



UNIVERSAL

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South Carolina Private Passenger Automobile Program Manual

Effective 12/15/2008

Universal North America Insurance Company

www.universalthnorthamerica.com



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INDEX OF POLICY FORMS & ENDORSEMENTS		
Form Number	Mandatory Form	Form Name
IL N 001 09 03	X	Fraud Statement
PP 00 01 01 05	X	Personal Auto Policy
PP 01 78 01 07	X	Amendment Of Policy Provisions – South Carolina
PP 03 02 06 98		Optional Limits Transportation Expenses Coverage
PP 03 03 04 86		Towing And Labor Costs Coverage
PP 03 05 08 86		Loss Payable Clause
PP 03 06 01 05		Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use
PP 03 07 01 05		Trailer/Camper Body Coverage (Maximum Limit Of Liability)
PP 03 08 06 94		Coverage For Damage To Your Auto (Maximum Limit Of Liability)
PP 03 13 01 05		Excess Electronic Equipment Coverage
PP 03 18 01 05		Customizing Equipment Coverage
PP 03 19 08 86		Additional Insured – Lessor
PP 03 22 01 05		Named Non-Owner Coverage
PP 03 23 01 05		Miscellaneous Type Vehicle Endorsement
PP 03 34 01 05		Joint Ownership Coverage
PP 04 65 01 06		Uninsured Motorists Coverage - South Carolina
PP 04 88 01 06		Underinsured Motorists Coverage - South Carolina
PP 13 01 12 99	X	Coverage For Damage To Your Auto Exclusion Endorsement
PP 13 03 01 05		Trust Endorsement
PP 13 88 04 05		Named Driver Exclusion Endorsement - South Carolina
PP 03 35 09 93		Auto Loan/Lease Coverage Endorsement
UI PP100 09 08		New Car Replacement Coverage Endorsement
UI PP U 007 03 08		South Carolina Offer of Additional Uninsured Motorists Coverage and Optional Underinsured Motorists Coverage

UNDERWRITING GUIDELINES

1. **PHILOSOPHY** – a preferred risk is a mature, responsible driver who exhibits stability and responsible driving habits. Such attributes enable **UNAIC** to offer our policyholders competitive coverage at affordable prices and, as a result, provide your agency and our Company with the greatest opportunity for growth and profitability.

2. **PRODUCER APPOINTMENTS**
 - A. A producer appointed with **UNAIC** shall be a General Lines Agent of Property & Casualty Insurance licensed in the State of South Carolina.
 - B. An agency contract must be executed between the producer and **UNAIC** prior to binding coverage.
 - C. The agency shall have and maintain Errors & Omissions Coverage in an amount at least equal to \$500,000 per occurrence, with a minimum annual aggregate limit of \$1,000,000 and such coverage shall be written by an insurer licensed to do business in the State of South Carolina. "Licensed" includes South Carolina authorized Surplus Lines insurers.

3. **INELIGIBLE RISKS** – except as otherwise indicated, the following exposures are not eligible for coverage and, therefore cannot be bound:
 - A. Vehicle Body Type: all-terrain vehicles, go-carts, snowmobiles, motorbikes, mopeds, motor scooters and motorcycles.
 - B. Gray Market Vehicles: these are vehicles designed for use overseas and imported illegally or, in some cases, legally. Because they have body and engine parts that do not meet Federal Safety and Emission Standards, they are usually expensive, difficult to repair, and often capable of higher speeds than legally equipped vehicles. Gray market vehicles (most often manufactured by these makers: BMW, Land Rover, Mercedes Benz, Porsche, Volkswagen) can be identified by their non-standard Vehicle Identification Numbers.
 - C. Non-Standard Private Passenger Vehicles: kit cars and makes and models made principally for the non-domestic market by other than Standard Private Passenger manufacturers.
 - D. High Value Vehicles: vehicles with a cost-new physical damage symbol of 27 or greater (submit unbound).
 - E. Physical damage coverage on vehicles over 20 years old not qualifying as "Antique" autos.
 - F. Any persons convicted of Arson or Any Felony.
 - G. Major Motor Vehicle Convictions: any persons convicted of any of the following major violations in the last 10 yrs:
 - (1). Driving during a period when license is suspended or revoked
 - (2). Driving to endanger
 - (3). Driving while impaired or intoxicated from the use of drugs or alcohol
 - (4). Drunk or disorderly conduct
 - (5). Eluding or attempting to elude a police officer
 - (6). Failure to stop and report when involved in an accident
 - (7). Homicide or assault arising out of the operation of a motor vehicle
 - (8). Illegal possession or sale of drugs
 - (9). License suspended or revoked
 - (10). Loaning operator's license or registration
 - (11). Making a false affidavit or false claim
 - (12). Operator in possession of open alcohol container
 - (13). Operating a vehicle without the owner's permission
 - (14). Passing a stopped school bus
 - (15). Racing or engaging in a speed contest
 - (16). Reckless, careless, negligent driving
 - (17). Refusing a sobriety or chemical test or the equivalent of either
 - H. Any vehicle requesting collision coverage without comprehensive coverage.
 - I. Any operator or vehicle requiring financial responsibility filing.
 - J. Any coverage on a vehicle if the applicant does not have an insurable interest in the vehicle, i.e. a vehicle owned or leased by and registered in the name of someone other than the named insured.
 - K. A vehicle with special equipment or alterations designed to increase its performance or substantially modified from original manufacturer's specifications, i.e. special engine, suspension, ground-effect body parts, body modifications, etc. or with a special paint job or custom interior (includes rebuilt, salvaged, altered, modified and specially built vehicles).
 - L. Physical Damage coverage on a vehicle with any existing damage other than cosmetic imperfections.
 - M. Physical Damage coverage on a vehicle parked on the street if the applicant has a history of physical damage, theft or vandalism losses related to on-street parking.

