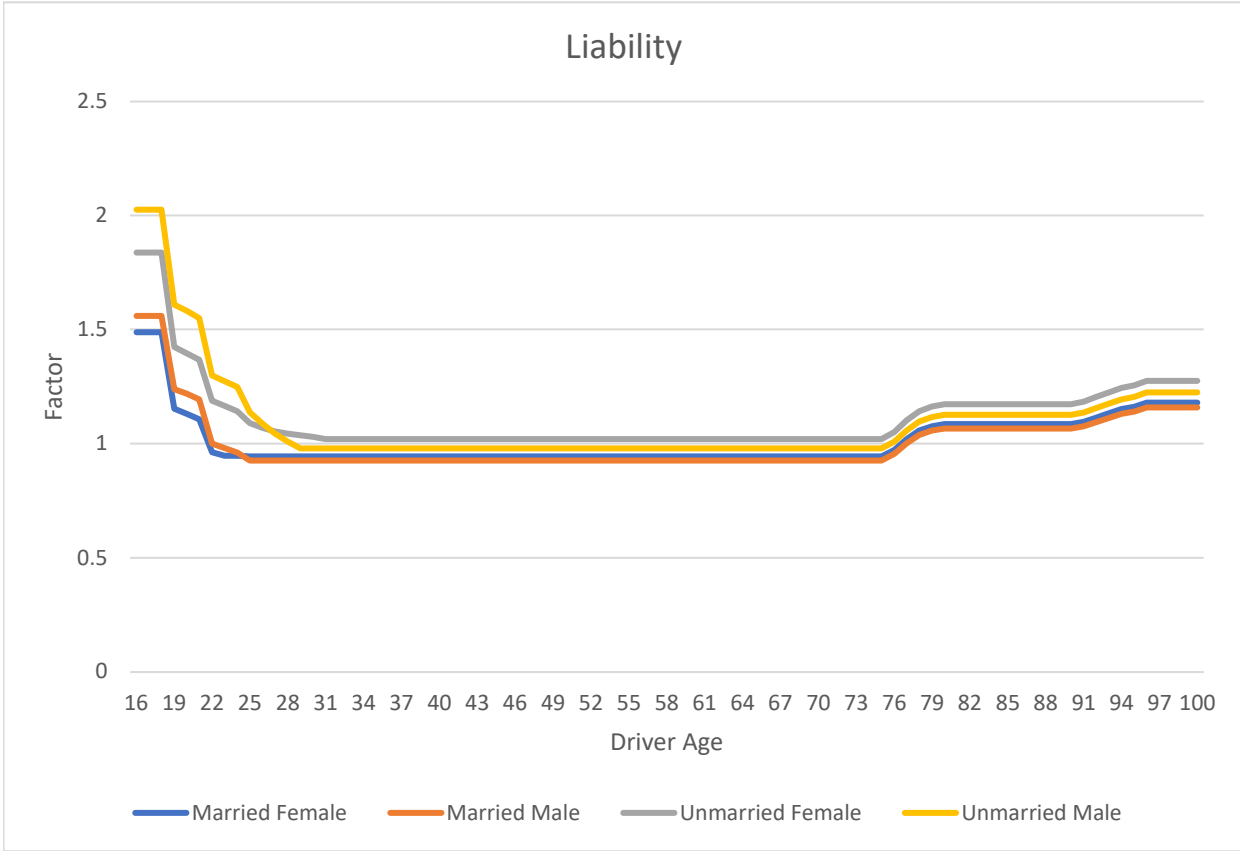
**EICNY Rate Protect Loss Experience By Driver Age**

Liability and Collision

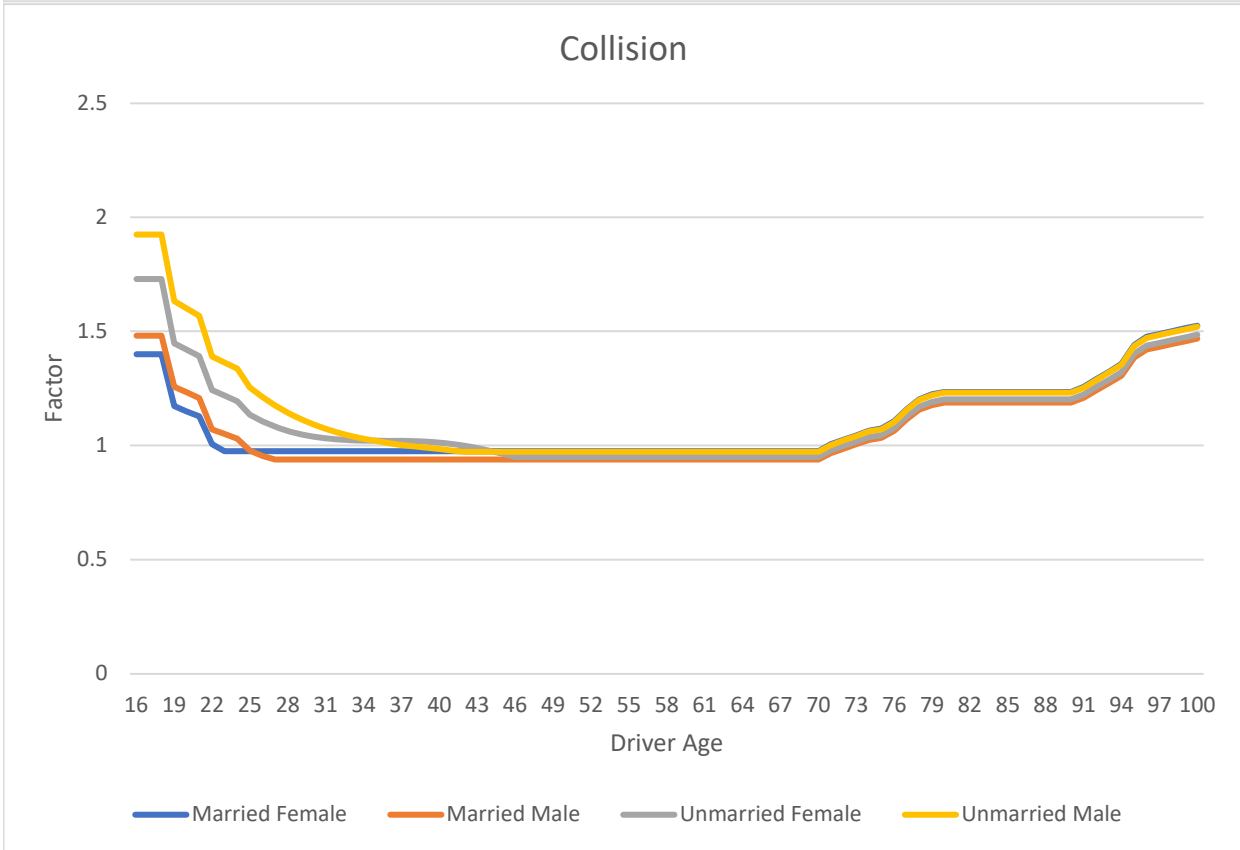
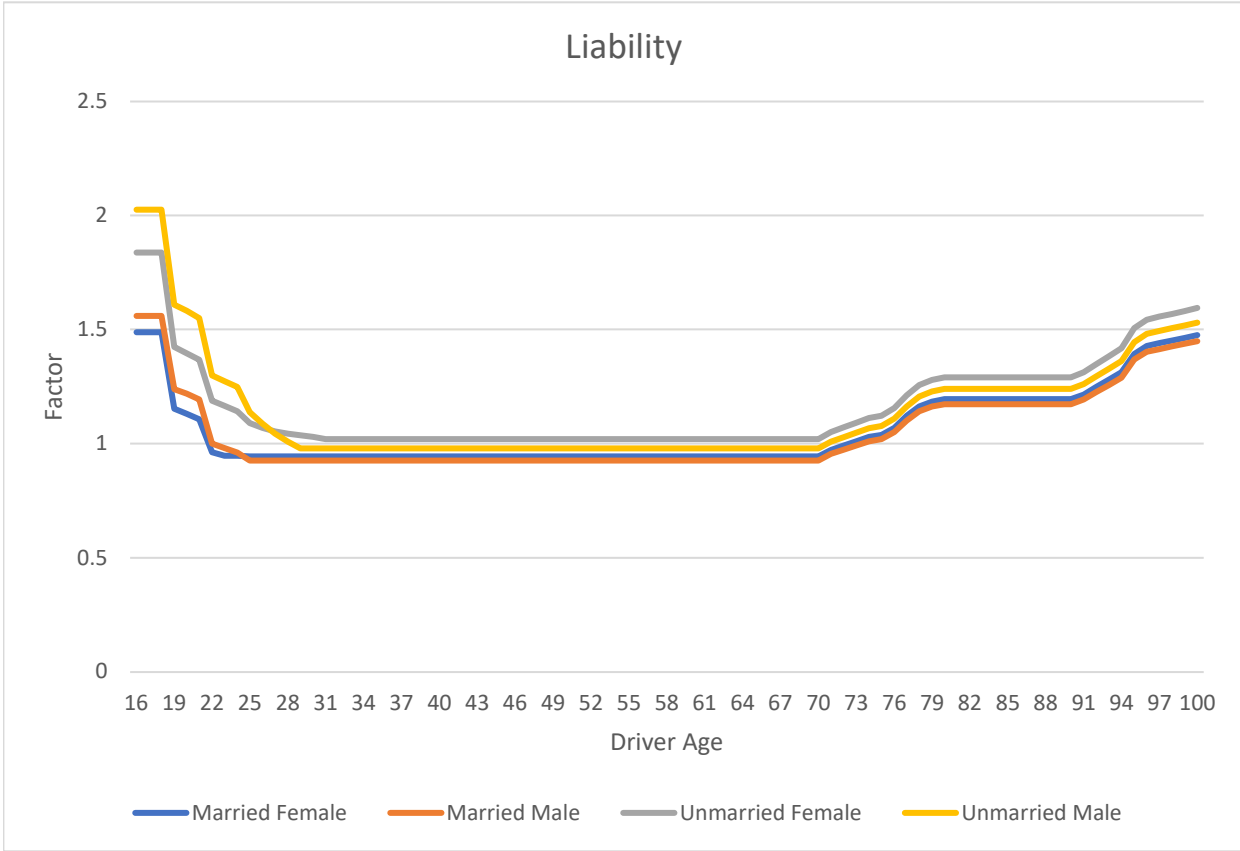
(1)	(2)	(3)	(4)	(5) = (3) / (2)	(6) = (3) / (4)	(7) = (6) / (6 Total)	(8) = sqrt( (2) / 5,000)	(9)	(10)	(11)
Driver Ages	Earned Exposures	Incurred Losses	Earned Premium at Current	Pure Premium	Loss Ratio	Loss Ratio Relativity	Credibility	Credibility Weighted Loss Ratio	Credibility-Weighted Loss Ratio Relativity	Average Proposed Change
16 - 30	29,609	\$ 8,096,507	\$ 11,346,075	\$ 273	71.4%	1.07	100%	71.4%	1.07	0.0%
31 - 40	31,862	\$ 4,717,979	\$ 7,842,088	\$ 148	60.2%	0.91	100%	60.2%	0.91	0.0%
41 - 50	52,351	\$ 7,371,542	\$ 10,984,783	\$ 141	67.1%	1.01	100%	67.1%	1.01	0.0%
51 - 60	77,559	\$ 9,315,025	\$ 14,109,106	\$ 120	66.0%	0.99	100%	66.0%	0.99	0.0%
61 - 70	90,761	\$ 8,612,535	\$ 14,503,283	\$ 95	59.4%	0.89	100%	59.4%	0.89	0.0%
71 - 80	67,239	\$ 7,879,395	\$ 10,897,828	\$ 117	72.3%	1.09	100%	72.3%	1.09	8.2%
81 - 90	20,595	\$ 2,788,956	\$ 3,828,680	\$ 135	72.8%	1.10	100%	72.8%	1.10	10.0%
91 - 100	1,001	\$ 165,058	\$ 192,557	\$ 165	85.7%	1.29	45%	75.0%	1.13	13.2%
	370,978	\$ 48,946,996	\$ 73,704,400	\$ 132	66.4%	1.00	100%	66.4%	1.00	1.8%



## Current EICNY Marital, Age, Gender Factors



## Proposed EICNY Marital, Age, Gender Factors



**Erie Insurance Company of New York - New Vehicle Symbol Factors (Model Years 2011 & Newer)**

Symbol	BI / CSL			PD			PIP / UM			Comp			Coll		
	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed
01	N/A	0.219	0.219	N/A	0.398	0.398	N/A	0.253	0.253	N/A	0.414	0.414	N/A	0.521	0.521
02	N/A	0.232	0.232	N/A	0.412	0.412	N/A	0.262	0.262	N/A	0.426	0.426	N/A	0.539	0.539
03	N/A	0.245	0.245	N/A	0.427	0.427	N/A	0.270	0.270	N/A	0.439	0.439	N/A	0.557	0.557
04	N/A	0.258	0.258	N/A	0.441	0.441	N/A	0.278	0.278	N/A	0.451	0.451	N/A	0.576	0.576
05	N/A	0.271	0.271	N/A	0.455	0.455	N/A	0.287	0.287	N/A	0.464	0.464	N/A	0.594	0.594
06	N/A	0.285	0.285	N/A	0.470	0.470	N/A	0.294	0.294	N/A	0.476	0.476	N/A	0.613	0.613
07	N/A	0.298	0.298	N/A	0.484	0.484	N/A	0.303	0.303	N/A	0.488	0.488	N/A	0.631	0.631
08	N/A	0.313	0.313	N/A	0.499	0.499	N/A	0.310	0.310	N/A	0.500	0.500	N/A	0.650	0.650
09	N/A	0.328	0.328	N/A	0.514	0.514	N/A	0.319	0.319	N/A	0.513	0.513	N/A	0.668	0.668
10	N/A	0.343	0.343	N/A	0.528	0.528	N/A	0.335	0.335	N/A	0.525	0.525	N/A	0.686	0.686
11	N/A	0.357	0.357	N/A	0.543	0.543	N/A	0.350	0.350	N/A	0.536	0.536	N/A	0.705	0.705
12	N/A	0.372	0.372	N/A	0.557	0.557	N/A	0.367	0.367	N/A	0.548	0.548	N/A	0.740	0.740
13	N/A	0.387	0.387	N/A	0.571	0.571	N/A	0.401	0.401	N/A	0.560	0.560	N/A	0.775	0.775
14	N/A	0.402	0.402	N/A	0.586	0.586	N/A	0.435	0.435	N/A	0.571	0.571	N/A	0.808	0.808
15	N/A	0.418	0.418	N/A	0.600	0.600	N/A	0.470	0.470	N/A	0.583	0.583	N/A	0.838	0.838
16	N/A	0.433	0.433	N/A	0.614	0.614	N/A	0.505	0.505	N/A	0.594	0.594	N/A	0.865	0.865
17	N/A	0.448	0.448	N/A	0.628	0.628	N/A	0.540	0.540	N/A	0.605	0.605	N/A	0.890	0.890
18	N/A	0.463	0.463	N/A	0.642	0.642	N/A	0.575	0.575	N/A	0.616	0.616	N/A	0.911	0.911
19	N/A	0.479	0.479	N/A	0.655	0.655	N/A	0.610	0.610	N/A	0.627	0.627	N/A	0.931	0.931
20	N/A	0.494	0.494	N/A	0.668	0.668	N/A	0.643	0.643	N/A	0.637	0.637	N/A	0.948	0.948
21	N/A	0.509	0.509	N/A	0.682	0.682	N/A	0.677	0.677	N/A	0.647	0.647	N/A	0.962	0.962
22	N/A	0.524	0.524	N/A	0.695	0.695	N/A	0.708	0.708	N/A	0.658	0.658	N/A	0.975	0.975
23	N/A	0.541	0.541	N/A	0.708	0.708	N/A	0.739	0.739	N/A	0.668	0.668	N/A	0.985	0.985
24	N/A	0.556	0.556	N/A	0.720	0.720	N/A	0.768	0.768	N/A	0.678	0.678	N/A	0.995	0.995
25	N/A	0.570	0.570	N/A	0.733	0.733	N/A	0.796	0.796	N/A	0.687	0.687	N/A	1.001	1.001
26	N/A	0.585	0.585	N/A	0.744	0.744	N/A	0.823	0.823	N/A	0.697	0.697	N/A	1.008	1.008
27	N/A	0.600	0.600	N/A	0.756	0.756	N/A	0.848	0.848	N/A	0.706	0.706	N/A	1.013	1.013
28	N/A	0.614	0.614	N/A	0.768	0.768	N/A	0.872	0.872	N/A	0.716	0.716	N/A	1.018	1.018
29	N/A	0.628	0.628	N/A	0.779	0.779	N/A	0.894	0.894	N/A	0.725	0.725	N/A	1.022	1.022
30	N/A	0.642	0.642	N/A	0.790	0.790	N/A	0.915	0.915	N/A	0.734	0.734	N/A	1.026	1.026
31	N/A	0.656	0.656	N/A	0.801	0.801	N/A	0.934	0.934	N/A	0.742	0.742	N/A	1.032	1.032
32	N/A	0.669	0.669	N/A	0.812	0.812	N/A	0.952	0.952	N/A	0.751	0.751	N/A	1.036	1.036
33	N/A	0.682	0.682	N/A	0.822	0.822	N/A	0.968	0.968	N/A	0.760	0.760	N/A	1.042	1.042
34	N/A	0.695	0.695	N/A	0.832	0.832	N/A	0.985	0.985	N/A	0.768	0.768	N/A	1.050	1.050
35	N/A	0.708	0.708	N/A	0.841	0.841	N/A	0.999	0.999	N/A	0.776	0.776	N/A	1.059	1.059
36	N/A	0.721	0.721	N/A	0.850	0.850	N/A	1.013	1.013	N/A	0.784	0.784	N/A	1.070	1.070
37	N/A	0.733	0.733	N/A	0.859	0.859	N/A	1.026	1.026	N/A	0.793	0.793	N/A	1.084	1.084
38	N/A	0.746	0.746	N/A	0.868	0.868	N/A	1.037	1.037	N/A	0.801	0.801	N/A	1.099	1.099
39	N/A	0.758	0.758	N/A	0.876	0.876	N/A	1.050	1.050	N/A	0.808	0.808	N/A	1.116	1.116
40	N/A	0.769	0.769	N/A	0.884	0.884	N/A	1.062	1.062	N/A	0.817	0.817	N/A	1.137	1.137
41	N/A	0.780	0.780	N/A	0.892	0.892	N/A	1.074	1.074	N/A	0.825	0.825	N/A	1.158	1.158
42	N/A	0.791	0.791	N/A	0.900	0.900	N/A	1.087	1.087	N/A	0.832	0.832	N/A	1.183	1.183
43	N/A	0.802	0.802	N/A	0.907	0.907	N/A	1.100	1.100	N/A	0.840	0.840	N/A	1.210	1.210
44	N/A	0.812	0.812	N/A	0.914	0.914	N/A	1.113	1.113	N/A	0.848	0.848	N/A	1.239	1.239
45	N/A	0.823	0.823	N/A	0.921	0.921	N/A	1.128	1.128	N/A	0.856	0.856	N/A	1.271	1.271
46	N/A	0.833	0.833	N/A	0.927	0.927	N/A	1.143	1.143	N/A	0.864	0.864	N/A	1.304	1.304
47	N/A	0.842	0.842	N/A	0.934	0.934	N/A	1.160	1.160	N/A	0.872	0.872	N/A	1.340	1.340
48	N/A	0.852	0.852	N/A	0.940	0.940	N/A	1.180	1.180	N/A	0.880	0.880	N/A	1.378	1.378
49	N/A	0.862	0.862	N/A	0.945	0.945	N/A	1.201	1.201	N/A	0.888	0.888	N/A	1.418	1.418
50	N/A	0.871	0.871	N/A	0.950	0.950	N/A	1.225	1.225	N/A	0.896	0.896	N/A	1.460	1.460