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- N. Any vehicle left unattended for extended periods of time due to the absence of the owner (unless securely stored for safekeeping); or loaned to or left in the care custody or control of a person who is not the spouse or family member of the owner.
- O. Insurance transferred within agency as a direct result of another company's adverse underwriting decision, i.e. due to an undisclosed prior loss, non-payment problem, etc.
- P. Coverage Declined, Cancelled, or Non-Renewed during the Last 3 Years due to underwriting reasons.
- Q. Any operator, vehicle or policy with an excessive frequency of loss.
- R. Policies with estates, receiverships, corporations or partnerships as the named insured(s).
- S. Corporate owned vehicles.
- T. Vehicles used for any advertising purposes.
- U. Discontinued makes of any vehicle and no longer imported foreign-made vehicles are unacceptable for Physical Damage coverage.
- V. Any vehicle not garaged in South Carolina at least 10 months a year.
- W. Commercial vehicles such as step vans and panel vans or any vehicles with commercial signage attached or any vehicles used for commercial purposes.
- X. Vehicles registered in more than one name, unless both parties are registered owners and residents of the same household; or titled to parent and child if residents of the insured household.
- Y. Buses, driver training cars, emergency, ambulance, fire department or law enforcement agency vehicles.
- Z. Public and private livery vehicles, limousines and taxicabs, including vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, the elderly, patients or members of a van pool.
- AA. Any freight carriers.
- BB. Vehicles rented or leased to others.
- CC. Vehicles used for delivery or pickup, including but not limited to: magazine, film, newspaper, mail, pizza/food, courier/escort service, pharmaceuticals and farm product delivery.
- DD. Vehicles used for racing including modified vehicles.
- EE. Vehicles used to transport gasoline, liquefied petroleum, gas or fissionable materials, gasses under pressure, explosives or flammable substances.
- FF. Vehicles used in security or surveillance.
- GG. Employee usage.
- HH. Vehicles used for home day care or elderly care.
- II. Any risk that falls outside the Tier matrix as stated in Rule 4.
- JJ. Drivers without a valid learner's, temporary or permanent driver's or operator's license issued by the United States or Canada.
- KK. Applicants residing in motels or hotels or listing a post office box as a permanent residence.
- LL. Applicants who have ever been convicted of insurance fraud.
- MM. Well-known celebrity or entertainer – SUBMIT UNBOUND.
- NN. Any applicant without verifiable credit and driving history.
- OO. Unacceptable Vehicles – this list may not be all-inclusive. **UNAIC** may add additional vehicles deemed to be unacceptable risks.

MAKE	MODEL	MAKE	MODEL	MAKE	MODEL
Acura	NSX	Ford	SVT	Panoz	All Models
AM General	Hummer	Gemballa	All Models	Plymouth	Prowler
Aston Martin	All Models	Hummer	H1	Porsche	All Turbo, GT, 959
Avanti	All Models	Jaguar	XKR, All R models	Qvale	All Models
Bentley	All Models	Lamborghini	All Models	Rolls Royce	All Models
BMW	Z8, M	Lotus	All Models	Ruf	All Models
Bugatti	All Models	Maserati	All Models	Saleen	All Models
Campagna	All Models	Maybach	All Models	Shelby	All Models
Dodge	Viper, SRT	Mercedes Benz	AMG, SL, CL600, CL500, S600	Suzuki	Samurai
Excalibur	All Models	Morgan	All Models	Vector	All Models
Ferrari	All Models	Noble	All Models	Zimmer	All Models

- PP. Certain combinations of high performance, high value or poor experience vehicles with youthful or inexperienced operators may be deemed unacceptable for coverage under the **UNAIC** Auto policy. In these cases, **UNAIC** may prescribe and offer to exclude the named driver while operating the specified auto by attachment of endorsement PP 13 88 04 05, Limited Named Driver Exclusion endorsement. This endorsement provides for exclusion of coverage for damage arising out of the maintenance or use of the specified auto by the "named excluded driver."

4. RATING TIERS/ELIGIBILITY

NEW BUSINESS - TIERS APPLY ON A PER POLICY BASIS FOR NEW BUSINESS

TIER ELIGIBILITY REQUIREMENTS #	ELITE	SUPERIOR	PLUS	PREFERRED	STANDARD
US or Canadian drivers license required for all household residents age 21+ for the period shown – not applicable to resident single children under age 21	8yrs	5yrs	5yrs	3yrs	0 - 3 yrs
12 mos. proof of prior BI coverage with limits shown at purchase of at least the limits shown for Named Insured and Spouse (unless no prior vehicle ownership)	100/300	50/100	25/50	25/50	25/50
Named Insured and Spouse and any resident or customary operator must be between ages	30 to 70	25 to 75	15 to 75	15 to 75	All
Number of prior Comprehensive claims per vehicle in last 3 yrs	1	1	1	1	2
Number of prior Comprehensive claims for household in last 3 yrs	1	1	2	2	3
Youthful Operators (as defined in Classifications Rule B.2.a.)					
(1) At fault accident	NA	NA	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs
(2) Not at fault accident	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(3) Minor Violations (Appendix B)	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(4) Major Violations (Appendix A)	NA	NA	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Youthful Operator	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
Adult Operators:					
(5) At fault accident	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(6) Not at fault accident	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
(7) Minor Violations (Appendix B)	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs
(8) Major Violations (Appendix A)	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Adult operator	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
Total activity per above for all operators in household	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
SUM OF ITEMS (1) THROUGH (6)		(A,B,C credit) 1 in last 3 yrs (D credit)	(A,B,C credit) 1 in last 3 yrs (D credit)	(A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z credit)	(A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z,X credit)
Proof of homeownership required	Y	Y	Y	N	N
Auto Insurance Credit Score	A, B	A - D	A - D	A,B,C,D,Z	Any

Subject to Underwriting Discretion

RENEWAL BUSINESS - TIERS APPLY ON A PER POLICY BASIS FOR 6-MONTH AND 12-MONTH RENEWALS

TIER ELIGIBILITY REQUIREMENTS #	ELITE	SUPERIOR	PLUS	PREFERRED	STANDARD
US or Canadian drivers license required for all household residents age 21+ for the period shown – not applicable to resident single children under age 21	8yrs	5yrs	5yrs	3yrs	0 - 3 yrs
12 mos. proof of prior BI coverage with limits shown at purchase of at least the limits shown for Named Insured and Spouse (unless no prior vehicle ownership)	100/300	50/100	25/50	25/50	25/50
Named Insured and Spouse and any resident or customary operator must be between ages	30 to 70	25 to 75	15 to 75	15 to 75	All
Youthful Operators (as defined in Classifications Rule B.2.a.)					
(1) At fault accident	NA	NA	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs
(2) Not at fault accident	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(3) Minor Violations (Appendix B)	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(4) Major Violations (Appendix A)	NA	NA	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Youthful Operator	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
Adult Operators:					
(5) At fault accident	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(6) Not at fault accident	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
(7) Minor Violations (Appendix B)	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs
(8) Major Violations (Appendix A)	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Adult operator	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
Total activity per above for all operators in household SUM OF ITEMS (1) THROUGH (6)	1 in last 3 yrs	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z,X credit)
Proof of homeownership required	Y	Y	Y	N	N
Auto Insurance Credit Score	A, B	A - D	A - D	A,B,C,D,Z	Any

Note: Any policy with 1 or more comprehensive claim in the last 6 months will not qualify to move to a lower priced tier.

Subject to Underwriting Discretion

5. AUTOMOBILE INSURANCE CREDIT SCORING

AUTOMOBILE INSURANCE CREDIT SCORING TABLE		
CREDIT SCORE	CREDIT WORTHINESS	ATTRACT SCORE
A	Superior Financial Responsibility	829 – 997
B	Above Average Financial Responsibility	754 – 828
C	Average Financial Responsibility	676 – 753
D	Below Average Financial Responsibility	618 – 675
Z	Low Financial Responsibility	223 – 617
X	Minimal Financial Responsibility	0 - 222
N	No Hit	N/A
U	Unavailable	N/A
F	No record of this person	N/A
E	Error in information	N/A
W	Waived credit score	N/A

- A. The credit score will be ordered on the named insured only (unless under 18 years old). If the credit score comes back as “no hit” a report will be ordered on the spouse when the policy is a multi-driver policy.
- B. Parent's automobile insurance credit information CANNOT be used to qualify resident children for a particular policy.
- C. “U”, “F”, “N” and “E” scores are subject to verification by underwriting.
- D. Credit scores will be re-run at 24 months and the risk will be re-underwritten according to the criteria in the Automobile Insurance Credit Scoring table above.

6. RENEWAL ACCIDENT/ MINOR VIOLATION WAIVER

In the event that an insured is involved in an AT-FAULT accident while insured with **UNAIC**, the accident may be waived for tiering purposes if the policy has been in force with **UNAIC** for at least 48 months prior to the renewal effective date with no chargeable accidents for that driver. Points will be charged to the driver involved in the loss. To qualify for the waiver, the following requirements must be met at renewal:

- A. The current policy is in Elite or Superior Tier; and
- B. The total amount of paid damages does not exceed \$7,000; and
- C. No other accident was previously waived

In the event that an insured who is not a Youthful Operator is involved in a minor violation while insured with **UNAIC**, the minor violation may be waived for tiering purposes if the policy has been in force with **UNAIC** for at least 48 months prior to the renewal effective date. To qualify for the Minor Violation Waiver, the following requirements must be met at renewal:

- A. The insured must have a Homeowners policy in effect with **UNAIC**, and
- B. There must be no chargeable accidents on the policy, and
- C. No other minor violation was previously waived.

7. NEW BUSINESS UNDERWRITING

- A. If UM coverage is reduced or rejected, a signed rejection form must be submitted to the company within twenty (20) business days of the policy effective date or the coverages will be added retroactively to the inception of the policy and the insured will be billed for any additional associated premiums.
- B. If paid by policyholder check, **MUST** be submitted made payable to Universal North America Insurance Company.
- C. If the initial underwriting period has expired and **UNAIC** develops information which indicates that the policy was incorrectly rated at its inception, the correct rate will be retroactively applied. If the risk was materially misrepresented, the policy may be rescinded (void from inception) and/or any claims presented under the policy may be denied.

8. ENDORSEMENTS

- A. Comprehensive and Collision deductibles may not be reduced mid-term.
- B. Provide the day, month and year of purchase and proof of acquisition within 30 days when adding or replacing autos.
- C. Additional coverage for replacement vehicles or additional vehicles can only be added when reported to **UNAIC** by the agent or insured (same applies when deleting vehicles).
- D. All premium adjustments will reflect the rates and rules in effect at the time of policy inception.
- E. Premium changes are calculated on a pro-rata basis.
- F. Mid-term adjustments are made as a result of a change in autos, drivers, coverages, etc. Mid-term adjustments are NOT made as a result of a change in points (unless driver changed/deleted) or attained driver age.
- G. The insured's signature on the UM Selection/Rejection Form is **REQUIRED** to process the request to delete or reduce UM coverage.
- H. Changes to the BI coverage level will result in corresponding change in UM coverage unless a new UM Selection/Rejection Form is received.
- I. Suspension of coverage is not permitted. Policies must be cancelled or endorsed to the minimum coverage limits.
- J. Insured requests to correct a policy will be honored for the current policy term only (unless due to company error).

9. **AGENT OF RECORD LETTERS** – are not permitted mid-term. Policies must be re-written at expiration.

10. **TRANSFER OR ASSIGNMENT** – is not available. New applications are required.

11. **PRE-INSURANCE INSPECTIONS** – may be required at the discretion of **UNAIC**.

12. **APPLICATIONS FOR INSURANCE** – for a private passenger auto policy from **UNAIC**:

- A. Must be submitted via the **UNAIC** internet-based private passenger auto application.
- B. A printed copy of the internet-based **UNAIC** private passenger auto application must be signed and dated by the insured(s) and agent and retained in the agent's files. All applications are subject to audit review by **UNAIC**. A check, unless otherwise paid electronically during the application process, for the gross premium due along with any required underwriting documents must be mailed to **UNAIC**, within five (5) business days of the effective date of coverage, or from the date the application was signed by the insured(s) and agent and the premium payment received by the agent – whichever comes first.
 - 1. The agent will submit premium payments payable to **UNAIC** for the gross amount due with the submission, but at no time shall this amount be less than the amount paid to the agent by the insured. The policy number should be clearly written on the check and all required underwriting documents for proper identification.
 - 2. Failure to make **UNAIC** required minimum premium deposit could result in producer suspension or termination.