**Erie Insurance Company of New York - New Vehicle Symbol Factors (Model Years 2011 & Newer)**

Symbol	BI / CSL			PD			PIP / UM			Comp			Coll		
	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed
51	N/A	0.880	0.880	N/A	0.955	0.955	N/A	1.251	1.251	N/A	0.905	0.905	N/A	1.506	1.506
52	N/A	0.889	0.889	N/A	0.961	0.961	N/A	1.259	1.259	N/A	0.913	0.913	N/A	1.552	1.552
53	N/A	0.898	0.898	N/A	0.966	0.966	N/A	1.268	1.268	N/A	0.922	0.922	N/A	1.601	1.601
54	N/A	0.906	0.906	N/A	0.970	0.970	N/A	1.278	1.278	N/A	0.931	0.931	N/A	1.652	1.652
55	N/A	0.915	0.915	N/A	0.975	0.975	N/A	1.286	1.286	N/A	0.940	0.940	N/A	1.704	1.704
56	N/A	0.924	0.924	N/A	0.979	0.979	N/A	1.295	1.295	N/A	0.949	0.949	N/A	1.759	1.759
57	N/A	0.932	0.932	N/A	0.983	0.983	N/A	1.304	1.304	N/A	0.959	0.959	N/A	1.815	1.815
58	N/A	0.941	0.941	N/A	0.988	0.988	N/A	1.312	1.312	N/A	0.969	0.969	N/A	1.873	1.873
59	N/A	0.950	0.950	N/A	0.992	0.992	N/A	1.321	1.321	N/A	0.979	0.979	N/A	1.931	1.931
60	N/A	0.959	0.959	N/A	0.995	0.995	N/A	1.330	1.330	N/A	0.989	0.989	N/A	1.992	1.992
61	N/A	0.967	0.967	N/A	0.999	0.999	N/A	1.339	1.339	N/A	1.000	1.000	N/A	2.052	2.052
62	N/A	0.976	0.976	N/A	1.003	1.003	N/A	1.348	1.348	N/A	1.012	1.012	N/A	2.108	2.108
63	N/A	0.984	0.984	N/A	1.006	1.006	N/A	1.356	1.356	N/A	1.023	1.023	N/A	2.163	2.163
64	N/A	0.993	0.993	N/A	1.010	1.010	N/A	1.365	1.365	N/A	1.036	1.036	N/A	2.217	2.217
65	N/A	1.002	1.002	N/A	1.013	1.013	N/A	1.374	1.374	N/A	1.048	1.048	N/A	2.272	2.272
66	N/A	1.011	1.011	N/A	1.017	1.017	N/A	1.383	1.383	N/A	1.061	1.061	N/A	2.326	2.326
67	N/A	1.021	1.021	N/A	1.020	1.020	N/A	1.392	1.392	N/A	1.075	1.075	N/A	2.382	2.382
68	N/A	1.030	1.030	N/A	1.023	1.023	N/A	1.400	1.400	N/A	1.089	1.089	N/A	2.436	2.436
69	N/A	1.040	1.040	N/A	1.027	1.027	N/A	1.409	1.409	N/A	1.105	1.105	N/A	2.491	2.491
70	N/A	1.050	1.050	N/A	1.030	1.030	N/A	1.418	1.418	N/A	1.120	1.120	N/A	2.546	2.546
71	N/A	1.061	1.061	N/A	1.034	1.034	N/A	1.427	1.427	N/A	1.136	1.136	N/A	2.600	2.600
72	N/A	1.072	1.072	N/A	1.037	1.037	N/A	1.436	1.436	N/A	1.154	1.154	N/A	2.655	2.655
73	N/A	1.083	1.083	N/A	1.041	1.041	N/A	1.445	1.445	N/A	1.171	1.171	N/A	2.710	2.710
74	N/A	1.095	1.095	N/A	1.043	1.043	N/A	1.453	1.453	N/A	1.190	1.190	N/A	2.765	2.765
75	N/A	1.107	1.107	N/A	1.047	1.047	N/A	1.462	1.462	N/A	1.211	1.211	N/A	2.820	2.820
76	N/A	1.120	1.120	N/A	1.051	1.051	N/A	1.470	1.470	N/A	1.231	1.231	N/A	2.874	2.874
77	N/A	1.133	1.133	N/A	1.055	1.055	N/A	1.480	1.480	N/A	1.253	1.253	N/A	2.929	2.929
78	N/A	1.147	1.147	N/A	1.059	1.059	N/A	1.489	1.489	N/A	1.276	1.276	N/A	2.983	2.983
79	N/A	1.162	1.162	N/A	1.063	1.063	N/A	1.497	1.497	N/A	1.301	1.301	N/A	3.039	3.039
80	N/A	1.178	1.178	N/A	1.068	1.068	N/A	1.506	1.506	N/A	1.326	1.326	N/A	3.093	3.093
81	N/A	1.194	1.194	N/A	1.072	1.072	N/A	1.515	1.515	N/A	1.354	1.354	N/A	3.148	3.148
82	N/A	1.211	1.211	N/A	1.077	1.077	N/A	1.523	1.523	N/A	1.382	1.382	N/A	3.203	3.203
83	N/A	1.228	1.228	N/A	1.082	1.082	N/A	1.533	1.533	N/A	1.412	1.412	N/A	3.257	3.257
84	N/A	1.247	1.247	N/A	1.088	1.088	N/A	1.542	1.542	N/A	1.444	1.444	N/A	3.312	3.312
85	N/A	1.267	1.267	N/A	1.093	1.093	N/A	1.550	1.550	N/A	1.477	1.477	N/A	3.367	3.367
86	N/A	1.288	1.288	N/A	1.099	1.099	N/A	1.559	1.559	N/A	1.513	1.513	N/A	3.422	3.422
87	N/A	1.310	1.310	N/A	1.105	1.105	N/A	1.567	1.567	N/A	1.550	1.550	N/A	3.476	3.476
88	N/A	1.333	1.333	N/A	1.112	1.112	N/A	1.576	1.576	N/A	1.589	1.589	N/A	3.531	3.531
89	N/A	1.358	1.358	N/A	1.119	1.119	N/A	1.586	1.586	N/A	1.632	1.632	N/A	3.586	3.586
90	N/A	1.385	1.385	N/A	1.126	1.126	N/A	1.594	1.594	N/A	1.676	1.676	N/A	3.640	3.640
91	N/A	1.412	1.412	N/A	1.134	1.134	N/A	1.603	1.603	N/A	1.723	1.723	N/A	3.696	3.696
92	N/A	1.442	1.442	N/A	1.141	1.141	N/A	1.612	1.612	N/A	1.773	1.773	N/A	3.750	3.750
93	N/A	1.473	1.473	N/A	1.149	1.149	N/A	1.620	1.620	N/A	1.826	1.826	N/A	3.805	3.805
94	N/A	1.506	1.506	N/A	1.158	1.158	N/A	1.630	1.630	N/A	1.882	1.882	N/A	3.860	3.860
95	N/A	1.541	1.541	N/A	1.168	1.168	N/A	1.639	1.639	N/A	1.942	1.942	N/A	3.914	3.914
96	N/A	1.579	1.579	N/A	1.178	1.178	N/A	1.647	1.647	N/A	2.005	2.005	N/A	3.970	3.970
97	N/A	1.618	1.618	N/A	1.188	1.188	N/A	1.656	1.656	N/A	2.073	2.073	N/A	4.024	4.024
98	N/A	1.658	1.658	N/A	1.199	1.199	N/A	1.664	1.664	N/A	2.145	2.145	N/A	4.079	4.079
99	N/A	1.697	1.697	N/A	1.210	1.210	N/A	1.673	1.673	N/A	2.222	2.222	N/A	4.133	4.133

Liability Symbol Factors (Model Years 2010 & Older)																
Symbol	Bodily Injury					Property Damage					Combined Single Limit					
	Factors			Change		Factors			Change		Factors			Change		
	Current	Indicated	Proposed	Indicated	Proposed	Current	Indicated	Proposed	Indicated	Proposed	Current	Indicated	Proposed	Indicated	Proposed	
01	0.80	0.81	0.81	1%	1%	0.82	0.87	0.87	6%	6%	0.80	0.81	0.81	1%	1%	
02	0.82	0.85	0.85	4%	4%	0.82	0.88	0.88	7%	7%	0.82	0.85	0.85	4%	4%	
03	0.82	0.87	0.87	6%	6%	0.83	0.89	0.89	7%	7%	0.82	0.87	0.87	6%	6%	
04	0.83	0.89	0.89	7%	7%	0.83	0.90	0.90	8%	8%	0.83	0.89	0.89	7%	7%	
05	0.85	0.91	0.91	7%	7%	0.85	0.91	0.91	7%	7%	0.85	0.91	0.91	7%	7%	
06	0.90	0.94	0.94	4%	4%	0.89	0.92	0.92	3%	3%	0.90	0.94	0.94	4%	4%	
07	0.96	0.99	0.99	3%	3%	0.94	0.93	0.93	-1%	-1%	0.96	0.99	0.99	3%	3%	
08	0.98	0.99	0.99	1%	1%	0.97	0.94	0.94	-3%	-3%	0.98	0.99	0.99	1%	1%	
09	1.02	0.99	0.99	-3%	-3%	1.01	0.95	0.95	-6%	-6%	1.02	0.99	0.99	-3%	-3%	
10	1.05	0.99	0.99	-6%	-6%	1.04	0.96	0.96	-8%	-8%	1.05	0.99	0.99	-6%	-6%	
11	1.08	0.99	0.99	-8%	-8%	1.08	0.97	0.97	-10%	-10%	1.08	0.99	0.99	-8%	-8%	
12	1.08	0.99	0.99	-8%	-8%	1.08	0.98	0.98	-9%	-9%	1.08	0.99	0.99	-8%	-8%	
13	1.08	0.99	0.99	-8%	-8%	1.10	1.05	1.05	-5%	-5%	1.08	0.99	0.99	-8%	-8%	
14	1.08	0.99	0.99	-8%	-8%	1.11	1.07	1.07	-4%	-4%	1.08	0.99	0.99	-8%	-8%	
VV	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	
WW	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	
XX	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	
YY	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	
ZZ	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	1.00	1.00	1.00	0%	0%	

<b>PIP &amp; UM Symbol Factors (Model Years 2010 &amp; Older)</b>						
Symbol	Factors			Change		
	Current	Indicated	Proposed	Indicated	Proposed	
01	0.69	0.53	0.53	-23%	-23%	
02	0.75	0.74	0.74	-1%	-1%	
03	0.77	0.80	0.80	4%	4%	
04	0.78	0.84	0.84	8%	8%	
05	0.80	0.88	0.88	10%	10%	
06	0.81	0.91	0.91	12%	12%	
07	0.85	0.94	0.94	11%	11%	
08	0.88	0.96	0.96	9%	9%	
09	0.92	0.98	0.98	7%	7%	
10	0.95	1.00	1.00	5%	5%	
11	0.99	1.01	1.01	2%	2%	
12	1.02	1.03	1.03	1%	1%	
13	1.05	1.04	1.04	-1%	-1%	
14	1.09	1.06	1.06	-3%	-3%	
15	1.12	1.07	1.07	-4%	-4%	
16	1.12	1.08	1.08	-4%	-4%	
17	1.13	1.09	1.09	-4%	-4%	
18	1.13	1.10	1.10	-3%	-3%	
19	1.13	1.11	1.11	-2%	-2%	
20	1.13	1.12	1.12	-1%	-1%	
VV	1.00	1.00	1.00	0%	0%	
WW	1.00	1.00	1.00	0%	0%	
XX	1.00	1.00	1.00	0%	0%	
YY	1.00	1.00	1.00	0%	0%	
ZZ	1.00	1.00	1.00	0%	0%	

Physical Damage Symbol Factors (Model Years 2010 & Older)											
Model Year	Cluster	Comp					Coll				
		Factor			Change		Factor			Change	
		Current	Indicated	Proposed	Indicated	Proposed	Current	Indicated	Proposed	Indicated	Proposed
1989 & Prior	1	0.200	0.410	0.410	105%	105%	0.440	0.570	0.570	30%	30%
1989 & Prior	2	0.200	0.410	0.410	105%	105%	0.440	0.570	0.570	30%	30%
1989 & Prior	3	0.200	0.410	0.410	105%	105%	0.440	0.570	0.570	30%	30%
1989 & Prior	4	0.230	0.410	0.410	78%	78%	0.460	0.570	0.570	24%	24%
1989 & Prior	5	0.290	0.470	0.470	62%	62%	0.530	0.610	0.610	15%	15%
1989 & Prior	6	0.420	0.540	0.540	29%	29%	0.610	0.660	0.660	8%	8%
1989 & Prior	7	0.500	0.610	0.610	22%	22%	0.670	0.720	0.720	7%	7%
1989 & Prior	8	0.640	0.700	0.700	9%	9%	0.780	0.790	0.790	1%	1%
1989 & Prior	10	0.740	0.800	0.800	8%	8%	0.860	0.870	0.870	1%	1%
1989 & Prior	11	0.880	0.910	0.910	3%	3%	0.940	0.950	0.950	1%	1%
1989 & Prior	12	1.030	1.030	1.030	0%	0%	1.030	1.020	1.020	-1%	-1%
1989 & Prior	13	1.100	1.140	1.140	4%	4%	1.070	1.090	1.090	2%	2%
1989 & Prior	15	1.250	1.240	1.240	-1%	-1%	1.180	1.170	1.170	-1%	-1%
1989 & Prior	16	1.330	1.350	1.350	2%	2%	1.230	1.240	1.240	1%	1%
1989 & Prior	17	1.430	1.460	1.460	2%	2%	1.290	1.300	1.300	1%	1%
1989 & Prior	18	1.510	1.570	1.570	4%	4%	1.330	1.370	1.370	3%	3%
1989 & Prior	19	1.700	1.680	1.680	-1%	-1%	1.470	1.440	1.440	-2%	-2%
1989 & Prior	20	1.780	1.800	1.800	1%	1%	1.520	1.510	1.510	-1%	-1%
1989 & Prior	21	1.880	1.910	1.910	2%	2%	1.570	1.580	1.580	1%	1%
1989 & Prior	22	1.960	2.020	2.020	3%	3%	1.620	1.650	1.650	2%	2%
1989 & Prior	23	2.180	2.130	2.130	-2%	-2%	1.780	1.710	1.710	-4%	-4%
1989 & Prior	24	2.260	2.240	2.240	-1%	-1%	1.830	1.770	1.770	-3%	-3%
1989 & Prior	25	2.370	2.360	2.360	0%	0%	1.880	1.820	1.820	-3%	-3%
1989 & Prior	26	2.450	2.480	2.480	1%	1%	1.920	1.880	1.880	-2%	-2%
1989 & Prior	27	2.720	2.600	2.600	-4%	-4%	2.060	1.930	1.930	-6%	-6%
1989 & Prior	28	2.790	2.710	2.710	-3%	-3%	2.110	1.980	1.980	-6%	-6%
1989 & Prior	29	2.900	2.840	2.840	-2%	-2%	2.160	2.040	2.040	-6%	-6%
1989 & Prior	30	2.990	2.950	2.950	-1%	-1%	2.200	2.090	2.090	-5%	-5%

Physical Damage Symbol Factors (Model Years 2010 & Older)											
Model Year	Cluster	Comp					Coll				
		Factor			Change		Factor			Change	
		Current	Indicated	Proposed	Indicated	Proposed	Current	Indicated	Proposed	Indicated	Proposed
1990-2010	1	0.420	0.490	0.490	17%	17%	0.570	0.600	0.600	5%	5%
1990-2010	2	0.470	0.570	0.570	21%	21%	0.630	0.640	0.640	2%	2%
1990-2010	3	0.570	0.650	0.650	14%	14%	0.680	0.680	0.680	0%	0%
1990-2010	4	0.640	0.720	0.720	13%	13%	0.740	0.730	0.730	-1%	-1%
1990-2010	5	0.720	0.800	0.800	11%	11%	0.790	0.770	0.770	-3%	-3%
1990-2010	6	0.790	0.870	0.870	10%	10%	0.830	0.820	0.820	-1%	-1%
1990-2010	7	0.870	0.930	0.930	7%	7%	0.880	0.870	0.870	-1%	-1%
1990-2010	8	0.940	0.990	0.990	5%	5%	0.940	0.910	0.910	-3%	-3%
1990-2010	10	1.030	1.100	1.100	7%	7%	0.990	0.960	0.960	-3%	-3%
1990-2010	11	1.080	1.150	1.150	6%	6%	1.040	1.000	1.000	-4%	-4%
1990-2010	12	1.130	1.190	1.190	5%	5%	1.080	1.070	1.070	-1%	-1%
1990-2010	13	1.190	1.230	1.230	3%	3%	1.150	1.130	1.130	-2%	-2%
1990-2010	14	1.250	1.270	1.270	2%	2%	1.200	1.180	1.180	-2%	-2%
1990-2010	15	1.350	1.310	1.310	-3%	-3%	1.260	1.230	1.230	-2%	-2%
1990-2010	16	1.420	1.360	1.360	-4%	-4%	1.300	1.290	1.290	-1%	-1%
1990-2010	17	1.480	1.420	1.420	-4%	-4%	1.360	1.350	1.350	-1%	-1%
1990-2010	18	1.570	1.480	1.480	-6%	-6%	1.430	1.420	1.420	-1%	-1%
1990-2010	19	1.660	1.550	1.550	-7%	-7%	1.490	1.490	1.490	0%	0%
1990-2010	20	1.790	1.640	1.640	-8%	-8%	1.590	1.570	1.570	-1%	-1%
1990-2010	21	1.940	1.760	1.760	-9%	-9%	1.670	1.660	1.660	-1%	-1%
1990-2010	22	2.160	1.900	1.900	-12%	-12%	1.820	1.760	1.760	-3%	-3%
1990-2010	23	2.410	2.080	2.080	-14%	-14%	1.980	1.870	1.870	-6%	-6%
1990-2010	24	2.710	2.300	2.300	-15%	-15%	2.160	2.000	2.000	-7%	-7%
1990-2010	25	3.260	2.590	2.590	-21%	-21%	2.460	2.190	2.190	-11%	-11%
1990-2010	26	3.720	2.960	2.960	-20%	-20%	2.720	2.370	2.370	-13%	-13%



**Erie Insurance Company - New Vehicle Symbol Factors (Model Years 2011 & Newer)**

Symbol	BI / CSL			PD			PIP / UM			Comp			Coll		
	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed
01	N/A	0.213	0.213	N/A	0.382	0.382	N/A	0.263	0.263	N/A	0.547	0.547	N/A	0.617	0.617
02	N/A	0.226	0.226	N/A	0.396	0.396	N/A	0.272	0.272	N/A	0.564	0.564	N/A	0.639	0.639
03	N/A	0.239	0.239	N/A	0.410	0.410	N/A	0.282	0.282	N/A	0.581	0.581	N/A	0.661	0.661
04	N/A	0.251	0.251	N/A	0.423	0.423	N/A	0.290	0.290	N/A	0.597	0.597	N/A	0.683	0.683
05	N/A	0.264	0.264	N/A	0.438	0.438	N/A	0.299	0.299	N/A	0.614	0.614	N/A	0.704	0.704
06	N/A	0.278	0.278	N/A	0.452	0.452	N/A	0.306	0.306	N/A	0.631	0.631	N/A	0.726	0.726
07	N/A	0.291	0.291	N/A	0.465	0.465	N/A	0.315	0.315	N/A	0.647	0.647	N/A	0.748	0.748
08	N/A	0.305	0.305	N/A	0.480	0.480	N/A	0.323	0.323	N/A	0.662	0.662	N/A	0.770	0.770
09	N/A	0.319	0.319	N/A	0.494	0.494	N/A	0.332	0.332	N/A	0.679	0.679	N/A	0.792	0.792
10	N/A	0.334	0.334	N/A	0.507	0.507	N/A	0.349	0.349	N/A	0.694	0.694	N/A	0.813	0.813
11	N/A	0.347	0.347	N/A	0.522	0.522	N/A	0.365	0.365	N/A	0.710	0.710	N/A	0.835	0.835
12	N/A	0.362	0.362	N/A	0.536	0.536	N/A	0.382	0.382	N/A	0.726	0.726	N/A	0.878	0.878
13	N/A	0.376	0.376	N/A	0.549	0.549	N/A	0.418	0.418	N/A	0.742	0.742	N/A	0.918	0.918
14	N/A	0.392	0.392	N/A	0.564	0.564	N/A	0.453	0.453	N/A	0.756	0.756	N/A	0.958	0.958
15	N/A	0.407	0.407	N/A	0.577	0.577	N/A	0.489	0.489	N/A	0.771	0.771	N/A	0.993	0.993
16	N/A	0.422	0.422	N/A	0.590	0.590	N/A	0.527	0.527	N/A	0.786	0.786	N/A	1.025	1.025
17	N/A	0.436	0.436	N/A	0.604	0.604	N/A	0.562	0.562	N/A	0.801	0.801	N/A	1.055	1.055
18	N/A	0.451	0.451	N/A	0.617	0.617	N/A	0.599	0.599	N/A	0.815	0.815	N/A	1.080	1.080
19	N/A	0.466	0.466	N/A	0.630	0.630	N/A	0.635	0.635	N/A	0.830	0.830	N/A	1.104	1.104
20	N/A	0.481	0.481	N/A	0.643	0.643	N/A	0.670	0.670	N/A	0.844	0.844	N/A	1.124	1.124
21	N/A	0.496	0.496	N/A	0.656	0.656	N/A	0.704	0.704	N/A	0.856	0.856	N/A	1.140	1.140
22	N/A	0.511	0.511	N/A	0.669	0.669	N/A	0.737	0.737	N/A	0.870	0.870	N/A	1.156	1.156
23	N/A	0.526	0.526	N/A	0.681	0.681	N/A	0.770	0.770	N/A	0.883	0.883	N/A	1.168	1.168
24	N/A	0.541	0.541	N/A	0.691	0.691	N/A	0.800	0.800	N/A	0.897	0.897	N/A	1.179	1.179
25	N/A	0.555	0.555	N/A	0.704	0.704	N/A	0.830	0.830	N/A	0.910	0.910	N/A	1.186	1.186
26	N/A	0.569	0.569	N/A	0.715	0.715	N/A	0.857	0.857	N/A	0.923	0.923	N/A	1.194	1.194
27	N/A	0.584	0.584	N/A	0.727	0.727	N/A	0.883	0.883	N/A	0.935	0.935	N/A	1.201	1.201
28	N/A	0.597	0.597	N/A	0.738	0.738	N/A	0.908	0.908	N/A	0.946	0.946	N/A	1.206	1.206
29	N/A	0.612	0.612	N/A	0.749	0.749	N/A	0.931	0.931	N/A	0.959	0.959	N/A	1.211	1.211
30	N/A	0.625	0.625	N/A	0.759	0.759	N/A	0.953	0.953	N/A	0.971	0.971	N/A	1.216	1.216
31	N/A	0.639	0.639	N/A	0.770	0.770	N/A	0.973	0.973	N/A	0.982	0.982	N/A	1.223	1.223
32	N/A	0.652	0.652	N/A	0.780	0.780	N/A	0.992	0.992	N/A	0.993	0.993	N/A	1.228	1.228
33	N/A	0.664	0.664	N/A	0.790	0.790	N/A	1.008	1.008	N/A	1.006	1.006	N/A	1.235	1.235
34	N/A	0.677	0.677	N/A	0.799	0.799	N/A	1.026	1.026	N/A	1.017	1.017	N/A	1.244	1.244
35	N/A	0.689	0.689	N/A	0.808	0.808	N/A	1.040	1.040	N/A	1.027	1.027	N/A	1.255	1.255
36	N/A	0.702	0.702	N/A	0.817	0.817	N/A	1.054	1.054	N/A	1.038	1.038	N/A	1.268	1.268
37	N/A	0.715	0.715	N/A	0.826	0.826	N/A	1.068	1.068	N/A	1.049	1.049	N/A	1.285	1.285
38	N/A	0.726	0.726	N/A	0.834	0.834	N/A	1.081	1.081	N/A	1.059	1.059	N/A	1.302	1.302
39	N/A	0.738	0.738	N/A	0.842	0.842	N/A	1.094	1.094	N/A	1.069	1.069	N/A	1.323	1.323
40	N/A	0.749	0.749	N/A	0.850	0.850	N/A	1.106	1.106	N/A	1.081	1.081	N/A	1.347	1.347
41	N/A	0.759	0.759	N/A	0.857	0.857	N/A	1.118	1.118	N/A	1.091	1.091	N/A	1.373	1.373
42	N/A	0.770	0.770	N/A	0.865	0.865	N/A	1.132	1.132	N/A	1.101	1.101	N/A	1.402	1.402
43	N/A	0.781	0.781	N/A	0.872	0.872	N/A	1.146	1.146	N/A	1.112	1.112	N/A	1.435	1.435
44	N/A	0.790	0.790	N/A	0.878	0.878	N/A	1.159	1.159	N/A	1.122	1.122	N/A	1.469	1.469
45	N/A	0.801	0.801	N/A	0.885	0.885	N/A	1.174	1.174	N/A	1.133	1.133	N/A	1.507	1.507
46	N/A	0.811	0.811	N/A	0.891	0.891	N/A	1.190	1.190	N/A	1.144	1.144	N/A	1.546	1.546
47	N/A	0.820	0.820	N/A	0.897	0.897	N/A	1.209	1.209	N/A	1.153	1.153	N/A	1.588	1.588
48	N/A	0.830	0.830	N/A	0.903	0.903	N/A	1.228	1.228	N/A	1.164	1.164	N/A	1.633	1.633
49	N/A	0.840	0.840	N/A	0.909	0.909	N/A	1.251	1.251	N/A	1.175	1.175	N/A	1.680	1.680
50	N/A	0.848	0.848	N/A	0.914	0.914	N/A	1.276	1.276	N/A	1.186	1.186	N/A	1.730	1.730