3. No premium funds should be collected for risks that are ineligible for binding.
4. Producers who have submitted dishonored checks or other funds on two or more occasions during a one (1) year period shall submit future payments by certified check, bank check or money order.
5. If an insured or applicant pays by check or money order, the producer shall advise them to make the check or money order payable to **UNAIC**, not the producer or agency. Policyholders' monies are not recoverable from **UNAIC**, nor can a producer request cancellation of a policy as a result of a returned item.
6. The five (5) business day submission requirement referenced in B. above also applies to all endorsement requests.
7. An internet-based private passenger auto application containing the insured's signature must be retained by the producer at his/her place of business for a period of not less than five (5) years from the policy termination date.
8. A copy of the completed and signed/dated application and UM Selection/Rejection Form shall be given to the insured(s).
9. **UNAIC** requires at least the following documents from the agent on each policy: the signed UM Selection/Rejection Form, photos (if requested), named driver exclusion acknowledgement (if applicable) all be provided within five (5) business days of the policy effective date. If not received all rejected coverages will be added retroactively to the inception of the policy and the insured will be billed for any additional associated premiums.
10. All household members and customary operators of all insured vehicles must be disclosed on the application, including all children in shared custody arrangements.

13. BINDING

A. New Business

1. Agents may bind acceptable risks provided all questions on the application and supplemental application is answered (and explained where required) and the application is properly signed/dated by the applicant(s) and agent.
2. The effective date of the application can be no sooner than the date and time the application is completed, signed, down payment collected, electronically submitted to **UNAIC** and all binding requirements are met (including vehicle inspections if required).
3. Named Driver Exclusions are not permitted on the Named Insured or Spouse. All others must be submitted unbound.
4. All binding authority is suspended if an official government warning of an impending disaster is issued. Physical damage coverage may not be bound in counties when there is a Tropical Storm or Hurricane Watch or Warning issued for any part of the State of South Carolina and for 48 hours after such Watch or Warning has been lifted.
5. All new business must be submitted to **UNAIC** via the internet-based application. Signed applications must be retained in the agent's office and are subject to audit by **UNAIC**.
6. Agents may access **UNAIC** policy billing information via www.universalthenorthamerica.com.

B. Unbound Applications – the agent should not collect any money from the applicant until unbound submissions are approved by **UNAIC**. Applications not transmitted to **UNAIC** via the internet-based application are considered unbound. The unbound application must be signed/dated by the applicant. The agent may only bind coverage after receiving approval from **UNAIC**. The earliest effective date of the application will be the date the unbound submission is approved by **UNAIC**.

C. Binding Comprehensive or Collision coverages on an endorsement or adding at renewal – Replacement Vehicles/Additional Vehicles:

1. The insured is allowed 30 days to notify **UNAIC** and/or the agent in writing of a replacement vehicle or additional vehicle. Any additional premium will be charged from the date of acquisition not of notification.
2. The agent should report any changes to **UNAIC** immediately, and no later than 5 days after notification from the insured.
3. Coverage which was not already granted by the policy will be effective when reported to the **UNAIC** by the agent or the insured and the coverage requested by the insured.

GENERAL RULES

1. DEFINITIONS

A. Private Passenger Auto

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - a. not used as a public or livery conveyance for passengers,
 - b. not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
 - a. has a Gross Vehicle Weight Rating of 10,000 lbs or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs for which a symbol is displayed in the Symbol and Identification section; and
 - b. is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) for farming or ranching.

Miscellaneous Type vehicles are not considered Private Passenger Autos for the purposes of rating.

- B. Auto as used in this manual refers to a private passenger auto or vehicle considered as a private passenger auto.
- C. Liability as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D. Comprehensive Coverage as used in this manual refers to other than collision coverage damage to a motor vehicle.
- E. Owned as used in this manual includes:
 1. an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured-lessor endorsement.
 2. A vehicle owned by a trust. Refer to Rule 2.E. for eligibility requirements applicable to vehicles owned by a trust.
- F. Gross Vehicle Weight Rating as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY - ELIGIBILITY

- A. A personal auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
 1. they are written on a specified auto basis, and
 2. they are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.
- B. A personal auto policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., which are owned jointly by two or more:
 1. resident relatives other than husband and wife;
 2. resident individuals; or
 3. non-resident relatives, including a non-resident husband and wife;
 If:
 - They are written on a specified auto basis;
 - The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
 - The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

Note: the insurer may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage endorsement. Refer to company for the application of this exclusion.
- C. A personal auto policy shall be used to afford coverage to golf-carts or other similar type vehicles if:
 1. they are written on a specified vehicle basis,
 2. they are owned by:
 - a. an individual;
 - b. a husband and wife;
 - c. two or more relatives other than husband and wife; or
 - d. two or more resident individuals; and
 3. coverage is limited in accordance with the miscellaneous type vehicle endorsement.
- D. A personal auto policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement must be attached.
- E. A personal auto policy shall be used to afford coverage to:
 - private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 - Golf carts or other similar types of vehicles;

If title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements
 - a. the grantor of the trust must be:
 - (1) an individual or a husband and wife; and
 - (2) the only named insured(s) shown in the Declarations.
 - b. all vehicles insured under the policy must be owned by the trust.
 - c. a vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the personal auto program but may be written under a commercial auto policy.
2. Endorsement – attach the trust endorsement to the policy.

3. PREMIUM DETERMINATION

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

- A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination
 1. Refer to the Model Year/Age Group Rule to determine the model year/age of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
 2. If no Rating Symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Section displays a rating symbol for the Prior Model Year version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.
 - b. If the S&I Section does not display a rating symbol for the Prior Model Year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.
- C. Refer to Territory Definitions to determine the territory code for the location where the auto is principally garaged.
Note: when a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.
- D. Refer to the Rate pages to determine base rates for the desired coverage for the appropriate territory.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types rule unless the Miscellaneous Types rule states, classify and rate as a private passenger auto. Refer to Section C. below for definitions of terms used in this rule.

- A. Autos owned by an individual, or owned jointly by two or more relatives or resident relatives or resident individuals are classified as follows:
 1. Primary Classification
 - a. classify the auto according to the age, gender and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student classes, and
 - b. determine the applicable factor from the Primary Classification Rating Factor tables.
 2. Secondary Classification
 - a. determine if the auto is:
 - (1) a single car, or
 - (2) part of a multi-car risk.
 - b. refer to Rule 5., Safe Driver Insurance Plan, to classify operators according to the provisions of the Plan.
 - c. refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.
 3. Classification Changes – compute premium adjustments on a pro rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.
Exceptions:
 1. a policy shall not be changed mid-term because of the attained age of an operator of the auto.
 2. a policy shall not be changed mid-term to effect a change in the Driving Record Sub-Classification.
 3. A policy shall not be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.
- B. Definitions
 1. Use Classifications
 - a. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

- b. FARM USE means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
 - c. PLEASURE USE means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school:
 - (a) less than 3 road miles one way; or
 - (b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.
 - d. WORK LESS THAN 15 MILES means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school:
 - (a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days a week or more than 2 weeks per 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
 - e. WORK 15 OR MORE MILES means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period
 - f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.
2. **Age, Gender and Marital Status Classifications**
- a. YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:
 - (1) YOUTHFUL UNMARRIED MALE OPERATOR – unmarried male under 25 years of age who is not an owner or principal operator;
 - (2) YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR – unmarried male under 30 years of age who is an owner or principal operator;
 - (3) YOUTHFUL MARRIED MALE OPERATOR – married male under 25 years of age;
 - (4) YOUTHFUL UNMARRIED FEMALE OPERATOR – unmarried female under 25 years of age who is not an owner or principal operator;
 - (5) YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR – unmarried female under 30 years of age who is an owner or principal operator.
 - (6) YOUTHFUL MARRIED FEMALE OPERATOR – married female under 25 years of age.
 - b. NO YOUTHFUL OPERATOR means:
 - (1) a Youthful Operator classification is not applicable to the auto, and
 - (2) the applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
 - (a) operator age 30-39
 - (b) operator age 40-49
 - (c) operator age 50-64
 - (d) operator age 65-74
 - (e) operator age 75-79
 - (f) operator age 80-84
 - (g) operator age 85 or over
 - (h) all other operators age 25-29; operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
 - c. AGE means the age attained on the last birthday.
 - d. MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
 - e. RESIDENT means anyone residing in the same household.
- Exceptions:**
- 1. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.

2. If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is MARRIED.
3. **Operator Assignment Rule: Single Car and Multi-Car Risks**
 - a. Classify Single Car risks and Multi-Car risks according to Rules 4.B.3.b. or 4.B.3.c. below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.
 - (1) Rule 4.B.3.b. applies if a Youthful Operator classification applies to any auto on the policy.
 - (2) Rule 4.B.3.c. applies if a Youthful Operator classification does NOT apply to any auto on the policy.
 - b. Operator assignment: Policies insuring one or more Youthful Operators.
 - (1) Single Car Risks – the youthful operator with the highest Primary Rating Factor shall apply.
 - (2) Multi-Car Risks
 - (a) assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest Initial Base Premium.
 - (b) assign other youthful operators to remaining autos as follows:
 - (i) determine the pleasure use primary rating factors of all youthful operators.
 - (ii) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.
 - (iii) remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest Initial Base Premium.
 - (iv) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
 - (c) after all youthful operators have been assigned to autos according to (a) and (b) above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:
 - (i) establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.
 - (ii) an operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (iii) any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Initial Base Premium.
 - (d) If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
 - c. Operator assignment: Policies insuring NO drivers eligible for a Youthful Operator classification.
 - (1) Single Car Risks – assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest primary rating factor to the auto.
 - (2) Multi-Car Risks – assign operators to autos in accordance with Paragraph (a) below, then determine the classification rating factor for each auto in accordance with Paragraphs (b) and (c) below.
 - (a) Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.
 - (b) Determine the classification rating factor for each auto as follows:
 - (i) if only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) below.
 - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest Initial Base Premium that the individual operates.
 - (iii) an operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (iv) if more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.
 - (v) any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Initial Base Premium.
 - (c) If the number of autos exceeds the number of operators, refer to Rule 4.B.3.c.(3) to classify autos in excess of the number of operators insured on the policy.
 - (3) Excess Autos . Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40-74, the Excess Autos 2 (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.

- (b) If not all operators on the policy are age 40-74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
 - d. **Multi-Car Discount**
The applicable multi-car rating factor (secondary classification factor) applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured in the same company for any of the following coverages: bodily injury and property damage liability, medical payments, no-fault, comprehensive or collision.
 - e. **INITIAL BASE PREMIUM** is the sum of the base premium for bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto prior to application of the classification factor.
- 4. Driver Training**
The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:
- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.
In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation-time in the car, and a minimum of 12 clock hours per student in an approved practice driving trainer. In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
 - c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
 - d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency; or
 - e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
 - f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in **a.**, **b.**, and **c.**, or **d.** or **e.** above.
- 5. Good Student**
The applicable Good Student Classification applies provided:
- a. The owner or operator is
 - (1) At least 16 years of age, and
 - (2) A full time high school, college or university student.
 - b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - (1) Is in the upper 20% of his/her class scholastically, or
 - (2) Maintains a "B" average, or its equivalent. If the letter grading system can not be averaged then no grade can be below "B."
 - (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - (4) Student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement. A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.
- 6. Pickups and Vans**
- a. **Liability and Physical Damage:** Rate as private passenger. For non-symbolized pickups, determine a symbol based on original cost new from the tables on page 1 of the Symbol and Identification Section.
 - b. Coverage for caps, covers or bed-liners on a pickup is provided without additional premium charge and without specific description of the cap, cover or bed-liner.
 - c. Camper bodies with or without facilities for cooking or sleeping: Rate as separate item. Refer to General Rule 18. Miscellaneous Types.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to policies written in Companies authorizing its use. When SDIP is used it is to be applied to all eligible autos.

A. Eligibility

An auto is eligible for rating under this Plan if it is:

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

- (1) Three (3) points are assigned for conviction of:
 - (a) Driving while intoxicated or under the influence of drugs; or
 - (b) Failure to stop and report when involved in an accident; or
 - (c) Homicide or assault arising out of the operation of a motor vehicle; or
 - (d) Driving while license is suspended or revoked..
- (2) One (1) point is assigned for the conviction any other moving traffic violation resulting in:
 - (a) Suspension or revocation of an operator's license, or
 - (b) The filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

- (1) One (1) point is assigned for each auto accident that results in:
 - (a) Bodily injury, or death; or
 - (b) Total damage to all property including his or her own in excess of \$1,000
- (2) One (1) point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
 - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident, or
 - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
 - f. Accidents involving damage by contact with animals or fowl; or
 - g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
 - h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
- c. Inexperienced Operator
 - (1) If the principal operator of the auto has no point assigned for an accident or conviction but has been licensed less

7. MINIMUM PREMIUM RULE

- A. A minimum semi-annual or annual premium charge shall be made for each policy, certificate, declaration or binder covering one or more of the following coverages:
 - 1. Comprehensive,
 - 2. Collision,
 - 3. Bodily Injury Liability, or
 - 4. Property Damage Liability
- B. Premium for other coverages which may also be included in the policy shall be in addition to the minimum semi-annual premium.
- C. The minimum semi-annual premium charge is not subject to reduction except in the event of cancellation or short term policy, the minimum semi-annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.
- D. The **UNAIC** minimum policy premium is \$300.