**Erie Insurance Company - New Vehicle Symbol Factors (Model Years 2011 & Newer)**

Symbol	BI / CSL			PD			PIP / UM			Comp			Coll		
	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed	Current	Indicated	Proposed
51	N/A	0.857	0.857	N/A	0.918	0.918	N/A	1.302	1.302	N/A	1.197	1.197	N/A	1.784	1.784
52	N/A	0.866	0.866	N/A	0.924	0.924	N/A	1.311	1.311	N/A	1.209	1.209	N/A	1.839	1.839
53	N/A	0.875	0.875	N/A	0.929	0.929	N/A	1.321	1.321	N/A	1.220	1.220	N/A	1.897	1.897
54	N/A	0.882	0.882	N/A	0.933	0.933	N/A	1.331	1.331	N/A	1.232	1.232	N/A	1.958	1.958
55	N/A	0.891	0.891	N/A	0.937	0.937	N/A	1.340	1.340	N/A	1.243	1.243	N/A	2.019	2.019
56	N/A	0.900	0.900	N/A	0.941	0.941	N/A	1.349	1.349	N/A	1.256	1.256	N/A	2.085	2.085
57	N/A	0.908	0.908	N/A	0.945	0.945	N/A	1.357	1.357	N/A	1.269	1.269	N/A	2.152	2.152
58	N/A	0.916	0.916	N/A	0.950	0.950	N/A	1.366	1.366	N/A	1.282	1.282	N/A	2.220	2.220
59	N/A	0.924	0.924	N/A	0.954	0.954	N/A	1.375	1.375	N/A	1.295	1.295	N/A	2.289	2.289
60	N/A	0.934	0.934	N/A	0.957	0.957	N/A	1.386	1.386	N/A	1.309	1.309	N/A	2.361	2.361
61	N/A	0.941	0.941	N/A	0.960	0.960	N/A	1.395	1.395	N/A	1.324	1.324	N/A	2.433	2.433
62	N/A	0.950	0.950	N/A	0.964	0.964	N/A	1.404	1.404	N/A	1.339	1.339	N/A	2.498	2.498
63	N/A	0.958	0.958	N/A	0.967	0.967	N/A	1.412	1.412	N/A	1.353	1.353	N/A	2.563	2.563
64	N/A	0.967	0.967	N/A	0.971	0.971	N/A	1.421	1.421	N/A	1.370	1.370	N/A	2.628	2.628
65	N/A	0.975	0.975	N/A	0.974	0.974	N/A	1.430	1.430	N/A	1.387	1.387	N/A	2.693	2.693
66	N/A	0.984	0.984	N/A	0.977	0.977	N/A	1.440	1.440	N/A	1.404	1.404	N/A	2.757	2.757
67	N/A	0.994	0.994	N/A	0.980	0.980	N/A	1.450	1.450	N/A	1.423	1.423	N/A	2.823	2.823
68	N/A	1.003	1.003	N/A	0.983	0.983	N/A	1.459	1.459	N/A	1.442	1.442	N/A	2.886	2.886
69	N/A	1.012	1.012	N/A	0.987	0.987	N/A	1.468	1.468	N/A	1.461	1.461	N/A	2.952	2.952
70	N/A	1.022	1.022	N/A	0.990	0.990	N/A	1.476	1.476	N/A	1.482	1.482	N/A	3.018	3.018
71	N/A	1.033	1.033	N/A	0.994	0.994	N/A	1.486	1.486	N/A	1.504	1.504	N/A	3.082	3.082
72	N/A	1.044	1.044	N/A	0.997	0.997	N/A	1.495	1.495	N/A	1.527	1.527	N/A	3.148	3.148
73	N/A	1.055	1.055	N/A	1.000	1.000	N/A	1.505	1.505	N/A	1.550	1.550	N/A	3.211	3.211
74	N/A	1.067	1.067	N/A	1.003	1.003	N/A	1.514	1.514	N/A	1.575	1.575	N/A	3.277	3.277
75	N/A	1.078	1.078	N/A	1.007	1.007	N/A	1.523	1.523	N/A	1.602	1.602	N/A	3.342	3.342
76	N/A	1.091	1.091	N/A	1.011	1.011	N/A	1.531	1.531	N/A	1.630	1.630	N/A	3.407	3.407
77	N/A	1.103	1.103	N/A	1.015	1.015	N/A	1.541	1.541	N/A	1.658	1.658	N/A	3.472	3.472
78	N/A	1.117	1.117	N/A	1.019	1.019	N/A	1.550	1.550	N/A	1.689	1.689	N/A	3.536	3.536
79	N/A	1.131	1.131	N/A	1.022	1.022	N/A	1.559	1.559	N/A	1.722	1.722	N/A	3.601	3.601
80	N/A	1.147	1.147	N/A	1.027	1.027	N/A	1.569	1.569	N/A	1.755	1.755	N/A	3.665	3.665
81	N/A	1.163	1.163	N/A	1.031	1.031	N/A	1.578	1.578	N/A	1.791	1.791	N/A	3.731	3.731
82	N/A	1.179	1.179	N/A	1.036	1.036	N/A	1.587	1.587	N/A	1.829	1.829	N/A	3.797	3.797
83	N/A	1.195	1.195	N/A	1.040	1.040	N/A	1.596	1.596	N/A	1.868	1.868	N/A	3.861	3.861
84	N/A	1.214	1.214	N/A	1.046	1.046	N/A	1.605	1.605	N/A	1.911	1.911	N/A	3.926	3.926
85	N/A	1.233	1.233	N/A	1.051	1.051	N/A	1.614	1.614	N/A	1.954	1.954	N/A	3.990	3.990
86	N/A	1.255	1.255	N/A	1.057	1.057	N/A	1.623	1.623	N/A	2.002	2.002	N/A	4.056	4.056
87	N/A	1.276	1.276	N/A	1.062	1.062	N/A	1.633	1.633	N/A	2.051	2.051	N/A	4.120	4.120
88	N/A	1.298	1.298	N/A	1.069	1.069	N/A	1.642	1.642	N/A	2.103	2.103	N/A	4.185	4.185
89	N/A	1.322	1.322	N/A	1.076	1.076	N/A	1.652	1.652	N/A	2.159	2.159	N/A	4.250	4.250
90	N/A	1.348	1.348	N/A	1.082	1.082	N/A	1.660	1.660	N/A	2.218	2.218	N/A	4.314	4.314
91	N/A	1.375	1.375	N/A	1.090	1.090	N/A	1.669	1.669	N/A	2.280	2.280	N/A	4.380	4.380
92	N/A	1.404	1.404	N/A	1.098	1.098	N/A	1.678	1.678	N/A	2.346	2.346	N/A	4.444	4.444
93	N/A	1.434	1.434	N/A	1.105	1.105	N/A	1.687	1.687	N/A	2.416	2.416	N/A	4.510	4.510
94	N/A	1.466	1.466	N/A	1.114	1.114	N/A	1.698	1.698	N/A	2.490	2.490	N/A	4.576	4.576
95	N/A	1.501	1.501	N/A	1.123	1.123	N/A	1.707	1.707	N/A	2.569	2.569	N/A	4.639	4.639
96	N/A	1.537	1.537	N/A	1.133	1.133	N/A	1.715	1.715	N/A	2.653	2.653	N/A	4.705	4.705
97	N/A	1.575	1.575	N/A	1.141	1.141	N/A	1.724	1.724	N/A	2.742	2.742	N/A	4.769	4.769
98	N/A	1.614	1.614	N/A	1.152	1.152	N/A	1.733	1.733	N/A	2.838	2.838	N/A	4.835	4.835
99	N/A	1.652	1.652	N/A	1.162	1.162	N/A	1.742	1.742	N/A	2.940	2.940	N/A	4.899	4.899

**Erie Insurance Company - Claims/Violation Free Discount Factors**

*New Business Initially Qualifying for the Discount*

(1)	(2)	(3)	(4)	(5)
Current Factors	Loss Ratio Relativity	Indicated Factor	Proposed Factor	Proposed Change
0.85	0.84	0.72	0.75	-11.8%

- (1) Current factor for new business initially qualifying for the discount
- (2) New York PPA 3-Year loss ratio relativity
- (3) = (1) x (2)
- (4) Selected factor based on the indicated factor
- (5) = (4) / (1) - 1

*Renewal Business*

Years Insured with The ERIE	Number of claims during last five years - Greater than \$2,000														
	Claims-free					1					2				
						Not-at-fault					Not-at-fault				
	Current	LR Rel	Indicated Factor	Proposed Factor	Proposed Change	Current	LR Rel	Indicated Factor	Proposed Factor	Proposed Change	Current	LR Rel	Indicated Factor	Proposed Factor	Proposed Change
0 - 2															
3 - 5	0.97	0.94	0.91	0.91	-6.2%										
6 - 8	0.94	0.94	0.88	0.87	-7.4%	0.98	1.06	1.04	0.99	1.0%					
9 - 11	0.91	0.93	0.85	0.84	-7.7%	0.97	1.05	1.02	0.97	0.0%					
12 - 14	0.88	0.93	0.82	0.83	-5.7%	0.92	1.04	0.96	0.95	3.3%	0.96	1.15	1.11	0.99	3.1%
15 +	0.85	0.93	0.79	0.80	-5.9%	0.90	1.03	0.93	0.93	3.3%	0.95	1.10	1.05	0.99	4.2%

- (1) Current factor for claims-free renewal business
- (2) Companywide PPA 3-Year loss ratio relativity
- (3) = (1) x (2)
- (4) Selected factor based on the indicated factor
- (5) = (4) / (1) - 1
- (6) Current factor for renewal business with 1 not-at-fault claim
- (7) Companywide PPA 3-Year loss ratio relativity
- (8) = (6) x (7)
- (9) Selected factor based on the indicated factor
- (10) = (9) / (6) - 1
- (11) Current factor for renewal business with 2 not-at-fault claims
- (12) Companywide PPA 3-Year loss ratio relativity
- (13) = (11) x (12)
- (14) Selected factor based on the indicated factor
- (15) = (14) / (11) - 1

## SECTION CMP

ERIE's overall rate level need is based upon our own indications as developed above. When determining the rate level need by territory, ERIE used GEICO, Allstate, State Farm, Nationwide, and New York Central Mutual rate relativities as guides in determining the appropriate territorial rate level, since each company is a leading writer of Auto business in New York. We use average competitor rate relativities as a complement to our own loss experience when developing territorial base rates.

### **Exhibit CMP-1 (Company Analysis)**

- ERIE markets to average and above average risks.
- The coverage provisions between ERIE's Auto policy and the listed competitors' policies are similar.
- ERIE, GEICO, and New York Central use independent agents while State Farm uses captive agents, and Allstate generally uses exclusive agents as contractors. Nationwide is in the process of transitioning from using both exclusive and independent agents to only independent agents.
- ERIE, GEICO, Allstate, State Farm, Nationwide, and New York Central target average to above-average risks.

New York 2019 market share for private passenger auto by corporate group:

- GEICO: 32.3%
- Allstate: 13.8%
- State Farm: 12.1%
- New York Central: 2.7%
- Nationwide: 1.9%

The competitor rates used were filed with and approved by the NY DFS:

- GEICO: 02/11/20 (R2019004164)
- Allstate: 05/27/20 (R2019004039)
- State Farm: 07/15/19 (R2019001247)
- Nationwide: 04/13/20 (R2019004226)
- NY Central: 03/01/19 (R2018003786)

**Exhibit CMP-2, Base Rate & Rating Factor Comparison**

Territorial relativities for ERIE as well as GEICO, Allstate, State Farm, Nationwide, and New York Central are shown on pages 1 through 12. Expense ratios (source: 2019 Best's Insurance Expense Exhibits—P/C, US.) for ERIE and the competitors used are as follows:

ERIE: 26.2%	State Farm: 24.8%
GEICO: 13.3%	Nationwide: 31.9%
Allstate: 24.6%	NY Central: 27.5%

The proposed ERIE territorial relativities are not identical to those of the competitors listed above.

## Base Rate Relativities

Trad Terr	Erie Insurance Company				
	BI	PD	PIP	COMP	COLL
1	0.78	0.80	0.84	1.13	0.93
2	0.75	0.70	0.79	1.32	0.84
4	1.30	1.12	1.17	0.71	0.98
5	1.65	1.48	1.37	0.50	1.00
6	1.79	1.55	1.93	0.67	1.26
7	1.51	1.37	1.53	0.57	1.05
10	0.93	0.99	0.99	1.07	0.90
11	0.94	0.99	0.90	1.13	0.85
12	0.99	1.32	0.90	0.61	1.07
13	0.81	0.97	0.81	0.82	0.93
14	0.93	0.84	0.96	1.01	0.93
15	0.82	0.91	1.03	0.72	0.95
16	0.81	0.68	0.86	0.85	0.86
17	0.88	0.89	0.91	0.74	0.87
18	0.84	0.81	0.79	0.94	0.93
19	0.89	1.07	0.97	0.91	1.07
20	0.97	1.05	0.92	0.81	1.06
21	0.96	1.19	1.03	0.53	1.06
23	0.88	0.83	0.94	0.67	0.95
25	0.89	0.89	0.96	1.15	1.00
26	1.07	1.18	1.07	0.83	1.06
27	0.96	0.88	0.94	0.92	1.07
28	0.98	0.99	1.02	0.92	0.97
29	1.00	1.07	0.91	0.95	1.04
30	0.94	0.95	0.85	0.57	0.91
32	0.95	1.06	0.92	0.55	1.00
33	0.96	1.06	0.81	0.51	1.00
34	0.89	0.98	0.83	0.70	0.97
35	1.03	0.83	1.04	1.30	1.11
36	0.94	1.24	0.87	0.59	1.06
37	0.90	1.21	0.96	0.74	1.10
38	1.02	1.22	0.84	0.57	1.08
39	1.08	1.10	0.87	1.02	1.19
41	0.85	0.87	0.79	0.73	0.99
42	0.81	0.81	0.82	0.84	0.98
43	1.50	1.20	1.96	1.42	1.56
45	1.25	1.20	1.85	1.73	1.46
47	1.25	1.23	1.42	0.89	1.31
49	1.54	1.36	2.47	0.99	1.51
51	1.55	1.52	1.63	1.04	1.61
52	1.61	1.42	1.81	0.94	1.44
53	2.30	1.74	2.22	1.21	2.04
54	1.56	1.59	1.61	0.94	1.56
55	1.89	1.78	2.01	0.80	1.82
56	3.91	1.94	4.57	3.24	2.81

## Base Rate Relativities

Trad Terr	Erie Insurance Company				
	BI	PD	PIP	COMP	COLL
57	4.86	2.20	4.43	3.00	3.17
58	3.01	1.51	3.08	2.75	1.90
60	3.52	2.26	3.11	1.13	2.22
61	2.61	1.94	2.23	0.90	1.88
62	2.31	2.06	2.17	0.79	1.74
63	3.49	2.06	4.02	2.96	2.10
64	3.92	2.00	5.18	1.69	2.56
65	2.38	1.85	2.95	0.94	1.87
66	1.99	1.57	2.13	0.94	1.61
67	4.28	2.28	6.65	3.69	3.45
68	5.58	2.46	8.13	4.05	3.37
69	2.77	1.98	3.44	2.85	1.98
70	1.08	0.94	1.10	0.82	0.91
71	1.16	1.08	1.19	0.95	0.94
72	0.77	0.80	0.76	0.77	0.93
73	0.86	0.92	0.83	0.99	0.97
74	1.30	1.15	1.45	1.08	1.27
75	1.12	1.10	1.16	1.05	1.09

## Base Rate Relativities

Trad Terr	Geico General				
	BI	PD	PIP	COMP	COLL
1	0.89	0.90	0.91	1.45	0.92
2	0.83	0.78	0.92	1.53	0.89
4	1.23	1.19	1.16	0.64	0.92
5	1.32	1.27	1.24	0.50	0.97
6	1.69	1.35	1.78	0.62	1.17
7	1.40	1.14	1.49	0.53	1.00
10	0.95	0.91	0.90	1.17	0.85
11	0.96	0.92	0.93	1.11	0.85
12	0.70	1.09	0.62	0.58	0.89
13	0.74	0.97	0.67	0.91	0.84
14	0.81	0.83	0.82	1.10	0.88
15	0.85	1.04	0.81	0.77	0.97
16	0.93	0.83	0.97	0.99	0.94
17	0.83	0.89	1.10	0.81	0.91
18	0.87	0.89	0.91	1.16	1.03
19	0.89	1.01	0.84	0.95	1.02
20	0.86	1.06	0.85	0.81	1.03
21	0.88	1.16	0.86	0.67	1.08
23	0.94	1.04	0.83	0.76	1.03
25	0.91	0.95	0.87	1.01	1.03
26	1.06	1.14	1.08	0.86	1.15
27	0.98	0.93	1.00	0.95	1.06
28	1.06	0.96	1.00	0.73	0.99
29	1.09	1.06	1.01	0.65	1.02
30	1.05	1.03	0.93	0.62	0.97
32	1.04	1.16	0.97	0.65	1.03
33	0.95	1.26	0.85	0.55	1.05
34	1.01	1.04	0.92	0.65	1.02
35	1.21	0.90	1.13	1.23	1.19
36	1.07	1.26	0.97	0.61	1.11
37	0.94	1.15	0.92	0.81	1.08
38	0.96	1.27	0.88	0.59	1.09
39	1.08	1.04	0.94	1.22	1.24
41	0.99	1.05	0.87	0.84	1.13
42	0.95	0.92	0.90	0.96	1.09
43	1.78	1.20	2.02	1.39	1.52
45	1.64	1.04	1.84	1.42	1.45
47	1.46	1.26	1.53	0.83	1.23
49	1.79	1.27	2.02	0.74	1.41
51	1.50	1.29	1.52	0.71	1.41
52	1.69	1.38	1.62	0.56	1.50
53	2.66	1.55	3.31	0.75	1.89
54	1.68	1.42	1.53	0.56	1.43
55	1.95	1.56	1.82	0.57	1.57
56	4.19	1.49	4.87	0.81	2.08



## Base Rate Relativities

Trad Terr	Geico General				
	BI	PD	PIP	COMP	COLL
57	5.78	1.49	7.61	1.05	2.37
58	3.02	1.26	2.54	0.73	1.72
60	2.97	1.89	3.20	0.62	1.89
61	2.35	1.81	2.26	0.59	1.69
62	2.12	1.78	1.89	0.63	1.62
63	3.10	1.42	3.11	0.68	1.79
64	3.95	1.67	4.53	0.74	2.04
65	2.40	1.71	2.73	0.66	1.61
66	2.12	1.40	2.25	0.63	1.38
67	5.55	1.47	6.34	0.87	2.16
68	5.14	1.71	5.55	0.92	2.06
69	2.60	1.65	3.10	0.56	1.74
70	1.22	1.00	1.39	0.96	0.90
71	1.14	1.03	1.13	1.33	0.93
72	0.82	0.83	0.78	1.01	0.99
73	0.87	0.88	0.84	1.01	1.03
74	1.33	1.13	1.42	1.00	1.19
75	1.11	0.95	1.11	1.16	1.06