8. POLICY PERIOD

All **UNAIC** Personal Auto policies may be written on either an annual basis or a semi-annual basis. For semi-annual basis policies, the renewal date will be the same day in the sixth month following the month of inception with the following exceptions:

FOR SEMI-ANNUAL POLICIES, IF THE INCEPTION DATE IS:	THE RENEWAL DATE WILL BE:
March 31	October 1
May 31	December 1
August 29, 30, 31	March 1
October 31	May 1
December 31	July 1

The rates shown in the rate pages are semi-annual basis rates. To determine the premiums for annual basis policies, multiply the total premium for each coverage by a factor of 2.00. For annual basis policies, the renewal date will be the same day in the twelfth month following the month of policy inception.

9. PREMIUM PAYMENT OPTIONS

UNAIC accepts only the following methods of payment – **NO PREMIUM FINANCE ALLOWED**:

Semi-Annual Policy Options

- A. **Full Payment** – full payment of the gross semi-annual premium is due at the inception of the policy.
- B. **2 Pay Plan** – 50% of the total premium is due at the inception of the policy, with the remaining 50% of the premium due 60 days after the policy inception.
- C. **3 Pay Plan** – 34% of the total premium is due at the inception of the policy, with the remaining balance payable in two equal installments of 33% each due on the 30th and 90th days of the policy term.
- D. **5 Pay Plan** – 25% of the total premium is due at the inception of the policy, with the remaining balance payable in 4 equal installments each due on the 30, 60, 90 and 120th days of the policy term.

Annual Policy Options

- A. **Full Payment** – full payment of the gross semi-annual premium at the inception of the policy.
- B. **2 Pay Plan** – 50% of the total premium is due at the inception of the policy, with the remaining 50% of the premium due 180 days after the policy inception.
- C. **3 Pay Plan** – 34% of the total premium is due at the inception of the policy, with the remaining balance payable in two equal installments of 33% each due on the 120th and 240th days of the policy term.
- D. **6 Pay Plan** – 20% of the total premium is due at the inception of the policy, with the remaining balance payable in 5 equal installments of 16% each due on the 60, 120, 180, 240 and 300th days of the policy term.
- E. **10 Pay Plan** – 10% of the total premium is due at the inception of the policy, with the remaining balance payable in 9 equal installments of 10.0% each due in 35 day increments starting with the 35th day of the policy term.

Each installment, except under the Full Payment plan, is subject to a \$3.00 service fee charge. All payments returned for insufficient funds are subject to a \$25 Non-Sufficient Funds fee. Premiums must be electronically submitted or mailed to **UNAIC** within five (5) business days of binding for coverage to remain in force.

10. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments
 - 1. If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
 - 2. Companies need not refund minimal premium if the insured requests the following:
 - a. cancellation of coverage,
 - b. reduction of limits of liability,
 - c. increase in deductible, except that actual return premium shall be returned at the request of the insured. Refer to company for the applicable "Minimal Premium."
 - 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

11. CANCELLATION

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

12. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other auto business.

13. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

- A. **1990 and Later Model Years, Symbol 27 Vehicles**
Develop the Base Rates for Symbol 27 vehicles as follows:
 - 1. **Comprehensive**
 - a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
 - b. Apply this factor to the base rate on the rate pages for the applicable model year.
 - 2. **Collision**
 - a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
 - b. Apply this factor to the base rate on the rate pages for the applicable model year.

B. 1989 and Prior Model Year Vehicles

Apply the following factors to the base rate on the rate pages:

Symbol	COMPREHENSIVE			COLLISION		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor	Factor	Factor	Factor
1 – 4	0.12	0.12	0.12	0.20	0.20	0.20
5	0.14	0.14	0.14	0.25	0.25	0.25
6	0.22	0.22	0.22	0.30	0.30	0.30
7	0.28	0.28	0.28*	0.34	0.34	0.34*
8	0.36	0.36		0.38	0.38	
10	0.46	0.46		0.42	0.42	
11	0.55	0.55		0.47	0.47	
12	0.65	0.65		0.51	0.51	
13	0.78	0.78		0.57	0.57	
14	0.93	0.99		0.63	0.66	
15	1.11			0.71		
16	1.29			0.79		
17	1.50			0.86		
18	1.74			0.93		
19	2.02			1.01		
20	2.36			1.11		
21	2.95			1.30		

*For vehicles with Model Year 1975 or Prior and if Original Cost new is Above \$10,000, apply the following to arrive at the appropriate Symbol Factor to be applied to the base rate:

- a. COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- b. COLLISION: Increase the Symbol 7 rate by 5 % for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

C. Original Cost Means

1. Manufacturer's Suggested Retail Price for Autos built in U.S.
2. Manufacturer's Suggested Retail Price in U.S. for specially built Autos.
3. Manufacturer's Suggested Retail Price in U.S. for imported Autos.

14. MISCELLANEOUS COVERAGES & EXCLUSIONS

A. Uninsured Motorists Coverage

1. Owners - (Class Code - Refer to Statistical Plan)

This form of coverage shall be provided at limits not less than \$25,000/50,000 Bodily Injury and \$25,000 Property Damage Split Limits Uninsured Motorists Coverage under every auto liability policy issued or delivered to the owner of a motor vehicle which is registered and principally garaged in South Carolina. This form of insurance must apply to all vehicles on the policy.

a. Exceptions

Increased limits Uninsured Motorists Coverage shall be offered, at the option of the insured, at limits up to, but not in excess of the Split Limit Bodily Injury Liability Limits on the Policy. However, if the named insured fails to return a completed Offer of Optional Additional Uninsured and Underinsured Automobile Insurance Coverages form to the insurer within 30 days, Uninsured Motorists Coverage shall be provided at limits equal to the policy's liability limits.