## Base Rate Relativities

New York Central Mutual Prism Plus					
Trad Terr	BI	PD	PIP	COMP	COLL
1	0.98	0.96	0.99	1.11	1.05
2	0.92	0.89	0.98	1.17	0.93
4	1.17	1.11	1.08	0.80	1.01
5	1.16	1.17	1.07	0.76	1.08
6	1.42	1.41	1.54	0.92	1.38
7	1.15	1.15	1.19	0.82	1.08
10	0.93	0.93	0.98	1.06	0.84
11	0.91	0.94	0.98	1.05	0.83
12	0.83	0.96	0.95	0.91	1.00
13	0.84	0.88	0.89	0.99	0.78
14	0.87	0.92	0.92	0.98	0.87
15	0.84	0.97	0.93	0.89	0.92
16	0.76	0.78	0.86	0.91	0.71
17	0.85	0.80	0.94	0.85	0.82
18	0.86	0.87	0.90	1.05	0.91
19	0.93	0.97	0.93	1.01	0.92
20	0.83	0.90	0.85	0.85	0.97
21	0.88	1.04	0.92	0.85	1.16
23	0.94	1.02	0.88	0.85	1.03
25	0.95	0.94	0.91	1.03	0.93
26	0.97	1.01	0.89	0.87	1.03
27	1.02	0.97	0.92	0.93	0.97
28	1.07	1.00	0.92	0.96	1.00
29	0.86	0.91	0.88	0.89	0.96
30	0.78	0.88	0.88	0.68	0.80
32	0.84	0.94	0.81	0.68	0.90
33	0.92	0.96	0.85	0.72	0.96
34	0.80	0.87	0.89	0.72	0.80
35	0.99	0.93	0.94	1.19	0.99
36	0.87	1.02	0.88	0.91	0.99
37	0.96	1.01	0.91	0.84	0.98
38	1.01	1.11	0.96	0.83	1.04
39	1.03	1.00	0.98	1.10	0.99
41	0.89	1.06	0.99	0.86	1.08
42	0.88	0.91	0.90	0.90	0.98
43	1.39	1.23	1.26	1.33	1.34
45	1.12	1.05	1.16	1.49	1.28
47	1.43	1.26	1.14	0.94	1.10
49	1.39	1.30	1.25	1.07	1.35
51	1.38	1.32	1.21	1.02	1.43
52	2.05	1.75	1.75	1.46	1.94
53	3.71	2.88	3.00	2.77	3.08
54	1.82	1.54	1.49	1.15	1.90
55	1.78	1.54	1.37	1.05	1.80
56	5.62	4.34	5.03	4.23	4.91

## Base Rate Relativities

	New York Central Mutual Prism Plus				
Trad Terr	BI	PD	PIP	COMP	COLL
57	5.54	4.21	5.31	5.26	6.45
58	3.90	3.05	3.76	3.78	3.77
60	2.54	1.93	1.92	1.17	1.97
61	2.12	1.62	1.74	1.13	1.80
62	1.99	1.62	1.44	0.94	1.60
63	4.61	3.57	4.47	3.56	4.11
64	3.49	2.60	3.45	2.77	3.02
65	2.25	1.71	1.61	1.12	1.59
66	1.98	1.47	1.39	1.13	1.35
67	6.23	4.58	5.74	8.76	7.44
68	6.10	4.49	5.63	8.47	7.23
69	2.64	2.00	2.43	1.94	2.22
70	1.14	1.09	1.07	0.94	0.96
71	1.06	1.04	1.06	1.07	1.07
72	0.86	0.89	0.87	0.86	0.82
73	0.90	0.89	0.88	0.93	0.86
74	1.34	1.14	1.11	1.10	1.11
75	1.18	1.05	1.05	1.14	1.05

## Base Rate Relativities

Trad Terr	Allstate F&C				
	BI	PD	PIP	COMP	COLL
1	0.87	0.84	0.95	1.03	0.90
2	0.90	0.85	0.87	1.27	0.91
4	1.12	1.18	1.34	0.89	0.98
5	1.24	1.27	1.48	0.81	1.01
6	1.39	1.36	1.81	0.81	1.13
7	1.02	1.12	1.09	0.89	0.98
10	1.00	1.09	1.04	0.98	0.90
11	1.00	1.11	1.02	0.96	0.85
12	1.03	1.14	1.08	0.73	0.91
13	0.98	1.06	0.97	0.78	0.88
14	0.93	0.83	0.84	1.05	0.93
15	0.92	0.78	0.83	1.04	0.99
16	0.89	0.74	0.76	1.08	0.89
17	0.89	0.74	0.76	1.01	0.89
18	0.91	0.78	0.80	1.10	0.96
19	0.91	0.98	0.80	1.03	1.05
20	0.91	1.05	0.81	0.95	1.05
21	0.99	1.20	0.93	0.73	1.10
23	0.93	1.17	0.84	0.67	1.05
25	0.89	1.05	0.77	1.11	1.05
26	0.89	1.17	0.76	1.03	1.05
27	0.89	0.83	0.77	0.91	1.05
28	0.93	1.10	0.83	0.85	1.05
29	0.93	1.16	0.84	0.83	1.05
30	0.93	1.13	0.83	0.83	1.05
32	0.93	1.15	0.84	0.82	1.05
33	0.93	1.16	0.84	0.82	1.05
34	0.93	1.10	0.83	0.84	1.05
35	1.09	0.94	0.98	1.15	1.19
36	0.93	1.14	0.84	0.82	1.05
37	0.93	1.16	0.84	0.85	1.05
38	0.96	1.19	0.87	0.84	1.05
39	0.92	1.16	0.83	0.91	1.05
41	0.93	0.74	0.84	1.04	0.89
42	0.93	0.74	0.83	1.07	0.90
43	1.41	1.33	1.88	1.23	1.52
45	1.41	1.25	1.71	1.23	1.46
47	1.24	1.41	1.50	1.15	1.42
49	1.40	1.61	1.88	1.06	1.63
51	1.25	1.49	1.52	1.13	1.36
52	1.38	1.46	1.68	1.14	1.39
53	1.84	1.46	2.97	1.14	1.91
54	1.30	1.46	1.55	1.14	1.56
55	1.39	1.70	1.86	0.90	1.69
56	3.06	1.47	3.96	1.13	1.90

## Base Rate Relativities

Trad Terr	Allstate F&C				
	BI	PD	PIP	COMP	COLL
57	3.33	1.46	4.33	1.14	1.91
58	3.23	1.48	4.12	1.05	1.84
60	2.35	1.78	3.22	0.87	1.73
61	2.02	1.76	2.66	0.88	1.86
62	1.75	1.74	2.53	0.84	1.64
63	3.33	1.62	4.21	1.11	1.88
64	3.15	1.73	4.07	1.04	1.85
65	1.86	1.64	2.57	0.86	1.45
66	1.52	1.37	1.98	0.93	1.26
67	4.35	1.61	4.17	1.09	2.03
68	3.39	1.51	3.92	1.10	2.05
69	2.08	1.71	3.43	0.76	1.79
70	1.04	1.13	1.14	0.90	0.92
71	1.02	1.05	1.14	1.04	0.95
72	0.89	0.72	0.76	1.11	1.05
73	0.90	0.86	0.78	1.03	1.05
74	1.34	1.29	1.63	1.20	1.36
75	1.01	1.16	0.99	1.07	1.12

## Base Rate Relativities

Trad Terr	State Farm Auto				
	BI	PD	PIP	COMP	COLL
1	0.88	0.88	0.76	1.15	0.91
2	0.84	0.84	0.90	1.44	0.92
4	1.30	1.30	1.34	0.80	0.98
5	1.52	1.52	1.47	0.58	1.05
6	1.87	1.87	2.49	0.68	1.29
7	1.38	1.38	1.70	0.60	1.04
10	0.94	0.94	0.91	1.21	0.84
11	0.95	0.95	1.01	1.20	0.86
12	1.06	1.06	1.02	0.70	0.97
13	0.91	0.91	0.84	0.98	0.91
14	0.89	0.89	0.94	1.13	0.96
15	0.97	0.97	0.96	1.01	1.02
16	0.72	0.72	0.76	1.01	0.89
17	0.91	0.91	0.87	0.84	0.89
18	0.82	0.82	0.76	1.20	0.99
19	0.94	0.94	0.79	1.09	1.02
20	0.96	0.96	0.84	0.86	1.05
21	1.08	1.08	1.01	0.63	1.08
23	0.93	0.93	0.89	0.97	1.16
25	0.89	0.89	0.84	1.01	0.98
26	0.97	0.97	0.83	0.80	0.97
27	0.82	0.82	0.71	0.92	0.92
28	0.95	0.95	0.90	0.79	0.96
29	0.95	0.95	0.75	0.75	0.99
30	0.94	0.94	0.71	0.65	0.93
32	0.88	0.88	0.67	0.64	0.96
33	1.01	1.01	0.71	0.55	1.06
34	0.86	0.86	0.74	0.68	0.89
35	0.91	0.91	0.98	1.23	1.07
36	1.04	1.04	0.85	0.61	1.04
37	0.90	0.90	0.76	0.83	1.04
38	1.07	1.07	0.86	0.63	1.04
39	0.96	0.96	0.81	0.79	0.99
41	0.85	0.85	0.74	0.74	0.96
42	0.76	0.76	0.78	0.90	0.99
43	1.24	1.24	1.74	1.48	1.37
45	1.19	1.19	1.59	1.70	1.38
47	1.36	1.36	1.43	0.89	1.21
49	1.39	1.39	1.73	1.12	1.35
51	1.45	1.45	1.42	0.96	1.45
52	1.48	1.48	1.41	0.74	1.54
53	1.96	1.96	2.50	0.69	1.89
54	1.65	1.65	1.56	0.55	1.52
55	1.58	1.58	1.73	0.70	1.39
56	2.91	2.91	5.18	1.04	2.40

## Base Rate Relativities

Trad Terr	State Farm Auto				
	BI	PD	PIP	COMP	COLL
57	3.45	3.45	7.11	1.38	2.75
58	1.89	1.89	2.62	0.66	1.59
60	2.62	2.62	3.26	0.60	1.92
61	2.24	2.24	2.11	0.60	1.82
62	2.09	2.09	2.17	0.60	1.74
63	2.47	2.47	3.45	0.65	1.79
64	3.03	3.03	5.23	0.72	2.13
65	2.08	2.08	2.27	0.65	1.50
66	1.64	1.64	1.74	0.82	1.30
67	3.53	3.53	7.46	0.81	2.23
68	3.13	3.13	5.50	0.69	1.94
69	2.15	2.15	2.82	0.56	1.79
70	1.17	1.17	1.43	0.89	0.90
71	1.15	1.15	1.21	1.19	0.99
72	0.73	0.73	0.73	1.08	0.95
73	0.84	0.84	0.79	1.02	0.99
74	1.27	1.27	1.30	1.06	1.19
75	1.04	1.04	1.10	1.25	1.16

## Base Rate Relativities

Trad Terr	Nationwide Gen				
	BI	PD	PIP	COMP	COLL
1	0.91	0.93	0.87	1.02	0.94
2	0.88	0.88	0.93	1.08	0.96
4	1.12	1.25	1.20	1.07	1.12
5	1.28	1.52	1.46	1.22	1.30
6	1.20	1.34	1.37	1.11	1.32
7	1.35	1.62	1.56	1.29	1.37
10	0.98	1.02	0.99	1.00	0.97
11	0.99	0.96	0.97	0.95	0.94
12	0.83	1.05	0.87	0.90	0.89
13	0.86	0.96	0.88	0.93	0.90
14	0.86	0.89	0.88	0.95	0.93
15	0.86	0.91	0.87	0.93	0.93
16	0.88	0.81	0.87	0.92	0.86
17	0.90	0.81	0.87	0.88	0.83
18	0.87	0.86	0.88	0.94	0.90
19	0.92	0.96	0.94	0.90	0.97
20	0.88	0.93	0.90	0.88	0.92
21	0.88	0.95	0.94	0.85	0.90
23	0.89	0.93	0.90	0.88	0.95
25	0.93	0.96	0.95	0.91	0.98
26	0.96	1.01	1.00	0.91	1.04
27	0.96	0.89	0.89	0.96	0.98
28	0.93	0.91	0.86	0.86	0.94
29	0.94	0.91	0.86	0.86	0.94
30	0.95	0.93	0.91	0.84	0.92
32	0.95	0.95	0.88	0.84	0.93
33	0.95	1.00	0.86	0.84	0.95
34	0.94	0.92	0.90	0.85	0.92
35	1.04	0.88	0.98	1.09	1.08
36	0.95	0.98	0.85	0.84	0.95
37	0.98	0.98	0.89	0.88	0.99
38	0.95	1.00	0.85	0.83	0.95
39	1.05	0.89	0.94	1.02	1.08
41	0.83	0.88	0.85	0.85	0.89
42	0.86	0.86	0.86	0.92	0.91
43	1.62	1.03	1.48	1.41	1.43
45	1.23	0.91	1.35	1.15	1.23
47	1.22	1.10	1.26	0.97	1.12
49	1.30	1.00	1.47	1.06	1.21
51	1.37	1.25	1.33	1.31	1.34
52	1.77	1.50	1.57	1.54	1.56
53	2.48	2.05	2.45	2.22	2.40
54	1.67	1.46	1.43	1.43	1.50
55	1.80	1.42	1.85	1.31	1.67
56	4.42	2.46	3.78	3.08	2.99



## Base Rate Relativities

Trad Terr	Nationwide Gen				
	BI	PD	PIP	COMP	COLL
57	5.84	2.55	5.17	3.99	3.30
58	3.79	1.98	3.08	2.67	2.25
60	3.68	2.56	3.07	2.04	2.45
61	3.07	2.21	2.52	1.82	2.02
62	2.61	1.89	2.06	1.39	1.70
63	4.45	2.33	4.06	3.41	3.13
64	4.93	2.56	4.06	3.19	3.14
65	2.44	1.76	2.01	1.35	1.53
66	2.18	1.61	1.68	1.44	1.40
67	5.92	2.57	4.97	3.97	3.31
68	5.85	2.60	4.72	3.98	3.36
69	3.83	2.56	3.30	3.28	2.78
70	1.20	1.34	1.33	1.11	1.18
71	1.18	1.35	1.28	1.18	1.23
72	0.86	0.84	0.81	0.92	0.88
73	0.88	0.87	0.86	0.90	0.90
74	1.18	0.98	1.25	1.03	1.10
75	1.09	0.95	1.02	1.03	1.10

ERIE INSURANCE COMPANY  
ERIE INSURANCE COMPANY OF NY

**Exhibit CMP-3 (Rate Analysis)**

ERIE bases its overall rate level need on our own indications. Competitor rates are only used to determine rate differences by territory. We use average competitor rate relativities by territory as a complement to the extent our data is not fully credible.

**Exhibit JDG-1 (Explanation of Key Areas of Judgment)**

The proposed changes by coverage move in the direction of the indications with the exception of Erie Insurance Company's Combined Single Limit (CSL) coverage. The CSL rates are determined based on the selected BI and PD base rates. As result of distributional differences by territory, the overall coverage impact was negative (-1.6%), while the indication was positive (3.8%).

In a very small number of instances, we deviated from our base rate calculation formula as warranted by favorable experience or competitive intelligence. The decision to deviate was driven by competitive concerns from our Sales team in the field. The table below shows where we deviated and the corresponding base rate impact.

<b>Coverage</b>	<b>Territory</b>	<b>Formula Base Rate Change</b>	<b>Selected Base Rate Change</b>
BI	52	2.3%	0.0%
PD	52	-0.2%	-1.9%
PIP	2	-5.3%	-8.8%
Collision	34	7.2%	2.0%

**Erie Insurance Company**  
Histogram Charts (Updated August 21, 2020)

Proposed Change Only				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	5.9%	\$2,692,880	2,650	\$1,016
-15% to -12.5%	3.3%	\$1,766,551	1,514	\$1,167
-12.5% to -10%	4.8%	\$2,587,307	2,166	\$1,195
-10% to -7.5%	6.8%	\$3,915,201	3,093	\$1,266
-7.5% to -5%	8.9%	\$5,226,474	4,010	\$1,303
-5% to -2.5%	10.9%	\$6,691,193	4,920	\$1,360
-2.5% to 0%	11.9%	\$7,677,127	5,362	\$1,432
0% to 2.5%	11.3%	\$7,797,719	5,105	\$1,527
2.5% to 5%	10.1%	\$7,227,284	4,564	\$1,584
5% to 7.5%	8.6%	\$6,512,518	3,900	\$1,670
7.5% to 10%	6.6%	\$5,195,458	2,965	\$1,752
10% to 12.5%	4.6%	\$3,662,901	2,066	\$1,773
12.5% to 15%	2.8%	\$2,371,057	1,287	\$1,842
GT than 15%	3.6%	\$3,023,418	1,611	\$1,877
Max % Change <sup>1</sup>	30.0%			
Min % Change <sup>1</sup>	-57.9%			

Combined effects of proposed change and all other changes in the past 12 months				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	12.8%	\$6,414,855	5,806	\$1,105
-15% to -12.5%	6.8%	\$3,856,907	3,094	\$1,247
-12.5% to -10%	9.0%	\$5,322,377	4,063	\$1,310
-10% to -7.5%	11.4%	\$6,949,563	5,134	\$1,354
-7.5% to -5%	12.3%	\$7,951,034	5,553	\$1,432
-5% to -2.5%	11.9%	\$8,260,701	5,393	\$1,532
-2.5% to 0%	10.8%	\$7,765,800	4,878	\$1,592
0% to 2.5%	8.6%	\$6,594,472	3,907	\$1,688
2.5% to 5%	6.5%	\$5,170,288	2,960	\$1,747
5% to 7.5%	4.2%	\$3,426,075	1,912	\$1,792
7.5% to 10%	2.6%	\$2,212,171	1,185	\$1,867
10% to 12.5%	1.5%	\$1,266,258	688	\$1,840
12.5% to 15%	0.8%	\$648,601	349	\$1,858
GT 15%	0.6%	\$580,699	291	\$1,996
Max % Change <sup>1</sup>	25.1%			
Min % Change <sup>1</sup>	-60.1%			

Proposed Change Only			
\$ Amount of Change	Number of Policies	Total	Average
		Premium	Premium
LT -1,300	1	\$8,276	\$8,276
-1,300 to -1,200	1	\$8,176	\$8,176
-1,200 to -1,100	2	\$8,298	\$4,149
-1,100 to -1,000	9	\$35,163	\$3,907
-1,000 to -900	5	\$12,925	\$2,585
-900 to -800	11	\$36,562	\$3,324
-800 to -700	5	\$27,988	\$5,598
-700 to -600	30	\$90,243	\$3,008
-600 to -500	85	\$196,502	\$2,312
-500 to -400	209	\$418,680	\$2,003
-400 to -300	667	\$1,157,135	\$1,735
-300 to -200	1,993	\$2,983,551	\$1,497
-200 to -100	5,797	\$7,948,763	\$1,371
-100 to 0	14,900	\$17,624,471	\$1,183
0 to 100	13,254	\$17,899,143	\$1,350
100 to 200	5,248	\$9,461,605	\$1,803
200 to 300	1,818	\$4,285,336	\$2,357
300 to 400	662	\$2,004,969	\$3,029
400 to 500	273	\$987,858	\$3,619
500 to 600	117	\$493,811	\$4,221
600 to 700	65	\$292,925	\$4,507
700 to 800	28	\$137,601	\$4,914
800 to 900	12	\$70,032	\$5,836
900 to 1,000	8	\$56,995	\$7,124
1,000 to 1,100	6	\$41,874	\$6,979
1,100 to 1,200	5	\$41,825	\$8,365
GT 1,200	2	\$16,381	\$8,191
Max \$ Change	\$1,368		
Min \$ Change	-\$1,347		

Combined effects of proposed change and all other changes in the past 12 months			
\$ Amount of Change	Number of Policies	Total	Average
		Premium	Premium
LT -1,500	3	\$21,790	\$7,263
-1,500 to -1,400	2	\$11,708	\$5,854
-1,400 to -1,300	4	\$16,741	\$4,185
-1,300 to -1,200	5	\$28,415	\$5,683
-1,200 to -1,100	8	\$22,008	\$2,751
-1,100 to -1,000	9	\$39,311	\$4,368
-1,000 to -900	12	\$46,992	\$3,916
-900 to -800	19	\$77,755	\$4,092
-800 to -700	56	\$179,158	\$3,199
-700 to -600	103	\$271,383	\$2,635
-600 to -500	262	\$626,299	\$2,390
-500 to -400	607	\$1,237,650	\$2,039
-400 to -300	1,778	\$3,165,663	\$1,780
-300 to -200	4,373	\$6,846,501	\$1,566
-200 to -100	10,057	\$13,790,236	\$1,371
-100 to 0	16,623	\$20,139,627	\$1,212
0 to 100	8,073	\$12,223,121	\$1,514
100 to 200	2,290	\$4,734,480	\$2,067
200 to 300	596	\$1,628,430	\$2,732
300 to 400	196	\$687,530	\$3,508
400 to 500	80	\$326,151	\$4,077
500 to 600	28	\$120,683	\$4,310
600 to 700	16	\$96,333	\$6,021
700 to 800	7	\$40,893	\$5,842
800 to 900	5	\$34,909	\$6,982
GT 900	1	\$6,034	\$6,034
Max \$ Change	\$1,069		
Min \$ Change	-\$1,859		

<sup>1</sup> Premiums and impacts exclude the "Motor Vehicle Law Enforcement Fee" (\$10 per vehicle).