- b. Subsequent renewal of coverage and all policies or endorsements which extend, change, supersede or replace an existing policy issued to the named insured need only afford the selected limits unless the named insured requests other limits in writing.

c. Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists Coverage rates are provided for the following risks:

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car. Property Damage Uninsured Motorists Coverage is subject to a \$200 Deductible. The provisions of **Rule 4. Classifications** and **Rule 5.**

Safe Driver Insurance Plan do not apply to the rates for this coverage.

B. Underinsured Motorists Coverage

1. This form of coverage must be offered under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in South Carolina at the option of the insured at limits up to, but no in excess of, the Split Limit Bodily Injury and Property Damage Liability Limits on the policy.

- a. Exceptions

The named insured may reject this coverage. However, if the named insured fails to return a completed Offer of Optional Additional Uninsured and Underinsured Automobile Insurance Coverages form to the insurer within 30 days, Underinsured Motorists Coverage shall be provided at limits equal to the policy's liability limits.

Underinsured Motorists Coverage cannot be carried at limits that exceed the limits carried under Uninsured Motorists Coverage.

- b. Subsequent renewal, reinstatement, transfer, modified or substitute policies need not offer Underinsured Motorists Coverage unless requested by the named insured.
 - c. The applicable endorsement must be attached at Basic or Increased Limits.
 - d. Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Underinsured Motorists Coverage rate are provided for the following risks:

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car. The provisions of **Rule 4. Classifications** and **Rule 5. Safe Driver Insurance Plan** do not apply to the rates for this coverage.

Underinsured Motorists coverage cannot be carried without Uninsured Motorists Coverage.

C. Deductibles

1. Deductible Liability Insurance
Is not available for vehicles classified and rated according to the rules of this manual.
2. Comprehensive Deductibles for Which No Premium Is Shown
Refer to Rate Pages.
3. Collision Deductibles for Which No Premium Is Shown
Refer to Rate Pages.
4. Full Safety Glass Coverage
Any deductible amounts applicable to Comprehensive and/or Collision coverages do not apply to the cost of repairing or replacing automobile safety glass.

D. Optional Limits Transportation Expenses Coverage

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the limits as shown in the Rate Pages.
2. Rating
The provisions of **Rule 4. Classifications** and **Rule 5. Safe Driver Insurance Plan** do not apply to the rates for this coverage. Refer to the rate pages for the semi-annual rate per auto for the specified limits.
3. Endorsement
Attach the Optional Increased Limits Transportation Expenses Coverage endorsement to the policy.

E. Towing and Labor Costs Coverage

1. Coverage
Coverage at the limits shown in the Rate Pages is available with respect to any vehicle eligible for coverage under this manual, except trailers, for towing and labor expenses incurred due to disablement:
2. Endorsement
Attach the towing and labor costs coverage endorsement.

F. Excess Electronic Equipment Coverage

1. Coverage
Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss, is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:
 - a. Radios and Stereos;
 - b. Tape decks;
 - c. Compact Disk Systems;
 - d. Navigation Systems;
 - e. Internet Access Systems;

- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown in the Rate Pages.

- 2. Rating
The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.
- 3. Endorsement
Attach the excess electronic equipment coverage endorsement to the policy.

G. Customized Vans and Pickups

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

- 1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
- 2. Determine a symbol based on the amount developed in 1. from the tables on pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the vehicle.
- 3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.
- 4. Attach the Customizing Equipment Coverage Endorsement.

H. Medical Payments Coverage

Refer to Rate Pages for the increased factors to be applied to the basic \$1,000 Medical Payments Coverage rate.

I. Named Driver Exclusion

- 1. Offer Requirements
An insurer may, by written agreement between a named insured and the insurer, exclude all or specific coverage(s) under a policy of motor vehicle liability insurance, except uninsured motorist coverage and underinsured motorists coverage, when a motor vehicle is operated by a specifically excluded individual, other than the named insured.
- 2. Additional Requirements
 - a. The named insured shall declare in the named driver exclusion endorsement that:
 - (1) The driver's license of the specifically excluded individual has been turned in to the Department of Motor Vehicles; or
 - (2) An appropriate policy of liability insurance or other security as may be authorized by law has been properly executed in the name of the specifically excluded individual.
 - b. The named driver exclusion endorsement must be signed by the named insured.
 - c. The named driver exclusion endorsement shall remain in effect:
 - (1) For the term of the policy; and
 - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; Unless discontinued by the insurer.
 - d. If a named driver exclusion endorsement is attached to the policy:
 - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
 - (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.
 - e. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.
- 3. Endorsement
Attach the named driver exclusion endorsement to the policy.

J. Auto Loan/Lease Coverage

- 1. Eligibility
A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:
 - a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
 - b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle.
- 2. Rating
Refer to the rate pages for the premium charge for this coverage.
- 3. Endorsement
Attach the Auto Loan/Lease Coverage Endorsement to the policy.

K. New Car Replacement Coverage

1. Eligibility
 - a. The vehicle must carry both collision and comprehensive coverage.
 - b. The vehicle must be no more than 2 model years old less the current calendar year. Vehicle age is calculated as {Policy Effective Date – [10/1/(Model Year -1)]} If vehicle age is less than 2, then coverage applies.
 - c. The vehicle must have an odometer reading of less than 30,000 miles at the time of loss.
 - d. The vehicle must have been purchased new by the insured, and not have been previously titled.
2. Rating
Refer to the rate pages for the premium charge for this coverage.
3. Endorsement
Attach the New Car Replacement Coverage Endorsement to the policy.

15. NAMED NON-OWNER COVERAGE

- A. Eligibility
The South Carolina Named Non-Owner Coverage endorsement may be used for an individual who does not own an auto but drives borrowed or rented autos. **SUBMIT FOR UNDERWRITING APPROVAL.**
- B. Rating
 1. Liability and Medical Payments Coverage
Charge the percentage of the applicable premiums as shown in the Rate Pages that would apply if the named individual owned an auto, using the premium determination procedures set forth in General Rule 3. Premium Determination.
 2. Uninsured Motorists Coverage
Charge the Single Car Uninsured Motorists Coverage rate that would apply if such individual owned an auto.
- C. Endorsement
Attach the South Carolina Named Non-Owner Coverage Endorsement to the policy.