**Erie Insurance Company of New York**  
Histogram Charts (Updated August 21, 2020)

Proposed Change Only				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	4.5%	\$2,032,951	1,825	\$1,114
-15% to -12.5%	2.1%	\$1,084,225	832	\$1,303
-12.5% to -10%	2.9%	\$1,594,075	1,191	\$1,338
-10% to -7.5%	3.9%	\$2,214,741	1,580	\$1,402
-7.5% to -5%	6.1%	\$3,484,887	2,466	\$1,413
-5% to -2.5%	14.1%	\$6,271,908	5,704	\$1,100
-2.5% to 0%	9.2%	\$5,554,450	3,709	\$1,498
0% to 2.5%	15.0%	\$8,120,305	6,090	\$1,333
2.5% to 5%	14.1%	\$7,687,435	5,698	\$1,349
5% to 7.5%	11.6%	\$6,004,446	4,684	\$1,282
7.5% to 10%	7.1%	\$3,838,535	2,875	\$1,335
10% to 12.5%	4.3%	\$2,397,174	1,734	\$1,382
12.5% to 15%	2.5%	\$1,395,526	1,022	\$1,365
GT than 15%	2.6%	\$1,349,447	1,062	\$1,271
Max % Change <sup>1</sup>	29.9%			
Min % Change <sup>1</sup>	-44.7%			

Combined effects of proposed change and all other changes in the past 12 months				
% Effect <sup>1</sup>	% of	Total	Number	Average
	Policies	Premium	of Policies	Premium
LT -15%	5.1%	\$2,315,357	2,048	\$1,131
-15% to -12.5%	2.3%	\$1,257,699	941	\$1,337
-12.5% to -10%	3.3%	\$1,777,838	1,319	\$1,348
-10% to -7.5%	4.1%	\$2,442,339	1,677	\$1,456
-7.5% to -5%	10.9%	\$5,275,460	4,414	\$1,195
-5% to -2.5%	10.3%	\$5,099,350	4,154	\$1,228
-2.5% to 0%	12.5%	\$7,072,161	5,041	\$1,403
0% to 2.5%	14.7%	\$8,046,878	5,933	\$1,356
2.5% to 5%	13.3%	\$7,124,381	5,389	\$1,322
5% to 7.5%	10.3%	\$5,328,752	4,149	\$1,284
7.5% to 10%	5.8%	\$3,214,734	2,348	\$1,369
10% to 12.5%	3.5%	\$1,973,485	1,434	\$1,376
12.5% to 15%	2.2%	\$1,145,769	883	\$1,298
GT 15%	1.8%	\$955,902	742	\$1,288
Max % Change <sup>1</sup>	29.2%			
Min % Change <sup>1</sup>	-45.1%			

Proposed Change Only			
\$ Amount of Change	Number of Policies	Total	Average
		Premium	Premium
LT -1,500	4	\$25,458	\$6,365
-1,500 to -1,400	2	\$15,855	\$7,928
-1,400 to -1,300	1	\$3,566	\$3,566
-1,300 to -1,200	1	\$4,835	\$4,835
-1,200 to -1,100	1	\$3,248	\$3,248
-1,100 to -1,000	6	\$25,328	\$4,221
-1,000 to -900	8	\$32,429	\$4,054
-900 to -800	15	\$54,326	\$3,622
-800 to -700	25	\$102,244	\$4,090
-700 to -600	49	\$170,352	\$3,477
-600 to -500	101	\$299,486	\$2,965
-500 to -400	192	\$439,209	\$2,288
-400 to -300	496	\$938,813	\$1,893
-300 to -200	1,285	\$2,084,637	\$1,622
-200 to -100	3,460	\$5,054,992	\$1,461
-100 to 0	11,661	\$12,982,459	\$1,113
0 to 100	17,895	\$20,474,612	\$1,144
100 to 200	4,141	\$6,879,119	\$1,661
200 to 300	782	\$1,940,630	\$2,482
300 to 400	206	\$738,515	\$3,585
400 to 500	64	\$281,151	\$4,393
500 to 600	41	\$210,984	\$5,146
600 to 700	19	\$118,409	\$6,232
700 to 800	8	\$51,609	\$6,451
800 to 900	3	\$34,478	\$11,493
900 to 1,000	2	\$16,816	\$8,408
GT 1,000	4	\$46,545	\$11,636
Max \$ Change	\$1,336		
Min \$ Change	-\$2,141		

Combined effects of proposed change and all other changes in the past 12 months			
\$ Amount of Change	Number of Policies	Total	Average
		Premium	Premium
LT -1,500	6	\$41,313	\$6,886
-1,500 to -1,400	0	\$0	\$0
-1,400 to -1,300	1	\$3,566	\$3,566
-1,300 to -1,200	1	\$4,835	\$4,835
-1,200 to -1,100	3	\$13,371	\$4,457
-1,100 to -1,000	7	\$29,474	\$4,211
-1,000 to -900	9	\$31,889	\$3,543
-900 to -800	23	\$104,826	\$4,558
-800 to -700	34	\$141,871	\$4,173
-700 to -600	53	\$179,851	\$3,393
-600 to -500	114	\$313,553	\$2,750
-500 to -400	233	\$514,032	\$2,206
-400 to -300	559	\$1,091,343	\$1,952
-300 to -200	1,483	\$2,427,746	\$1,637
-200 to -100	3,894	\$5,742,738	\$1,475
-100 to 0	13,174	\$14,599,796	\$1,108
0 to 100	16,541	\$19,209,177	\$1,161
100 to 200	3,473	\$5,850,607	\$1,685
200 to 300	606	\$1,584,775	\$2,615
300 to 400	149	\$533,762	\$3,582
400 to 500	55	\$254,382	\$4,625
500 to 600	29	\$160,760	\$5,543
600 to 700	13	\$82,951	\$6,381
700 to 800	5	\$44,700	\$8,940
800 to 900	3	\$22,242	\$7,414
GT 900	4	\$46,545	\$11,636
Max \$ Change	\$1,543		
Min \$ Change	-\$2,247		

<sup>1</sup> Premiums and impacts exclude the "Motor Vehicle Law Enforcement Fee" (\$10 per vehicle).

**NY Auto 12/1/20 Filing Objections**  
**NY Rate filing R2020002253**  
**Objection Date: 07/13/2020**

**1. Base Rate Changes Side-by Side exhibit --- please add a row to show the total territory change by coverage.**

The exhibit has been updated to include an additional column on the right with the total impact by territory and an additional row at the bottom with the total impact by coverage.

**2. The Claims/Violation Free discount may not vary or otherwise be combined with Prior Lapse scenarios (i.e. Years Insured with The ERIE). Please be informed prior lapse factors are permissible for new risks for a period of 3 years. Please amend your proposal accordingly.**

We would like to first clarify that the Claims/Violation Free Discount is an existing rating factor in both companies that was renamed with this filing. It was previously referred to as Safe Driver Discount. In Erie Insurance Company, we do provide larger discounts for longer-term customers that have remained claim-free or had fewer than 2 claims in the last five years as supported by our loss experience. We believe there might be some confusion between "prior lapse" and "years with ERIE". If there is a lapse such as non-payment in premium, that does not impact the years with ERIE. The policy will be reinstated with the same number of years. If they cancel their auto policy with ERIE, but later decide to repurchase an auto policy with us (30 days or later), this would reset the years insured with ERIE.

**3. Since the accident/violation surcharge does not apply to UM, SUM and Comp coverages, the Claims/Violation Free discount should not apply to such coverages too, therefore, please amend the Claims/Violation Free discount table and the Order of Calculation accordingly.**

This objection appears to be in reference to Erie Insurance Company of New York. Initial qualification for the discount considers all claim types, while the surcharge does not consider UM/UIM or Comp claims. As a result, the surcharge does not apply to these coverages.

In addition, the discount factors applying to all coverages makes it easier to communicate the percentage amount to Policyholders and Agents. If it did not apply to certain coverages, it would make it more difficult to market the discount amount since it would vary based on the premium mix by coverage.

**4. Please see the attached rate history exhibits and provide the missing information for CSL.**

These exhibits have been updated to include CSL coverage rate changes.

**5. Please fill out the attached histogram and return to us. You are welcome to extend both ends to fit your company's situation.**

The updated histograms following the template provided have been included in our objection response.

**6. This Department has implemented the following guidelines to regulate chargeable incidents in NYS. This guideline applies to any type of incidents regardless at-fault accident or major violation etc. Please provide us several numerical examples to show your proposals in compliance with the following guidelines.**

**All types of incidents surcharge rule:**

- For a single incident, the maximum surcharge (or rate effect from being uptiered) should be 40%; however, if the insured is also losing a claim free or other related discount(s), the maximum combined premium increase for a single incident should be no more than 55%.
- For two incidents, the maximum surcharge (or rate effect from being uptiered) should be 200%; however, if the insured is also losing a claim free or other related discount(s), the maximum combined premium increase for a single incident should be no more than 215%.
- For three or more incidents, the maximum premium increase is 300%.

ERIE is not familiar with these guidelines. We request additional information that substantiates the prior communication of these surcharge rules to private passenger auto carriers. Please cite the publication where we can reference this material for our documentation and support.

**7. Please provide your current liability and PIP/UM symbol factors for Model Years 2011 and newer.**

The current symbol factors have been provided in our response. It is important to note that there is not a one-to-one mapping of the old symbols to the new symbols. This is the reason they were omitted from exhibit EXP-6, pages 4-5 and 10-11. The current liability symbols do not vary by model year.

**8. What's the rate impact as a result of the symbol assignment update for both companies respectively?**

The impact to Erie Insurance Company is -0.2%, and the impact to Erie Insurance Company of New York is -2.4%.

**NY Auto 12/1/20 Filing Objections**  
**NY Rate filing R2020002253**  
**Objection Date: 08/10/2020**

1. According to the Histogram provided on 7/24/20, the max % change as a result of the captioned filing alone is 34.9% for EIC while 31.0% for EICNY. Please be advised this Department will not approve the maximum percentage increase greater than +30% at this time, please revise your proposals to ensure no policyholder will receive rate increase exceeding +30.0%. Please note the +30.0% rate limitation is applying to not only the combined impact within 12 months period but also this filing's stand alone effect.

We have revised the proposal for this filing to bring all policyholder impacts below 30% in both EIC and EICNY.

2. Your tier movement rule 2 states “A policyholder's tier may also be reduced based upon the number of claim free years in New York as displayed in the following table.” Please provide examples to detail demonstrate your downward tier movement scenario in conjunction with the Claims/Violation Free discount for a policyholder who has consistently remained claims free but without insurance score improvement.

The average tier for a policyholder in Erie Insurance Company is 10, and there are no policyholders with tiers greater than 22. Therefore, in the absence of insurance score improvement, the average policyholder would have to remain claims free for 18 years before they would experience any impact from the tier movement rule. The average policyholder has a claim about every 6 years.

We have rated an example policy over 20 years where the policy remains claims-free for this entire time period. The table below shows the written premium, the impact from changes in the Claims/Violation Free Discount, and the impact from the tier movement rules. We will assume for this example that they were not eligible for the New Business Claims/Violation Free Discount.

It is worth noting that policies initially qualifying for the 25% New Business Claims/Violation Free Discount and remain claims free will not experience any impact as a result of their years with ERIE. The discount that is applied is always the greater of the New Business and Renewal Business discounts, and 25% is the max discount.

<b>Years with ERIE</b>	<b>Written Premium</b>	<b>Impact from Claims/Violation Free Discount</b>	<b>Impact from Tier Movement</b>
0 (New Business)	\$1,084	---	---
1 (First Renewal)	\$1,084	\$0	\$0
2	\$1,084	\$0	\$0
3	\$1,000	-\$84	\$0
4	\$1,000	\$0	\$0
5	\$1,000	\$0	\$0
6	\$962	-\$38	\$0
7	\$962	\$0	\$0
8	\$962	\$0	\$0
9	\$935	-\$27	\$0



10	\$935	\$0	\$0
11	\$935	\$0	\$0
12	\$925	-\$10	\$0
13	\$925	\$0	\$0
14	\$925	\$0	\$0
15	\$897	-\$28	\$0
16	\$897	\$0	\$0
17	\$897	\$0	\$0
18	\$860	\$0	-\$37
19	\$860	\$0	\$0
20	\$860	\$0	\$0

**3. Regarding All Types of Incidents Surcharge Rule, again, this is the Department's internal guidelines. All PPA insurance companies in NYS are required to comply with. The All Types of Incidents Surcharge Rule is stated as follow:**

- **For a single incident, the maximum surcharge (or rate effect from being uptiered) should be 40%; however, if the insured is also losing a claim free or other related discount(s), the maximum combined premium increase for a single incident should be no more than 55%.**
- **For two incidents, the maximum surcharge (or rate effect from being uptiered) should be 200%; however, if the insured is also losing a claim free or other related discount(s), the maximum combined premium increase for a single incident should be no more than 215%.**
- **For three or more incidents, the maximum premium increase is 300%.**

**Please provide us several numerical examples to explicitly show your proposals in compliance with the above guidelines.**

We were not aware of this new "internal guideline" when we submitted this filing. It will likely require some changes to our claims and violations surcharge structure to ensure the caps apply. Can we agree to implement after this filing is approved at a future, predetermined effective date? We may need significant IT resources to make changes.

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 0 (New Business)

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	1	1				1	1
(Round to the nearest dollar)	125	289				175	390
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	119	277	114	0	11	168	374
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	119	277	114			168	374
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	119	277	114	0	11	168	374
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	119	277	114	0	11	168	374

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	1084
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$1,084

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$1,084
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 1 (First Renewal)

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	1	1				1	1
(Round to the nearest dollar)	125	289				175	390
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	119	277	114	0	11	168	374
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	119	277	114			168	374
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	119	277	114	0	11	168	374
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	119	277	114	0	11	168	374

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	1084
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$1,084

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$1,084
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 2

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	1	1				1	1
(Round to the nearest dollar)	125	289				175	390
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	119	277	114	0	11	168	374
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	119	277	114			168	374
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	119	277	114	0	11	168	374
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	119	277	114	0	11	168	374

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	1084
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$1,084

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$1,084
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	0

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 3

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.91	0.91				0.91	0.91
(Round to the nearest dollar)	114	263				159	355
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	108	252	114	0	11	153	341
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	108	252	114			153	341
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	108	252	114	0	11	153	341
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	108	252	114	0	11	153	341

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	1000
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$1,000

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$1,000
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 4

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.91	0.91				0.91	0.91
(Round to the nearest dollar)	114	263				159	355
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	108	252	114	0	11	153	341
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	108	252	114			153	341
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	108	252	114	0	11	153	341
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	108	252	114	0	11	153	341

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	1000
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$1,000

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$1,000
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 5

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.91	0.91				0.91	0.91
(Round to the nearest dollar)	114	263				159	355
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	108	252	114	0	11	153	341
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	108	252	114			153	341
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	108	252	114	0	11	153	341
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	108	252	114	0	11	153	341

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	1000
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$1,000

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$1,000
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	0

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 6

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.87	0.87				0.87	0.87
(Round to the nearest dollar)	109	251				152	339
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	104	241	114	0	11	146	325
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	104	241	114			146	325
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	104	241	114	0	11	146	325
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	104	241	114	0	11	146	325

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	962
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$962

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$962
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>



# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 7

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.87	0.87				0.87	0.87
(Round to the nearest dollar)	109	251				152	339
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	104	241	114	0	11	146	325
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	104	241	114			146	325
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	104	241	114	0	11	146	325
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	104	241	114	0	11	146	325

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	962
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$962

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$962
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 8

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.87	0.87				0.87	0.87
(Round to the nearest dollar)	109	251				152	339
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	104	241	114	0	11	146	325
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	104	241	114			146	325
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	104	241	114	0	11	146	325
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	104	241	114	0	11	146	325

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	962
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$962

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$962
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 9

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.84	0.84				0.84	0.84
(Round to the nearest dollar)	105	243				147	328
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	100	233	114	0	11	141	315
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	100	233	114			141	315
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	100	233	114	0	11	141	315
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	100	233	114	0	11	141	315

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	935
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$935

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$935
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 10

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.84	0.84				0.84	0.84
(Round to the nearest dollar)	105	243				147	328
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	100	233	114	0	11	141	315
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	100	233	114			141	315
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	100	233	114	0	11	141	315
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	100	233	114	0	11	141	315

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	935
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$935

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$935
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 11

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.84	0.84				0.84	0.84
(Round to the nearest dollar)	105	243				147	328
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	100	233	114	0	11	141	315
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	100	233	114			141	315
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	100	233	114	0	11	141	315
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	100	233	114	0	11	141	315

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	935
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$935

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$935
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 12

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.83	0.83				0.83	0.83
(Round to the nearest dollar)	104	240				145	324
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	99	230	114	0	11	139	311
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	99	230	114			139	311
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	99	230	114	0	11	139	311
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	99	230	114	0	11	139	311

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	925
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$925

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$925
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 13

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.83	0.83				0.83	0.83
(Round to the nearest dollar)	104	240				145	324
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	99	230	114	0	11	139	311
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	99	230	114			139	311
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	99	230	114	0	11	139	311
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	99	230	114	0	11	139	311

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	925
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$925

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$925
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 14

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.83	0.83				0.83	0.83
(Round to the nearest dollar)	104	240				145	324
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	99	230	114	0	11	139	311
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	99	230	114			139	311
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	99	230	114	0	11	139	311
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	99	230	114	0	11	139	311

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	925
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$925

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$925
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>



# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 15

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.8	0.8				0.8	0.8
(Round to the nearest dollar)	100	231				140	312
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	95	222	114	0	11	134	300
x Car Driver Rating Factor	1	1	1				1
(Round to the nearest dollar)	95	222	114			134	300
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	95	222	114	0	11	134	300
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	95	222	114	0	11	134	300

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	897
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$897

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$897
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 16

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.8	0.8				0.8	0.8
(Round to the nearest dollar)	100	231				140	312
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	95	222	114	0	11	134	300
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	95	222	114			134	300
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	95	222	114	0	11	134	300
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	95	222	114	0	11	134	300

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	897
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$897

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$897
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 17

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.8	0.8				0.8	0.8
(Round to the nearest dollar)	100	231				140	312
x Tier Factor	0.95	0.96	0.94	0.94	0.94	0.96	0.96
(Round to the nearest dollar)	95	222	114	0	11	134	300
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	95	222	114			134	300
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	95	222	114	0	11	134	300
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	95	222	114	0	11	134	300

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	897
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$897

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$897
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.94	0.94
(Round to the nearest dollar)	0	21
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	21
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	21
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	21

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.95
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 18

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.8	0.8				0.8	0.8
(Round to the nearest dollar)	100	231				140	312
x Tier Factor	0.92	0.92	0.89	0.89	0.89	0.92	0.92
(Round to the nearest dollar)	92	213	108	0	11	129	287
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	92	213	108			129	287
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	92	213	108	0	11	129	287
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	92	213	108	0	11	129	287

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	860
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$860

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

**TOTAL POLICY PREMIUM** \$860

UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.89	0.89
(Round to the nearest dollar)	0	20
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	20
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	20
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	20

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.92
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 19

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.8	0.8				0.8	0.8
(Round to the nearest dollar)	100	231				140	312
x Tier Factor	0.92	0.92	0.89	0.89	0.89	0.92	0.92
(Round to the nearest dollar)	92	213	108	0	11	129	287
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	92	213	108			129	287
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	92	213	108	0	11	129	287
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	92	213	108	0	11	129	287

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	860
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$860

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$860
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.89	0.89
(Round to the nearest dollar)	0	20
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	20
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	20
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	20

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.92
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

# NEW YORK

## Private Passenger Auto - Premium Calculation Worksheet

Year 20

2016 Camry, Married Male Age 45

	BI or CSL	PD	BASIC PIP	ADD'L PIP	OBEL	COMP	COLL
Company or Company of NY Base Rate	203	450	276	0	14	205	350
x Increased Limit Factor	1	1					
(Round to the nearest dollar)	203	450					
x PIP Coverage Option Factor			1				
(Round to the nearest dollar)			276				
x Liability / Medical Symbol Factor	0.958	0.967	1.209	1.209	1.209		
(Round to the nearest dollar)	194	435	334	0	17		
x PIP Deductible Factor			0.75				
(Round to the nearest dollar)			251				
x Model Year Factor						1.59	1.7
(Round to the nearest dollar)						326	595
Symbol Factor						1.049	1.255
x HV Vehicle Adjustment Factor						1	1
= Final Phy Dam Symbol Factor						1.049	1.255
(Round to the nearest dollar)						342	747
x Deductible Factor						0.77	0.81
(Round to the nearest dollar)						263	605
x Adjusted Class Factor (from below)	0.95	0.98	0.95			0.95	0.95
(Round to the nearest dollar)	184	426	238			250	575
x Secondary Class Factor	0.828	0.828	0.828			0.828	0.828
(Round to the nearest dollar)	152	353	197			207	476
x Youthful Driver Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Accident Prevention Course	1	1	1	1	1		1
(Round to the nearest dollar)	152	353	197	0	17		476
x College Student Discount	1	1	1			1	1
(Round to the nearest dollar)	152	353	197			207	476
x Passive Restraint Discount			0.75	0.75	0.75		
(Round to the nearest dollar)			148	0	13		
x Anti-lock Brake Discount	0.92	0.92	0.92	0.92	0.92		0.92
(Round to the nearest dollar)	140	325	136	0	12		438
x Daytime Running Light Discount	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Inexperienced Operator Surcharge	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Anti-theft Discount						0.95	
(Round to the nearest dollar)						197	
x Performance Car Surcharge Factor						1	1
(Round to the nearest dollar)						197	438
x Special Motor Home Discount	1	1	1				1
(Round to the nearest dollar)	140	325	136				438
x Reduced Usage	1	1	1	1	1		1
(Round to the nearest dollar)	140	325	136	0	12		438
x Multi-Policy Discount	0.89	0.89	0.89			0.89	0.89
(Round to the nearest dollar)	125	289	121			175	390
x Safe Driver Discount	0.8	0.8				0.8	0.8
(Round to the nearest dollar)	100	231				140	312
x Tier Factor	0.92	0.92	0.89	0.89	0.89	0.92	0.92
(Round to the nearest dollar)	92	213	108	0	11	129	287
x Car Driver Rating Factor	1	1	1			1	1
(Round to the nearest dollar)	92	213	108			129	287
x Payment Plan Discount	1	1	1	1	1	1	1
(Round to the nearest dollar)	92	213	108	0	11	129	287
x Youthful Driver Longevity Discount Factor	1	1	1	1	1	1	1
(Round to the nearest dollar)	92	213	108	0	11	129	287

ADJUSTED CLASS FACTOR	BI or CSI	PD	BASIC PIP or	ADD'L PIP	OBEL	COMP	COLL
Adult Class Factor	0.95	0.98	0.95			0.95	0.95
x Youthful Farm Class Factor	1	1	1			1	1
- Multi-Car Discount Factor	0	0	0			0	0
- Age 55 and Over Discount	0	0	0			0	0
+ DDP Surcharge	0	0	0				0
Adjusted Class Factor	0.95	0.98	0.95			0.95	0.95

<b>TOTAL Vehicle 1 PREMIUM</b>	860
<b>TOTAL Vehicle 2 PREMIUM</b>	0
<b>TOTAL Vehicle 3 PREMIUM</b>	0
<b>TOTAL Vehicle 4 PREMIUM</b>	0
<b>TOTAL Vehicle 5 PREMIUM</b>	0
<b>TOTAL Vehicle 6 PREMIUM</b>	0
<b>TOTAL Vehicle 7 PREMIUM</b>	0
<b>TOTAL Vehicle 8 PREMIUM</b>	0
<b>TOTAL Vehicle 9 PREMIUM</b>	0
<b>TOTAL Vehicle PREMIUM</b>	\$860

<b>TOTAL Motorcycle 1 PREMIUM</b>	0
<b>TOTAL Motorcycle 2 PREMIUM</b>	0
<b>TOTAL Motorcycle 3 PREMIUM</b>	0
<b>TOTAL Motorcycle 4 PREMIUM</b>	0
<b>TOTAL Motorcycle 5 PREMIUM</b>	0
<b>TOTAL Motorcycle 6 PREMIUM</b>	0
<b>TOTAL Motorcycle 7 PREMIUM</b>	0
<b>TOTAL Motorcycle 8 PREMIUM</b>	0
<b>TOTAL Motorcycle 9 PREMIUM</b>	0
<b>TOTAL MC PREMIUM</b>	\$0

<b>TOTAL POLICY PREMIUM</b>	\$860
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UM / SUM	UM BI	SUM BI/CSL
Statutory/Supplementary Base Rate	0	18
x Other Cluster Factor	1.209	1.209
(Round to the nearest dollar)	0	22
x Special Motor Home Discount	1	1
(Round to the nearest dollar)	0	22
x Tier Factor	0.89	0.89
(Round to the nearest dollar)	0	20
x Car Driver Rating Factor	1	1
(Round to the nearest dollar)	0	20
x Payment Plan Discount	1	1
(Round to the nearest dollar)	0	20
x Youthful Driver Longevity Discount Factor	1	1
(Round to the nearest dollar)	0	20

MISCELLANEOUS COVERAGES	
Supplemental Spousal Liability Base Rate	0
x Tier Factor	0.92
(Round to the nearest dollar)	0
x Car Driver Rating Factor	1
(Round to the nearest dollar)	0
x Payment Plan Discount	1
Total Supplemental Spousal Liability	0
Road Service	0
RSR Trans Exp Only (Comp and/or Coll)	0
RSR Road Service & Trans Exp	0
Motor Vehicle Law Enforcement Fee	0
Other:	0
<b>TOTAL</b>	<b>0</b>

**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES**

**Rate Filing Sequence Checklist**

Insurer Name: EIC  
 TOI:  
 PPA

Insurer File No.:  
 Sub-TOI:

Exhibit Name	Exhibit Description	Included Exhibits (all <b>must</b> be checked yes or no)
<input type="checkbox"/> Exhibit STM-1	<a href="#">Master List of Compliance Checklists PDF</a>	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Not a speed-to-market filing)
<input type="checkbox"/> Exhibit STM-2	<a href="#">Rate and/or Rating Plan Compliance Certification PDF</a>	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Not a speed-to-market filing)
<input type="checkbox"/> Exhibit RF-1	Supplemental Explanatory Memorandum	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (General filing information on Transmittal Document is complete)
<input checked="" type="checkbox"/> Exhibit RF-2	Actuarial Memorandum	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing contains no actuarial data)
<input checked="" type="checkbox"/> Exhibit RF-3	Expenses	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing pertains only to rating plans as defined by Section 161.1 of Regulation 129)
<input checked="" type="checkbox"/> Exhibit RF-4	Investment Income	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit RF-3 not required)
<input checked="" type="checkbox"/> Exhibit RT-1	Side-By-Side Comparison	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing pertains only to rating plans as defined by Section 161.1 of Regulation 129)
<input checked="" type="checkbox"/> Exhibit RT-2	Policyholder Rate Level Changes	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (No existing policyholders for this program)
<input checked="" type="checkbox"/> Exhibit RT-3	Policyholder Counts	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (No existing policyholders for this program)
<input checked="" type="checkbox"/> Exhibit RT-4	Insurer & Program Information	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exempt per detailed instructions)
<input type="checkbox"/> Exhibit RT-5	Flex-Rating Information	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing not subject to flex-rating)
<input type="checkbox"/> Exhibit RSO-1	Rate Service Organization Adoptions	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Independent rates or no RSO adoption)
<input type="checkbox"/> Exhibit RSO-2	Loss Cost Modification Support	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing does not contain loss costs)
<input checked="" type="checkbox"/> Exhibit EXP-1	Overall Rate Indications	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing support is based exclusively on judgment and/or competition)
<input checked="" type="checkbox"/> Exhibit EXP-2	Earned Premium Adjustments	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input checked="" type="checkbox"/> Exhibit EXP-3	Incurred Loss Adjustments	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input checked="" type="checkbox"/> Exhibit EXP-4	Credibility	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input checked="" type="checkbox"/> Exhibit EXP-5	Class & Territory Indications	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input checked="" type="checkbox"/> Exhibit EXP-6	Rating Factor, Debit, Credit or Other Rating Charge Indications	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input type="checkbox"/> Exhibit SUPP-1	Multi-Tier Programs	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing does not propose or modify a multi-tier program)
<input type="checkbox"/> Exhibit SUPP-2	Personal Lines Catastrophe Reinsurance Loads	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing is not a personal lines property filing or no catastrophe reinsurance load applies)
<input type="checkbox"/> Exhibit SUPP-3	Homeowners Catastrophe & Hurricane Deductibles	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing does not propose or modify homeowners catastrophe or hurricane deductibles)
<input checked="" type="checkbox"/> Exhibit JDG-1	Explanation of Key Areas of Judgment	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing support is based exclusively on experience and/or competition)
<input type="checkbox"/> Exhibit JDG-2	Raw Loss Experience	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (No NY experience to provide)
<input checked="" type="checkbox"/> Exhibit CMP-1	Company Analysis	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing support is based exclusively on experience and/or judgment)
<input checked="" type="checkbox"/> Exhibit CMP-2	Base Rate & Rating Factor Comparison	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit CMP-1 does not apply)
<input checked="" type="checkbox"/> Exhibit CMP-3	Rate Analysis	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit CMP-1 does not apply)
<input type="checkbox"/> Exhibit CMP-4	Raw Loss Experience	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (No NY experience to provide)
<input type="checkbox"/> Exhibit RP-1	Rating Plans	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing does not include rating plans as defined by Section 161.1 of Regulation 129)
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<input type="checkbox"/> Exhibit RP-3	Supplemental Experience Rating Plan Requirements	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing does not include an independent Experience Rating Plan)
<input checked="" type="checkbox"/> Exhibit MRP-1	Manual Rate Pages	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing only includes rating plans as defined by Section 161.1 of Regulation 129)

**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES**

**Rate Filing Sequence Checklist**

Insurer Name: EIC  
 TOI:  
 PPA

Insurer File No.:  
 Sub-TOI:

Exhibit Name	Exhibit Description	Included Exhibits (all <b>must</b> be checked yes or no)
<input type="checkbox"/> Exhibit STM-1	<a href="#">Master List of Compliance Checklists PDF</a>	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Not a speed-to-market filing)
<input type="checkbox"/> Exhibit STM-2	<a href="#">Rate and/or Rating Plan Compliance Certification PDF</a>	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Not a speed-to-market filing)
<input type="checkbox"/> Exhibit RF-1	Supplemental Explanatory Memorandum	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (General filing information on Transmittal Document is complete)
<input checked="" type="checkbox"/> Exhibit RF-2	Actuarial Memorandum	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing contains no actuarial data)
<input checked="" type="checkbox"/> Exhibit RF-3	Expenses	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing pertains only to rating plans as defined by Section 161.1 of Regulation 129)
<input checked="" type="checkbox"/> Exhibit RF-4	Investment Income	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit RF-3 not required)
<input checked="" type="checkbox"/> Exhibit RT-1	Side-By-Side Comparison	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing pertains only to rating plans as defined by Section 161.1 of Regulation 129)
<input checked="" type="checkbox"/> Exhibit RT-2	Policyholder Rate Level Changes	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (No existing policyholders for this program)
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<input checked="" type="checkbox"/> Exhibit RT-4	Insurer & Program Information	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exempt per detailed instructions)
<input type="checkbox"/> Exhibit RT-5	Flex-Rating Information	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing not subject to flex-rating)
<input type="checkbox"/> Exhibit RSO-1	Rate Service Organization Adoptions	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Independent rates or no RSO adoption)
<input type="checkbox"/> Exhibit RSO-2	Loss Cost Modification Support	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> (Filing does not contain loss costs)
<input checked="" type="checkbox"/> Exhibit EXP-1	Overall Rate Indications	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Filing support is based exclusively on judgment and/or competition)
<input checked="" type="checkbox"/> Exhibit EXP-2	Earned Premium Adjustments	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input checked="" type="checkbox"/> Exhibit EXP-3	Incurred Loss Adjustments	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input checked="" type="checkbox"/> Exhibit EXP-4	Credibility	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input checked="" type="checkbox"/> Exhibit EXP-5	Class & Territory Indications	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
<input checked="" type="checkbox"/> Exhibit EXP-6	Rating Factor, Debit, Credit or Other Rating Charge Indications	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (Exhibit EXP-1 not required)
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# NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

## Rate Filing Sequence Checklist

Insurer Name:

EICNY

TOI:

PPA

Insurer File No.:

Sub-TOI:

Exhibit Name	Exhibit Description	Included Exhibits (all <b>must</b> be checked yes or no)
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**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES**  
**Rate Filing Sequence Checklist**

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Insurer File No.:  
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NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

LINE OF BUSINESS: Personal Auto

CODE: 19.0

LINE(S) OF INSURANCE	CODES
Personal Auto Combinations	<u>19.0000</u>
Private Passenger Auto (PPA)	<u>19.0001</u>
Motorcycle	<u>19.0002</u>
Recreational Vehicle (RV)	<u>19.0003</u>
Other	<u>19.0004</u>

IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN:

Bookmarks have been included in document.

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
<b>GENERAL REQUIREMENTS FOR ALL FILINGS</b>		The <a href="https://www.dfs.ny.gov/insurance/filer.htm">following web site</a> represents the Department's initiative to streamline the procedures for form, rate and rule filings: <a href="https://www.dfs.ny.gov/insurance/filer.htm">https://www.dfs.ny.gov/insurance/filer.htm</a>	Form/Page/Para Reference
COVER LETTER AND EXPLANATORY MEMORANDUM	<a href="#">CL 11 (1998)</a>	The filing should include a cover letter, and an explanatory memorandum clearly explaining the intent of the filing, and highlighting any substantive changes (such as changes in ratemaking methodology or major coverages provided). If new form(s), territories, classification(s), or rule(s) are being filed and there are similar ones currently approved for use by a Rate Service Organization (RSO) or another insurer, or has been the subject of a filing previously not approved in New York, reference should be provided to the Department's file number or SERFF tracking number and effective date of the approval, or copies of the approved items should be included, if applicable. If the filing is currently in use in another state, this should be indicated.	
EXCLUSIONS & LIMITATIONS	11NYCRR 60-1 (Reg 35-A)	Regulation 35-A contains a list of permissible exclusions. Please refer to Item I.a.8. & I.b. of Compliance Questionnaire No.PALPD	
Asbestos	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation	
Discrimination	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation. Please refer to Item I.a.8. & I.b of Compliance Questionnaire No.PALPD	
Intentional Acts	11NYCRR 60-1.1(f) (Reg 35-A)	Required by the Regulation. Please refer to Item I.a.15. & I.b.5.(ii) of the Compliance Questionnaire No.PALPD	
Lead	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation	
Mold	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation	
Punitive Damages	Court of Appeals - Hartford A&I v. Village of Hempstead, New York 2nd 218, 1979	Allowable for public policy considerations. Please refer to Item I.b.5.(i) of Compliance Questionnaire No. PALPD	
Terrorism	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
FILING SUBMISSION	§2305 & §2307 <a href="#">CL 19 (1992)</a> <a href="#">Supplement No 1 to CL 11 (1998)</a>	Forms, territories, classifications, rating rules, rates and rating plans are subject to prior approval.	
Compliance Questionnaires, Forms and Optional "Speed to Market" Filing Procedures	<a href="#">CL 11 (1998)</a> <a href="#">Supplement No 3 to CL 11(1998)</a>	Please refer to the <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">following web site</a> for additional information: <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II</a>	
NO FILE OR FILING EXEMPTIONS	Article 63 11NYCRR16 (Reg. 86)	An authorized insurer must obtain a "Special Risk License" prior to writing business in the "Free Trade Zone". Such business shall be limited to a Special Risk defined as either a Class 1 risk or a Class 2 risk enumerated in the list contained in Regulation 86. Although filing is not required, rates and policy forms applied to special risks must still satisfy governing standards set forth in the Insurance Law and regulations.	
PROHIBITED COVERAGES		While the Department does not have an exhaustive list, some examples of prohibited coverages include punitive damages and corporal punishment. Please refer to the <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_IV">following web site</a> for additional information: <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_IV">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_IV</a>	
Indemnification Policy	§3420	Is not permitted. Liability coverage must be provided on a pay on behalf basis.	
SIDE BY SIDE COMPARISON	<a href="#">CL 11 (1998)</a>	If the filing is a revision to existing form(s), territories, classification(s) or rule(s); Except for simple, non-substantive changes, a side-by-side comparison of the form(s) or rule(s) being proposed and those currently in use in New York, with all changes clearly marked and explained in the company's cover letter or memorandum must be included. Revisions to classifications and territories should include a comparison between those currently on file (in New York) and those proposed, including relevant statistical data (experience) and any rate or rate relativity effect. There should be a reference to the Department's previous file number and/or a copy of the approval letter in which the current form(s), territories, classification(s) or rule(s) were approved/acknowledged.	
<b>FORMS: POLICY PROVISIONS</b>	§2307, §2610, §3411, §3412, §3420, §3425, & Article 51 11 NYCRR 60-1 (Reg 35-A) 11NYCRR60-2 (Reg 35-D) 11 NYCRR 216 (Reg 64) 11NYCRR65 (Reg. 68-A) 11NYCRR67 (Reg. 79) 11NYCRR71 (Reg. 107)	The following Compliance Questionnaire contains detailed information for making a personal auto filing including required policy provisions, exclusions, prohibited coverages, and standard language: Personal Auto Liability and Physical Damage Coverage Form Filing Compliance Questionnaire <a href="#">palpd.doc</a> (Word Format) <a href="#">palpd.pdf</a> (PDF Format)	Form/Page/Para Reference
APPLICATIONS			
Filing exemption	§2307(b)	Applications which do not become part of the policy are exempt from filing requirements	
Fraud Warning Statement	§403(e) 11NYCRR86.4 (Reg. 95)	All applications must contain the prescribed fraud warning statement as set forth in Section 86.4(b) of Regulation 95, which must be incorporated immediately above the applicant's signature.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
ARBITRATION			
No-Fault Coverages	11NYCRR65 (Reg 68-A)	Required provisions contained in endorsements as prescribed by the Regulation.	
Other coverages		Except for No-Fault coverages (see above), not required, although generally contained in most policies / coverages. Arbitration of disputes between an insured and the insurer may not be required.	
BANKRUPTCY PROVISIONS			
Insolvency or bankruptcy clause	§3420(a)(1)	Policy must contain a statement indicating that the insolvency or bankruptcy of the insured or the insured's estate does not release the insurer from its' contractual obligation to pay damages covered under the policy. Please refer to Item I.a.2 of Compliance Questionnaire No. PALPD.	
BLANK ENDORSEMENTS		Not permitted since a blank endorsement may change policy provisions without the proper approval by this Department. An exception may be made for a blank form if its usage is apparent based on the title/language of the form itself (such as a change in address form). Forms containing check boxes with a space for language to be added are considered blank endorsements and are subject to these rules.	
CANCELLATION & NON-RENEWAL	§3425	Please refer to Compliance Questionnaire No.PACNR for detailed cancellation and nonrenewal requirements Personal Auto Cancellation and Nonrenewal Form Filing Compliance Questionnaire <a href="#">pacnr.doc</a> (Word Format) <a href="#">pacnr.pdf</a> (PDF Format)	
Notice of Cancellation	§3425(c)	The cancellation provisions must comply with statutory time frame for giving notice. See Item I. - of Compliance Questionnaire No. PACNR.	
Notice of Non Renewal	§3425(d)	The nonrenewal provisions must comply with statutory time frame for giving notice. See Item III. - of Compliance Questionnaire No. PACNR.	
Required Policy Period	§3425 (a)(8) & (g)	One year unless compliance with statutory reasons	
Permissible Reasons for Cancellation	§3425(b)&(c)	A - If cancellation occurs during the first 60 days of the policy period, any valid specific underwriting reason: B - After the first 60 days, or if a renewal policy: i. non-payment. ii. suspension or revocation of an operator's driver's license during the policy period (see exceptions). iii. fraud or material misrepresentation in obtaining the policy or presenting a claim. Please refer to Items I a. & b. of Compliance Questionnaire No.PACNR.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Permissible Reasons for Non Renewal	§3425(d)	Company may nonrenew for any specific reason per 3425(d)(1). Please refer to Item III.c. of Compliance Questionnaire No.PACNR.	
Conditional Renewal	§3425(d)(2)	In lieu of cancellation, insurer may condition continuation of policy on: 1. Change in limits; 2. Elimination of any coverage not required by law. Please refer to Item II of Compliance Questionnaire No.PACNR.	
Suspension	VTL §311 & §312	Mandatory Coverages (liability & no-fault) may only be suspended (by endorsement) if the vehicle's license plates are surrendered. Although not a requirement in the Law, insurers will generally not issue a suspension unless they receive proof of surrender.	
CLAIMS MADE	11 NYCRR 60-1 (Reg 35-A) 11 NYCRR 73 (Reg 121)	Claims-made coverage is prohibited for motor vehicle liability policies.	
DEFENSE			
Duty to Defend	11NYCRR 60-1.1(b) (Reg. 35-A) 11NYCRR71(Reg. 107)	The insurer has the duty to defend all claims to which the policy applies. A defense must be provided even if allegations are groundless. A complete defense must be provided for a claim, which involves both covered and uncovered allegations, and no allocation of defense costs is permitted. Also see Item I.a.12 & 18.of Compliance Questionnaire No.PALPD.	
Defense-Within-Limits	11NYCRR71.2 (Reg. 107)	Motor vehicle liability policies may not be written on a defense within limits basis.	
DEFINITIONS			
Insured	11NYCRR 60-1.1(c) (Reg 35-A)	Please note the definition of the "Insured" must comply with the minimum provisions of Section 60-1.1(c) of Regulation 35-A. Please refer to Item I.a.9 of Compliance Questionnaire No.PALPD	
Loading & Unloading	§2307(b)	The term "Loading & Unloading" must remain undefined.	
EXCESS COVERAGE	11NYCRR 60-1.1(a) (Reg 35-A)	Due to financial responsibility laws, policy must provide primary coverage for any owned automobile(s). Excess coverage applies to hired and non-owned autos	
FRAUD WARNING	§403(d) 11NYCRR86.4(Reg. 95)	None required on Personal Auto Policy Forms or applications (only claim forms)	
FORMS MISCELLANEOUS			
Numbered Forms	§2307(b)	All policy forms and endorsements filed with the Department must include an identification number. Please refer to Item I.f.5 of Compliance Questionnaire No.PALPD.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Unlicensed Companies	§2307(b)	All policy forms and endorsements filed with the Department may only include the names of insurers licensed in the State of New York. Please refer to Item I.f.3 of Compliance Questionnaire No. PALPD.	
FICTITIOUS GROUPS	§3435 11NYCRR301 (Reg. 134) 11NYCRR153 (Reg. 135)	The provisions of §3435 and Regulations 134 and 135 do not permit fictitious groups. The issuance of group property & casualty insurance is limited to either not-for-profit or municipality insureds, or purchasing groups formed under the Federal Liability Risk Retention Act of 1986 or quasi-group policies through a mass merchandising, safety group or similar program, in connection with State law or a Federal purchasing group.	
GROUP POLICIES	§3435 11NYCRR301 (Reg. 134) 11NYCRR153 (Reg. 135)	The provisions of §3435 and Regulations 134 and 135 do not permit fictitious groups. The issuance of group property & casualty insurance is limited to either not-for-profit or municipality insureds, or purchasing groups formed under the Federal Liability Risk Retention Act of 1986 or quasi-group policies through a mass merchandising, safety group or similar program, in connection with State law or a Federal purchasing group. Group policies must comply with the provisions of Regulations 134 & 135 including the following: general requirements, group policy minimum standards, premium collection and payment, dividend plans and form and rate filings requirements.	
LIBERALIZATION CLAUSE			
LIMITS			
Policy Limits	§311 VTL	Minimum limits 25,000/50,000 BI and 10,000 PD & 25/50 UM	
Sublimits		Full limits of the policy must be available to all insureds, cannot provide differing limits for different insureds.	
LOSS SETTLEMENT	11 NYCRR 216 (Reg 64)	For First-Party Physical Damage claims, see Item I.d. of Compliance Questionnaire No. PALPD	
Action Against Company	3420(a)(2) & 3420(b) 11 NYCRR 60-1.3(f) (Reg 35-A)	If judgment against an insured is not satisfied within 30 days, an action can be brought against an insurer. (Please refer to items 1.a.3. and 1.b.1 of Compliance Questionnaire No. PALPD); [Discretionary provision - insured must comply with all terms of policy and amount of obligation must be determined before action can be taken]	
After Market Parts	11 NYCRR 216.7 (Reg 64)	No required language, but claim procedures outlined in the Regulation must be followed.	
Appraisal	11 NYCRR 216.7 (Reg 64)	Procedures in Regulation must be followed.	
Arbitration		Not required (except for No-Fault), but is found in most policies	
Deductibles	§3411(k)	For physical damage coverages, a "standard" deductible option of \$200 must be offered, as well as \$250, \$500 & \$1,000 options, and at least one option below \$200; minimum permissible deductibles are \$100 for collision and \$50 for comprehensive.	
Defense Costs	11NYCRR 60-1.1(b) (Reg. 35-A) 11NYCRR71 (Reg. 107)	Since defense within-limits is not permitted for motor vehicle liability policies, defense costs must be in addition to the policy limits; provision must be provided even if claim is groundless. Also see Item I.a.12 & 18.of Depart Checklist No.PALPD	
Loss Valuation	11 NYCRR 216 (Reg 64)	No required language, but claim procedures outlined in Regulation must be followed.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Notice Requirements	§2349, §3111(a), §3440(d)(1)&(2), §3420(f)(2)(B), §2804, §2805 VTL §311.4(a), VTL §312.1(a), 11NYCRR154.1(f)(Reg 150) 11 NYCRR154.4(b)(Reg 150) 11 NYCRR 60-2(Reg 35-D) 11 NYCRR 65-1.2(b)(Reg 68) 11 NYCRR221(Reg 182) <a href="#">CL 1 (1980)</a> & <a href="#">CL 3 (2002)</a>	These sections require notices to the policyholder on various topics; however these are not policy forms subject to approval. Please refer to the Declarations Page Requirements listed in Dept Checklist No. PADP: Personal Auto Declarations Page Form Filing Compliance Questionnaire <a href="#">padp.doc</a> (Word Format) <a href="#">padp.pdf</a> (PDF Format)	
Notification of Claim	§3420(a)(3)(4) (5) &(6)	The policy must contain the various liability provisions set forth in Section 3420 (a)(3)(4)(5) and (6). Please refer to Item I.a.4., 5., 6., and 7. of Compliance Questionnaire PALPD.	
MEDICAL PAYMENTS		Not a required coverage, although commonly provided as optional	
MORTGAGEE/ LIENHOLDER		Not required, although policy may add lienholder as additional insured for physical damage coverages when required by the lienholder.	
OTHER INSURANCE	11 NYCRR 60-1.1(g) (Reg 35-A)	Choice of two optional provisions under Regulation 35-A Policy shall provide excess coverage for hired and non-owned.	
PARTICIPATING POLICIES	§4106	A participating policy provision is not required. However, when the provision is included, the board of directors may make reasonable classifications of policies in order to issue payment of dividends. Such classifications must be filed for approval and be fair and not unfairly discriminatory.	
PERSONAL INJURY PROTECTION	11NYCRR65 (Reg 68)	Prescribed Endorsements in Regulation for Mandatory (Basic) PIP, Additional PIP, OBEL, Basic PIP for Motorcycles and All-Terrain Vehicles.	
PRIMARY/UNDERLYING COVERAGE	VTL§311 11 NYCRR 60-1.1(g) (Reg 35-A)	Personal Auto liability coverage must be primary, except with respect to hired/nonowned autos; see also "Other Insurance" above	
READABILITY	§3102	The insurance policy must be understandable and meet the requirements for readability of including a minimum score of 45 on the Flesch Test, unless Superintendent determines that form is otherwise readable, understandable, or mandatory as prescribed by statute or Regulation.	
SUBROGATION	11NYCRR 60-1.3(b) (Reg 35-A)	Discretionary provision - insurer may be subrogated to any rights of recovery of the insured	
UNINSURED/ UNDERINSURED MOTORISTS	§3420(f) 11NYCRR60-2 (Reg 35-D) <a href="#">Supplements 1 &amp; 2 to CL 15 (1995)</a>	Language for these coverages is prescribed by statute and may not deviate. The form for statutory uninsured motorists coverage is prescribed by the Motor Vehicle Accident Indemnification Corporation (MVAIC), and is authorized by NYIL §5206(b); the Supplementary Uninsured/Underinsured Motorists coverage endorsement is prescribed by Department Regulation 35-D (11 NYCRR 60-2).	



NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
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REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
VALUED POLICIES (STATED AMOUNT/AGREED VALUE)	11 NYCRR 216 (Reg 64)	See also "Loss Valuations"	
VICARIOUS LIABILITY	<a href="#">CL 6 (1994)</a>	The Department permits coverage for claims of vicarious liability regardless of whether the underlying wrong is intentional or not.	
VOIDANCE	§3105 & §3106	May not void a policy unless the misrepresentation is material. No misrepresentation shall be deemed material unless knowledge by the insurer of the facts misrepresented would have led to a refusal by the insurer to make such contract; however, an automobile liability policy cannot be "voided" in respect to the third-party's protections (BI & PD), pursuant to case law and Regulation 35-A.	
WARRANTIES	§3106	A breach of warranty shall not void a policy unless the breach of warranty is material.	
<b>RATES &amp; RATING PLANS</b>	§2304 & §2344 11NYCRR161 (Reg. 129) <a href="#">Supplement No 4 to CL 11 (1998)</a>	All rates, rating plans, and rating rules filings must be submitted in accordance with the instructions of Supplement No. 4 to Circular Letter 11 (1998) which outlines the new mandatory filing procedures effective September 16, 2002. These procedures contain the minimum required information that must accompany all rate, rating plan, and rating rule filings. Rate filings must include appropriate supporting information as outlined in the Rate Filing Sequence Checklist. Please note the relevant requirements contained in Section 2304 of the New York Insurance Law. Please refer to the <a href="#">following web site</a> for additional information:  <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II</a>	Form/Page/Para Reference
ADOPTIONS OF RATE SERVICE ORGANIZATIONS (RSO) FILINGS			
Me Too Filings	§2306 11 NYCRR 161.7 (Reg. 129)	The insurer may discharge its rate filing obligation by giving notice that it uses rates and rate information prepared by a designated rate service organization. Please refer to Regulation 129 for the filing of rates <a href="#">and the relation and role of rates published by a rate service organization and the Department's web site</a> for additional filing information:  <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II</a>	
CONSENT-TO-RATE	§2309	The application for an excess rate is subject to prior approval. In addition, the application must include the insured's reasons and the application must be signed by the insured.	
CREDIT SCORING AND REPORTS	Article 28 11 NYCRR221(Reg 182)	The use of credit scoring and reports must be in compliance with Article 28 of the NYIL and Regulation 182.	
INDIVIDUAL RISK RATING	§2305 11NYCRR161.12 (Reg. 129)	Individual Risk Rating is not permitted for personal auto policies.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
PRICING	§2304 11NYCRR161 (Reg. 129) <a href="#">CL 19 (1992)</a> & <a href="#">CL 4 (1996)</a>	The <a href="#">following web site</a> contains the mandatory filing procedures: <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II</a>	
Mass Merchandising	11 NYCRR 13 (Reg 58) 11NYCRR153 (Reg. 135)	Must meet definition of "Mass merchandising" in Regulation; requirements for applying rate differentials are detailed in Regulation, statistics must be submitted annually.	
Minimum Premium Rules		Minimum Premium Rules- the submission should evidence the relationship between the amount charged as a minimum premium and the costs associated with producing the policy or coverage. Return Premium/Minimum Earned Premium Rules - the submission should specify that the policy will be pro-rated or short-rated due to mid-term termination of the policy. Premium may be considered fully earned only for policies insuring special events that are only a few days in length.	
Multi Tiering	§2349 11 NYCRR 154 (Reg 150)	Section 2349 of the Insurance Law permits multi-tiering programs for personal automobile insurers, subject to prescribed guidelines by Regulation 150. "Multi-Tier Disclosure Notice" also required. Please refer to the following Compliance Questionnaire: Personal Auto Multi-Tier Filing Compliance Questionnaire <a href="#">pamtier.doc</a> (Word Format) <a href="#">pamtier.pdf</a> (PDF Format)	
Payment Plans		Payment plans are outside of the rating structure, and do not have to be filed with the Department or included as part of the manual rates.	
Service Charges		Late payment fees, reinstatement fees, and premium installment fees are to be classified as service fees that are outside of the rating structure, and do not have to be filed with the Department or included as part of the manual rates.	
Surcharges	§2335 11NYCRR 169 (Reg 100)	Only certain events (specified accidents and/or traffic convictions) may qualify for merit rating surcharges under the statutes; maximum surcharge also prescribed by Regulation.	
RATING PLAN REQUIREMENTS	§2344 11NYCRR161.8(Reg. 129)	Rating plans are not permitted for Personal Lines policies pursuant to Regulation 129	
RATE/LOSS COST SUPPORTING INFORMATION			
Actuarial or other Rate Support	11NYCRR161 (Reg. 129) <a href="#">CL 19 (1992)</a> <a href="#">CL 5 (2009)</a>	Rate making and supporting information for rates, rating plans, and rating rules must be organized into exhibits, which follow a sequential numbering system. The Rate Filing Sequence Checklist and the related instructions prescribe the required format used to support rate, rating plan, and rating rule filings.  Rate Filing Sequence Checklist <a href="#">newrate.doc</a> (Word Format) <a href="#">newrate.pdf</a> (PDF Format)  Instructions for Rate Filing Sequence Checklist <a href="#">instr.doc</a> (Word Format) <a href="#">instr.pdf</a> (PDF Format)	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

LINE OF BUSINESS: Personal Auto

CODE: 19.0

LINE(S) OF INSURANCE	CODES
Personal Auto Combinations	19.0000
Private Passenger Auto (PPA)	19.0001
Motorcycle	19.0002
Recreational Vehicle (RV)	19.0003
Other	19.0004

IF CHECKLIST IS NOT APPLICABLE, PLEASE EXPLAIN:

Bookmarks have been included in document.

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
<b>GENERAL REQUIREMENTS FOR ALL FILINGS</b>		The <a href="https://www.dfs.ny.gov/insurance/filer.htm">following web site</a> represents the Department's initiative to streamline the procedures for form, rate and rule filings: <a href="https://www.dfs.ny.gov/insurance/filer.htm">https://www.dfs.ny.gov/insurance/filer.htm</a>	Form/Page/Para Reference
COVER LETTER AND EXPLANATORY MEMORANDUM	<a href="#">CL 11 (1998)</a>	The filing should include a cover letter, and an explanatory memorandum clearly explaining the intent of the filing, and highlighting any substantive changes (such as changes in ratemaking methodology or major coverages provided). If new form(s), territories, classification(s), or rule(s) are being filed and there are similar ones currently approved for use by a Rate Service Organization (RSO) or another insurer, or has been the subject of a filing previously not approved in New York, reference should be provided to the Department's file number or SERFF tracking number and effective date of the approval, or copies of the approved items should be included, if applicable. If the filing is currently in use in another state, this should be indicated.	
EXCLUSIONS & LIMITATIONS	11NYCRR 60-1 (Reg 35-A)	Regulation 35-A contains a list of permissible exclusions. Please refer to Item I.a.8. & I.b. of Compliance Questionnaire No.PALPD	
Asbestos	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation	
Discrimination	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation. Please refer to Item I.a.8. & I.b. of Compliance Questionnaire No.PALPD	
Intentional Acts	11NYCRR 60-1.1(f) (Reg 35-A)	Required by the Regulation. Please refer to Item I.a.15. & I.b.5.(ii) of the Compliance Questionnaire No.PALPD	
Lead	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation	
Mold	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation	
Punitive Damages	Court of Appeals - Hartford A&I v. Village of Hempstead, New York 2nd 218, 1979	Allowable for public policy considerations. Please refer to Item I.b.5.(i) of Compliance Questionnaire No. PALPD	
Terrorism	11NYCRR 60-1 (Reg 35-A)	Not permitted by the Regulation	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
FILING SUBMISSION	§2305 & §2307 <a href="#">CL 19 (1992)</a> <a href="#">Supplement No 1 to CL 11 (1998)</a>	Forms, territories, classifications, rating rules, rates and rating plans are subject to prior approval.	
Compliance Questionnaires, Forms and Optional "Speed to Market" Filing Procedures	<a href="#">CL 11 (1998)</a> <a href="#">Supplement No 3 to CL 11(1998)</a>	Please refer to the <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">following web site</a> for additional information: <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II</a>	
NO FILE OR FILING EXEMPTIONS	Article 63 11NYCRR16 (Reg. 86)	An authorized insurer must obtain a "Special Risk License" prior to writing business in the "Free Trade Zone". Such business shall be limited to a Special Risk defined as either a Class 1 risk or a Class 2 risk enumerated in the list contained in Regulation 86. Although filing is not required, rates and policy forms applied to special risks must still satisfy governing standards set forth in the Insurance Law and regulations.	
PROHIBITED COVERAGES		While the Department does not have an exhaustive list, some examples of prohibited coverages include punitive damages and corporal punishment. Please refer to the <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_IV">following web site</a> for additional information: <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_IV">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_IV</a>	
Indemnification Policy	§3420	Is not permitted. Liability coverage must be provided on a pay on behalf basis.	
SIDE BY SIDE COMPARISON	<a href="#">CL 11 (1998)</a>	If the filing is a revision to existing form(s), territories, classification(s) or rule(s); Except for simple, non-substantive changes, a side-by-side comparison of the form(s) or rule(s) being proposed and those currently in use in New York, with all changes clearly marked and explained in the company's cover letter or memorandum must be included. Revisions to classifications and territories should include a comparison between those currently on file (in New York) and those proposed, including relevant statistical data (experience) and any rate or rate relativity effect. There should be a reference to the Department's previous file number and/or a copy of the approval letter in which the current form(s), territories, classification(s) or rule(s) were approved/acknowledged.	
<b>FORMS: POLICY PROVISIONS</b>	§2307, §2610, §3411, §3412, §3420, §3425, & Article 51 11 NYCRR 60-1 (Reg 35-A) 11NYCRR60-2 (Reg 35-D) 11 NYCRR 216 (Reg 64) 11NYCRR65 (Reg. 68-A) 11NYCRR67 (Reg. 79) 11NYCRR71 (Reg. 107)	The following Compliance Questionnaire contains detailed information for making a personal auto filing including required policy provisions, exclusions, prohibited coverages, and standard language: Personal Auto Liability and Physical Damage Coverage Form Filing Compliance Questionnaire <a href="#">palpd.doc</a> (Word Format) <a href="#">palpd.pdf</a> (PDF Format)	Form/Page/Para Reference
APPLICATIONS			
Filing exemption	§2307(b)	Applications which do not become part of the policy are exempt from filing requirements	
Fraud Warning Statement	§403(e) 11NYCRR86.4 (Reg. 95)	All applications must contain the prescribed fraud warning statement as set forth in Section 86.4(b) of Regulation 95, which must be incorporated immediately above the applicant's signature.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
ARBITRATION			
No-Fault Coverages	11NYCRR65 (Reg 68-A)	Required provisions contained in endorsements as prescribed by the Regulation.	
Other coverages		Except for No-Fault coverages (see above), not required, although generally contained in most policies / coverages. Arbitration of disputes between an insured and the insurer may not be required.	
BANKRUPTCY PROVISIONS			
Insolvency or bankruptcy clause	§3420(a)(1)	Policy must contain a statement indicating that the insolvency or bankruptcy of the insured or the insured's estate does not release the insurer from its' contractual obligation to pay damages covered under the policy. Please refer to Item I.a.2 of Compliance Questionnaire No. PALPD.	
BLANK ENDORSEMENTS		Not permitted since a blank endorsement may change policy provisions without the proper approval by this Department. An exception may be made for a blank form if its usage is apparent based on the title/language of the form itself (such as a change in address form). Forms containing check boxes with a space for language to be added are considered blank endorsements and are subject to these rules.	
CANCELLATION & NON-RENEWAL	§3425	Please refer to Compliance Questionnaire No.PACNR for detailed cancellation and nonrenewal requirements Personal Auto Cancellation and Nonrenewal Form Filing Compliance Questionnaire <a href="#">pacnr.doc</a> (Word Format) <a href="#">pacnr.pdf</a> (PDF Format)	
Notice of Cancellation	§3425(c)	The cancellation provisions must comply with statutory time frame for giving notice. See Item I. - of Compliance Questionnaire No. PACNR.	
Notice of Non Renewal	§3425(d)	The nonrenewal provisions must comply with statutory time frame for giving notice. See Item III. - of Compliance Questionnaire No. PACNR.	
Required Policy Period	§3425 (a)(8) & (g)	One year unless compliance with statutory reasons	
Permissible Reasons for Cancellation	§3425(b)&(c)	A - If cancellation occurs during the first 60 days of the policy period, any valid specific underwriting reason: B - After the first 60 days, or if a renewal policy: i. non-payment. ii. suspension or revocation of an operator's driver's license during the policy period (see exceptions). iii. fraud or material misrepresentation in obtaining the policy or presenting a claim. Please refer to Items I a. & b. of Compliance Questionnaire No.PACNR.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
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Permissible Reasons for Non Renewal	§3425(d)	Company may nonrenew for any specific reason per 3425(d)(1). Please refer to Item III.c. of Compliance Questionnaire No.PACNR.	
Conditional Renewal	§3425(d)(2)	In lieu of cancellation, insurer may condition continuation of policy on: 1. Change in limits; 2. Elimination of any coverage not required by law. Please refer to Item II of Compliance Questionnaire No.PACNR.	
Suspension	VTL §311 & §312	Mandatory Coverages (liability & no-fault) may only be suspended (by endorsement) if the vehicle's license plates are surrendered. Although not a requirement in the Law, insurers will generally not issue a suspension unless they receive proof of surrender.	
CLAIMS MADE	11 NYCRR 60-1 (Reg 35-A) 11 NYCRR 73 (Reg 121)	Claims-made coverage is prohibited for motor vehicle liability policies.	
DEFENSE			
Duty to Defend	11NYCRR 60-1.1(b) (Reg. 35-A) 11NYCRR71(Reg. 107)	The insurer has the duty to defend all claims to which the policy applies. A defense must be provided even if allegations are groundless. A complete defense must be provided for a claim, which involves both covered and uncovered allegations, and no allocation of defense costs is permitted. Also see Item I.a.12 & 18.of Compliance Questionnaire No.PALPD.	
Defense-Within-Limits	11NYCRR71.2 (Reg. 107)	Motor vehicle liability policies may not be written on a defense within limits basis.	
DEFINITIONS			
Insured	11NYCRR 60-1.1(c) (Reg 35-A)	Please note the definition of the "Insured" must comply with the minimum provisions of Section 60-1.1(c) of Regulation 35-A. Please refer to Item I.a.9 of Compliance Questionnaire No.PALPD	
Loading & Unloading	§2307(b)	The term "Loading & Unloading" must remain undefined.	
EXCESS COVERAGE	11NYCRR 60-1.1(a) (Reg 35-A)	Due to financial responsibility laws, policy must provide primary coverage for any owned automobile(s). Excess coverage applies to hired and non-owned autos	
FRAUD WARNING	§403(d) 11NYCRR86.4(Reg. 95)	None required on Personal Auto Policy Forms or applications (only claim forms)	
FORMS MISCELLANEOUS			
Numbered Forms	§2307(b)	All policy forms and endorsements filed with the Department must include an identification number. Please refer to Item I.f.5 of Compliance Questionnaire No.PALPD.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Unlicensed Companies	§2307(b)	All policy forms and endorsements filed with the Department may only include the names of insurers licensed in the State of New York. Please refer to Item I.f.3 of Compliance Questionnaire No. PALPD.	
FICTITIOUS GROUPS	§3435 11NYCRR301 (Reg. 134) 11NYCRR153 (Reg. 135)	The provisions of §3435 and Regulations 134 and 135 do not permit fictitious groups. The issuance of group property & casualty insurance is limited to either not-for-profit or municipality insureds, or purchasing groups formed under the Federal Liability Risk Retention Act of 1986 or quasi-group policies through a mass merchandising, safety group or similar program, in connection with State law or a Federal purchasing group.	
GROUP POLICIES	§3435 11NYCRR301 (Reg. 134) 11NYCRR153 (Reg. 135)	The provisions of §3435 and Regulations 134 and 135 do not permit fictitious groups. The issuance of group property & casualty insurance is limited to either not-for-profit or municipality insureds, or purchasing groups formed under the Federal Liability Risk Retention Act of 1986 or quasi-group policies through a mass merchandising, safety group or similar program, in connection with State law or a Federal purchasing group. Group policies must comply with the provisions of Regulations 134 & 135 including the following: general requirements, group policy minimum standards, premium collection and payment, dividend plans and form and rate filings requirements.	
LIBERALIZATION CLAUSE			
LIMITS			
Policy Limits	§311 VTL	Minimum limits 25,000/50,000 BI and 10,000 PD & 25/50 UM	
Sublimits		Full limits of the policy must be available to all insureds, cannot provide differing limits for different insureds.	
LOSS SETTLEMENT	11 NYCRR 216 (Reg 64)	For First-Party Physical Damage claims, see Item I.d. of Compliance Questionnaire No. PALPD	
Action Against Company	3420(a)(2) & 3420(b) 11 NYCRR 60-1.3(f) (Reg 35-A)	If judgment against an insured is not satisfied within 30 days, an action can be brought against an insurer. (Please refer to items 1.a.3. and 1.b.1 of Compliance Questionnaire No. PALPD); [Discretionary provision - insured must comply with all terms of policy and amount of obligation must be determined before action can be taken]	
After Market Parts	11 NYCRR 216.7 (Reg 64)	No required language, but claim procedures outlined in the Regulation must be followed.	
Appraisal	11 NYCRR 216.7 (Reg 64)	Procedures in Regulation must be followed.	
Arbitration		Not required (except for No-Fault), but is found in most policies	
Deductibles	§3411(k)	For physical damage coverages, a "standard" deductible option of \$200 must be offered, as well as \$250, \$500 & \$1,000 options, and at least one option below \$200; minimum permissible deductibles are \$100 for collision and \$50 for comprehensive.	
Defense Costs	11NYCRR 60-1.1(b) (Reg. 35-A) 11NYCRR71 (Reg. 107)	Since defense within-limits is not permitted for motor vehicle liability policies, defense costs must be in addition to the policy limits; provision must be provided even if claim is groundless. Also see Item I.a.12 & 18.of Depart Checklist No.PALPD	
Loss Valuation	11 NYCRR 216 (Reg 64)	No required language, but claim procedures outlined in Regulation must be followed.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Notice Requirements	§2349, §3111(a), §3440(d)(1)&(2), §3420(f)(2)(B), §2804, §2805 VTL §311.4(a), VTL §312.1(a), 11NYCRR154.1(f)(Reg 150) 11 NYCRR154.4(b)(Reg 150) 11 NYCRR 60-2(Reg 35-D) 11 NYCRR 65-1.2(b)(Reg 68) 11 NYCRR221(Reg 182) <a href="#">CL 1 (1980)</a> & <a href="#">CL 3 (2002)</a>	These sections require notices to the policyholder on various topics; however these are not policy forms subject to approval. Please refer to the Declarations Page Requirements listed in Dept Checklist No. PADP: Personal Auto Declarations Page Form Filing Compliance Questionnaire <a href="#">padp.doc</a> (Word Format) <a href="#">padp.pdf</a> (PDF Format)	
Notification of Claim	§3420(a)(3)(4) (5) &(6)	The policy must contain the various liability provisions set forth in Section 3420 (a)(3)(4)(5) and (6). Please refer to Item I.a.4., 5., 6., and 7. of Compliance Questionnaire PALPD.	
MEDICAL PAYMENTS		Not a required coverage, although commonly provided as optional	
MORTGAGEE/ LIENHOLDER		Not required, although policy may add lienholder as additional insured for physical damage coverages when required by the lienholder.	
OTHER INSURANCE	11 NYCRR 60-1.1(g) (Reg 35-A)	Choice of two optional provisions under Regulation 35-A Policy shall provide excess coverage for hired and non-owned.	
PARTICIPATING POLICIES	§4106	A participating policy provision is not required. However, when the provision is included, the board of directors may make reasonable classifications of policies in order to issue payment of dividends. Such classifications must be filed for approval and be fair and not unfairly discriminatory.	
PERSONAL INJURY PROTECTION	11NYCRR65 (Reg 68)	Prescribed Endorsements in Regulation for Mandatory (Basic) PIP, Additional PIP, OBEL, Basic PIP for Motorcycles and All-Terrain Vehicles.	
PRIMARY/UNDERLYING COVERAGE	VTL§311 11 NYCRR 60-1.1(g) (Reg 35-A)	Personal Auto liability coverage must be primary, except with respect to hired/nonowned autos; see also "Other Insurance" above	
READABILITY	§3102	The insurance policy must be understandable and meet the requirements for readability of including a minimum score of 45 on the Flesch Test, unless Superintendent determines that form is otherwise readable, understandable, or mandatory as prescribed by statute or Regulation.	
SUBROGATION	11NYCRR 60-1.3(b) (Reg 35-A)	Discretionary provision - insurer may be subrogated to any rights of recovery of the insured	
UNINSURED/ UNDERINSURED MOTORISTS	§3420(f) 11NYCRR60-2 (Reg 35-D) <a href="#">Supplements 1 &amp; 2 to CL 15 (1995)</a>	Language for these coverages is prescribed by statute and may not deviate. The form for statutory uninsured motorists coverage is prescribed by the Motor Vehicle Accident Indemnification Corporation (MVAIC), and is authorized by NYIL §5206(b); the Supplementary Uninsured/Underinsured Motorists coverage endorsement is prescribed by Department Regulation 35-D (11 NYCRR 60-2).	



NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
VALUED POLICIES (STATED AMOUNT/AGREED VALUE)	11 NYCRR 216 (Reg 64)	See also "Loss Valuations"	
VICARIOUS LIABILITY	<a href="#">CL 6 (1994)</a>	The Department permits coverage for claims of vicarious liability regardless of whether the underlying wrong is intentional or not.	
VOIDANCE	§3105 & §3106	May not void a policy unless the misrepresentation is material. No misrepresentation shall be deemed material unless knowledge by the insurer of the facts misrepresented would have led to a refusal by the insurer to make such contract; however, an automobile liability policy cannot be "voided" in respect to the third-party's protections (BI & PD), pursuant to case law and Regulation 35-A.	
WARRANTIES	§3106	A breach of warranty shall not void a policy unless the breach of warranty is material.	
<b>RATES &amp; RATING PLANS</b>	§2304 & §2344 11NYCRR161 (Reg. 129) <a href="#">Supplement No 4 to CL 11 (1998)</a>	All rates, rating plans, and rating rules filings must be submitted in accordance with the instructions of Supplement No. 4 to Circular Letter 11 (1998) which outlines the new mandatory filing procedures effective September 16, 2002. These procedures contain the minimum required information that must accompany all rate, rating plan, and rating rule filings. Rate filings must include appropriate supporting information as outlined in the Rate Filing Sequence Checklist. Please note the relevant requirements contained in Section 2304 of the New York Insurance Law. Please refer to the <a href="#">following web site</a> for additional information: <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II</a>	Form/Page/Para Reference
ADOPTIONS OF RATE SERVICE ORGANIZATIONS (RSO) FILINGS			
Me Too Filings	§2306 11 NYCRR 161.7 (Reg. 129)	The insurer may discharge its rate filing obligation by giving notice that it uses rates and rate information prepared by a designated rate service organization. Please refer to Regulation 129 for the filing of rates <a href="#">and the relation and role of rates published by a rate service organization and the Department's web site</a> for additional filing information: <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II</a>	
CONSENT-TO-RATE	§2309	The application for an excess rate is subject to prior approval. In addition, the application must include the insured's reasons and the application must be signed by the insured.	
CREDIT SCORING AND REPORTS	Article 28 11 NYCRR221(Reg 182)	The use of credit scoring and reports must be in compliance with Article 28 of the NYIL and Regulation 182.	
INDIVIDUAL RISK RATING	§2305 11NYCRR161.12 (Reg. 129)	Individual Risk Rating is not permitted for personal auto policies.	

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
REVIEW STANDARDS FOR PERSONAL AUTOMOBILE

REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
PRICING	§2304 11NYCRR161 (Reg. 129) <a href="#">CL 19 (1992)</a> & <a href="#">CL 4 (1996)</a>	The <a href="#">following web site</a> contains the mandatory filing procedures: <a href="https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II">https://www.dfs.ny.gov/insurance/serff_main.htm#Section_II</a>	
Mass Merchandising	11 NYCRR 13 (Reg 58) 11NYCRR153 (Reg. 135)	Must meet definition of "Mass merchandising" in Regulation; requirements for applying rate differentials are detailed in Regulation, statistics must be submitted annually.	
Minimum Premium Rules		Minimum Premium Rules- the submission should evidence the relationship between the amount charged as a minimum premium and the costs associated with producing the policy or coverage. Return Premium/Minimum Earned Premium Rules - the submission should specify that the policy will be pro-rated or short-rated due to mid-term termination of the policy. Premium may be considered fully earned only for policies insuring special events that are only a few days in length.	
Multi Tiering	§2349 11 NYCRR 154 (Reg 150)	Section 2349 of the Insurance Law permits multi-tiering programs for personal automobile insurers, subject to prescribed guidelines by Regulation 150. "Multi-Tier Disclosure Notice" also required. Please refer to the following Compliance Questionnaire: Personal Auto Multi-Tier Filing Compliance Questionnaire <a href="#">pamtier.doc</a> (Word Format) <a href="#">pamtier.pdf</a> (PDF Format)	
Payment Plans		Payment plans are outside of the rating structure, and do not have to be filed with the Department or included as part of the manual rates.	
Service Charges		Late payment fees, reinstatement fees, and premium installment fees are to be classified as service fees that are outside of the rating structure, and do not have to be filed with the Department or included as part of the manual rates.	
Surcharges	§2335 11NYCRR 169 (Reg 100)	Only certain events (specified accidents and/or traffic convictions) may qualify for merit rating surcharges under the statutes; maximum surcharge also prescribed by Regulation.	
RATING PLAN REQUIREMENTS	§2344 11NYCRR161.8(Reg. 129)	Rating plans are not permitted for Personal Lines policies pursuant to Regulation 129	
RATE/LOSS COST SUPPORTING INFORMATION			
Actuarial or other Rate Support	11NYCRR161 (Reg. 129) <a href="#">CL 19 (1992)</a> <a href="#">CL 5 (2009)</a>	Rate making and supporting information for rates, rating plans, and rating rules must be organized into exhibits, which follow a sequential numbering system. The Rate Filing Sequence Checklist and the related instructions prescribe the required format used to support rate, rating plan, and rating rule filings.  Rate Filing Sequence Checklist <a href="#">newrate.doc</a> (Word Format) <a href="#">newrate.pdf</a> (PDF Format)  Instructions for Rate Filing Sequence Checklist <a href="#">instr.doc</a> (Word Format) <a href="#">instr.pdf</a> (PDF Format)	

**Erie Insurance Company**  
**Current Vehicle Symbol Factors (Model Years 2011 & Newer)**

Symbol	Liability			PIP/UM	
	BI Factor	PD Factor	CSL Factor	Symbol	Factor
<b>01</b>	0.80	0.82	0.80	<b>01</b>	0.69
<b>02</b>	0.82	0.82	0.82	<b>02</b>	0.75
<b>03</b>	0.82	0.83	0.82	<b>03</b>	0.77
<b>04</b>	0.83	0.83	0.83	<b>04</b>	0.78
<b>05</b>	0.85	0.85	0.85	<b>05</b>	0.80
<b>06</b>	0.90	0.89	0.90	<b>06</b>	0.81
<b>07</b>	0.96	0.94	0.96	<b>07</b>	0.85
<b>08</b>	0.98	0.97	0.98	<b>08</b>	0.88
<b>09</b>	1.02	1.01	1.02	<b>09</b>	0.92
<b>10</b>	1.05	1.04	1.05	<b>10</b>	0.95
<b>11</b>	1.08	1.08	1.08	<b>11</b>	0.99
<b>12</b>	1.08	1.08	1.08	<b>12</b>	1.02
<b>13</b>	1.08	1.10	1.08	<b>13</b>	1.05
<b>14</b>	1.08	1.11	1.08	<b>14</b>	1.09
				<b>15</b>	1.12
				<b>16</b>	1.12
				<b>17</b>	1.13
				<b>18</b>	1.13
				<b>19</b>	1.13
				<b>20</b>	1.13
<b>VV</b>	1.00	1.00	1.00	<b>VV</b>	1.00
<b>WW</b>	1.00	1.00	1.00	<b>WW</b>	1.00
<b>XX</b>	1.00	1.00	1.00	<b>XX</b>	1.00
<b>YY</b>	1.00	1.00	1.00	<b>YY</b>	1.00
<b>ZZ</b>	1.00	1.00	1.00	<b>ZZ</b>	1.00

Physical Damage					
Symbol	Comp	Coll	Symbol	Comp	Coll
<b>10</b>	0.456	0.456	<b>51</b>	1.210	1.167
<b>11</b>	0.522	0.525	<b>52</b>	1.226	1.185
<b>12</b>	0.564	0.562	<b>53</b>	1.245	1.203
<b>13</b>	0.589	0.592	<b>54</b>	1.259	1.222
<b>14</b>	0.607	0.612	<b>55</b>	1.276	1.241
<b>15</b>	0.627	0.637	<b>56</b>	1.293	1.257
<b>16</b>	0.643	0.647	<b>57</b>	1.306	1.278
<b>17</b>	0.657	0.662	<b>58</b>	1.330	1.297
<b>18</b>	0.677	0.680	<b>59</b>	1.347	1.323
<b>19</b>	0.687	0.690	<b>60</b>	1.366	1.347
<b>20</b>	0.705	0.705	<b>61</b>	1.388	1.370
<b>21</b>	0.720	0.716	<b>62</b>	1.413	1.391
<b>22</b>	0.733	0.729	<b>63</b>	1.443	1.419
<b>23</b>	0.748	0.740	<b>64</b>	1.460	1.456
<b>24</b>	0.767	0.749	<b>65</b>	1.498	1.491
<b>25</b>	0.777	0.759	<b>66</b>	1.536	1.529
<b>26</b>	0.795	0.775	<b>67</b>	1.580	1.570
<b>27</b>	0.808	0.793	<b>68</b>	1.609	1.635
<b>28</b>	0.822	0.813	<b>69</b>	1.656	1.680
<b>29</b>	0.832	0.831	<b>70</b>	1.729	1.726
<b>30</b>	0.850	0.843	<b>71</b>	1.779	1.787
<b>31</b>	0.868	0.860	<b>72</b>	1.859	1.836
<b>32</b>	0.881	0.870	<b>73</b>	1.944	1.892
<b>33</b>	0.896	0.891	<b>74</b>	2.008	1.962
<b>34</b>	0.910	0.903	<b>75</b>	2.090	2.043
<b>35</b>	0.926	0.919	<b>76</b>	2.179	2.090
<b>36</b>	0.937	0.929	<b>77</b>	2.289	2.164
<b>37</b>	0.954	0.943	<b>78</b>	2.384	2.218
<b>38</b>	0.972	0.956	<b>79</b>	2.509	2.306
<b>39</b>	0.991	0.970	<b>80</b>	2.613	2.395
<b>40</b>	1.019	0.986	<b>81</b>	2.780	2.535
<b>41</b>	1.038	1.003	<b>82</b>	2.900	2.683
<b>42</b>	1.055	1.022	<b>83</b>	3.058	2.792
<b>43</b>	1.075	1.037	<b>84</b>	3.227	2.844
<b>44</b>	1.091	1.055	<b>85</b>	3.378	2.941
<b>45</b>	1.108	1.071	<b>86</b>	3.568	3.024
<b>46</b>	1.127	1.090	<b>87</b>	3.807	3.116
<b>47</b>	1.142	1.104	<b>88</b>	4.084	3.251
<b>48</b>	1.159	1.119	<b>89</b>	4.552	3.452
<b>49</b>	1.177	1.134	<b>90</b>	5.199	3.666
<b>50</b>	1.191	1.149			

**Erie Insurance Company of New York**  
**Current Vehicle Symbol Factors (Model Years 2011 & Newer)**

Symbol	Liability			PIP/UM	
	BI Factor	PD Factor	CSL Factor	Symbol	Factor
<b>01</b>	0.79	0.79	0.79	<b>01</b>	0.89
<b>02</b>	0.81	0.81	0.81	<b>02</b>	0.89
<b>03</b>	0.84	0.84	0.84	<b>03</b>	0.89
<b>04</b>	0.85	0.85	0.85	<b>04</b>	0.89
<b>05</b>	0.87	0.87	0.87	<b>05</b>	0.89
<b>06</b>	0.89	0.89	0.89	<b>06</b>	0.89
<b>07</b>	0.92	0.92	0.92	<b>07</b>	0.89
<b>08</b>	0.95	0.95	0.95	<b>08</b>	0.89
<b>09</b>	0.99	0.99	0.99	<b>09</b>	0.91
<b>10</b>	1.04	1.04	1.04	<b>10</b>	0.94
<b>11</b>	1.10	1.10	1.10	<b>11</b>	0.97
<b>12</b>	1.19	1.19	1.19	<b>12</b>	1.00
<b>13</b>	1.29	1.29	1.29	<b>13</b>	1.04
<b>14</b>	1.30	1.30	1.30	<b>14</b>	1.07
				<b>15</b>	1.09
				<b>16</b>	1.09
				<b>17</b>	1.09
				<b>18</b>	1.09
				<b>19</b>	1.09
				<b>20</b>	1.09
<b>VV</b>	1.00	1.00	1.00	<b>VV</b>	1.00
<b>WW</b>	1.00	1.00	1.00	<b>WW</b>	1.00
<b>XX</b>	1.00	1.00	1.00	<b>XX</b>	1.00
<b>YY</b>	1.00	1.00	1.00	<b>YY</b>	1.00
<b>ZZ</b>	1.00	1.00	1.00	<b>ZZ</b>	1.00

Physical Damage					
Symbol	Comp	Coll	Symbol	Comp	Coll
<b>10</b>	0.395	0.377	<b>51</b>	1.050	1.028
<b>11</b>	0.452	0.438	<b>52</b>	1.070	1.047
<b>12</b>	0.490	0.470	<b>53</b>	1.090	1.062
<b>13</b>	0.511	0.496	<b>54</b>	1.109	1.083
<b>14</b>	0.526	0.514	<b>55</b>	1.127	1.103
<b>15</b>	0.543	0.535	<b>56</b>	1.145	1.120
<b>16</b>	0.556	0.544	<b>57</b>	1.161	1.139
<b>17</b>	0.570	0.558	<b>58</b>	1.188	1.159
<b>18</b>	0.588	0.573	<b>59</b>	1.205	1.185
<b>19</b>	0.596	0.582	<b>60</b>	1.230	1.207
<b>20</b>	0.613	0.595	<b>61</b>	1.254	1.229
<b>21</b>	0.623	0.604	<b>62</b>	1.278	1.248
<b>22</b>	0.637	0.617	<b>63</b>	1.313	1.272
<b>23</b>	0.648	0.627	<b>64</b>	1.330	1.307
<b>24</b>	0.664	0.635	<b>65</b>	1.372	1.340
<b>25</b>	0.673	0.643	<b>66</b>	1.412	1.374
<b>26</b>	0.689	0.656	<b>67</b>	1.456	1.410
<b>27</b>	0.702	0.672	<b>68</b>	1.482	1.474
<b>28</b>	0.712	0.690	<b>69</b>	1.531	1.513
<b>29</b>	0.721	0.705	<b>70</b>	1.609	1.544
<b>30</b>	0.736	0.716	<b>71</b>	1.657	1.598
<b>31</b>	0.752	0.730	<b>72</b>	1.739	1.630
<b>32</b>	0.763	0.739	<b>73</b>	1.829	1.667
<b>33</b>	0.776	0.758	<b>74</b>	1.888	1.718
<b>34</b>	0.789	0.769	<b>75</b>	1.966	1.778
<b>35</b>	0.802	0.786	<b>76</b>	2.048	1.816
<b>36</b>	0.813	0.798	<b>77</b>	2.150	1.879
<b>37</b>	0.826	0.812	<b>78</b>	2.233	1.924
<b>38</b>	0.842	0.825	<b>79</b>	2.347	2.002
<b>39</b>	0.858	0.839	<b>80</b>	2.426	2.073
<b>40</b>	0.872	0.856	<b>81</b>	2.578	2.220
<b>41</b>	0.888	0.870	<b>82</b>	2.663	2.382
<b>42</b>	0.902	0.886	<b>83</b>	2.788	2.490
<b>43</b>	0.916	0.901	<b>84</b>	2.911	2.526
<b>44</b>	0.932	0.917	<b>85</b>	2.997	2.617
<b>45</b>	0.947	0.933	<b>86</b>	3.116	2.689
<b>46</b>	0.963	0.949	<b>87</b>	3.276	2.771
<b>47</b>	0.979	0.963	<b>88</b>	3.461	2.909
<b>48</b>	0.997	0.979	<b>89</b>	3.863	3.129
<b>49</b>	1.015	0.994	<b>90</b>	4.454	3.368
<b>50</b>	1.030	1.010			

**State:** New York  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** NY PPA Rates and Rules Filing 12/1/20  
**Project Name/Number:** NY PPA Rates and Rules Filing 12/1/20/NYA7  
**First Filing Company:** Erie Insurance Company, ...

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/24/2020		Rate	NY PPA EICNY Rate Protection Rate Pages	08/03/2020	NY PPA EICNY Rate Marked Up Pages 12-1-20.pdf NY PPA EICNY Rate Protection Rate Pages Eff 12-1-2020.pdf (Superseded)
07/02/2020		Rate	NY PPA EIC Rate Pages	07/24/2020	NY PPA EIC Rate Pages Eff 12-1-2020.pdf (Superseded) NY PPA EIC Rate Marked Up Pages 12-1-20.pdf
07/02/2020		Rate	NY PPA EICNY Rate Protection Rate Pages	07/24/2020	NY PPA EICNY Rate Protection Rate Pages Eff 12-1-2020.pdf (Superseded) NY PPA EICNY Rate Marked Up Pages 12-1-20.pdf
07/02/2020		Supporting Document	Rate Flex CSL	07/24/2020	EIC Flex CSL_2020.xls (Superseded) EICNY Flex CSL_2020.xls (Superseded) EIG Flex CSL_2020.xls (Superseded)