16. EXTENDED NON-OWNED COVERAGE

- A. Eligibility
The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also drives borrowed or rented autos. Coverage may also be extended to the spouse and resident relatives of that named individual. **SUBMIT FOR UNDERWRITING APPROVAL.**
- B. Coverage
The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:
 1. Vehicles Furnished or Available for Regular Use except as Public or Livery Conveyances - Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage, Vehicles Furnished or Available for Regular Use endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.
 2. If liability coverage is extended under the Extended Non-Owned Coverage, Vehicles Furnished or Available for Regular Use endorsement or the Extended Non-Owned Coverage, Medical Payments Coverage may also be similarly extended. If medical payments insurance is provided, primary medical payments insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.
- C. Rating
 1. Liability and Medical Payments Coverage
Charge the percentage of the applicable premiums as shown in the Rate Pages that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in General Rule 3. Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.
 2. Uninsured Motorists Coverage
Charge the Single Car Uninsured Motorists Coverage rate that would apply if such individual owned an auto.
- D. Endorsements
Attach the Extended Non-Owned Coverage. Vehicles Furnished or Available for Regular Use endorsement;

17. INCREASED LIMITS AND DEDUCTIBLES

- A. Refer to the Rate Pages to determine the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability, Medical Payments, Uninsured/Underinsured Motorists, and for higher deductibles.

18. MISCELLANEOUS TYPES

For the purposes of rating, Miscellaneous Types are not considered Private Passenger Automobile. The Companion Discount and the Unipak Discount do not apply to Miscellaneous Type Vehicles.

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

LIABILITY

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) When no auto is owned by the insured.

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van,
- (2) When no auto is owned by the insured, or
- (3) Located for use as a residence or premises.

LIABILITY AND MEDICAL PAYMENTS

Liability and Medical Payments Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the trailer/camper body coverage (maximum limit of liability) endorsement.

Note Coverage is not provided on an "agreed value" basis.

1. Recreational Trailers and Camper Bodies

- a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities. To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

2. For rates refer to the rate pages.

B. Golf Carts (Class Code 943500)

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

All premiums apply for the period of coverage.

Attach the miscellaneous type vehicle endorsement (golf carts) to the policy.

LIABILITY

Charge 25% of the Private Passenger base rate.

PHYSICAL DAMAGE

Refer to the rate pages.

C. Antique Autos (Class Code 962000)

An antique, collectible or special interest auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

LIABILITY

Charge 40% of the private passenger base rate.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS AND NO-FAULT

Charge the private passenger base rate.

Note – No-Fault coverages are to be afforded only where required.

PHYSICAL DAMAGE

Refer to the rate pages.

Attach the coverage for damage to your auto (maximum limit of liability) endorsement.

Note – Coverage is not provided on an "agreed value" basis.

19. RATING TERRITORIES

- A. The Rate Pages display rates by territory.
- B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages
 - 1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
 - 2. As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
 - 3. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

TERRITORY DEFINITIONS

Territory 101

29001	29039	29059	29107	29133	29160	29437	29477	29546	29590	29817	29918
29003	29040	29061	29111	29135	29161	29440	29481	29554	29591	29826	29921
29006	29042	29062	29112	29137	29162	29442	29492	29555	29593	29827	29923
29009	29044	29067	29113	29142	29163	29446	29510	29556	29709	29831	29924
29010	29045	29069	29114	29143	29164	29447	29511	29560	29718	29836	29929
29016	29046	29078	29115	29146	29168	29448	29518	29563	29727	29843	29932
29018	29047	29080	29116	29148	29175	29450	29527	29564	29728	29846	29933
29020	29048	29081	29117	29150	29429	29452	29530	29574	29741	29849	29939
29021	29051	29082	29118	29151	29432	29453	29540	29580	29808	29853	29944
29030	29052	29101	29123	29152	29433	29458	29541	29583	29810	29856	
29032	29053	29104	29125	29153	29434	29471	29543	29584	29812	29911	
29038	29056	29105	29128	29154	29435	29474	29544	29585	29813	29913	

Territory 102

29014	29130	29321	29360	29645	29721
29015	29132	29325	29364	29666	29722
29031	29147	29331	29370	29692	29724
29055	29178	29332	29374	29706	29729
29058	29180	29335	29379	29712	29744
29074	29203	29351	29384	29714	
29126	29230	29353	29395	29720	

Territory 103

29002	29063	29072	29171	29202	29207	29211	29216	29220	29224	29228	29260
29033	29065	29073	29172	29204	29208	29212	29217	29221	29225	29229	29290
29036	29070	29169	29177	29205	29209	29214	29218	29222	29226	29240	29292
29054	29071	29170	29201	29206	29210	29215	29219	29223	29227	29250	

Territory 104

29037	29138	29824	29841	29860
29075	29145	29829	29842	29861
29108	29166	29832	29844	29899
29122	29355	29835	29845	
29127	29821	29838	29847	
29129	29822	29840	29848	

Territory 105

29301	29319	29336	29368	29386	29710	29745
29302	29320	29338	29369	29388	29717	
29303	29322	29340	29372	29390	29726	
29304	29323	29341	29373	29391	29730	
29305	29324	29342	29375	29651	29731	
29306	29329	29346	29376	29698	29733	
29307	29330	29348	29377	29702	29734	
29316	29333	29349	29378	29703	29742	
29318	29334	29365	29385	29704	29743	

Territory 106

29356	29641	29662	29680	29688
29606	29642	29667	29681	29690
29607	29644	29669	29682	
29635	29657	29671	29683	
29640	29661	29673	29685	

Territory 107

29401	29402	29424	29425	29451	29464	29465	29466	29482
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Territory 108

29403	29405	29407	29409	29412	29413	29415	29417	29422	29439
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Territory 109

29404	29410	29416	29419	29423	29438	29455	29457	29485
29406	29414	29418	29420	29426	29449	29456	29470	29487

Territory 110

29041	29431	29445	29468	29472	29479	29484
29102	29436	29461	26469	29476	29483	

Territory 111

29475	29903	29912	29927	29940
29488	29904	29914	29931	29941
29493	29905	29916	29934	29943
29901	29906	29920	29935	29945
29902	29907	29922	29936	

Territory 112

29501	29503	29505	29519	29571	29592
29502	29504	29506	29565	29589	

Territory 113

29079	29525	29550	29573
29512	29532	29551	29594
29516	29536	29567	29596
29520	29547	29570	

Territory 114

29526	29569	29578	29588
29528	29572	29579	29597
29545	29575	29581	29598
29566	29576	29582	
29568	29577	29587	

Territory 115

29601	29603	29605	29609	29611	29613	29615	29617	29650	29687
29602	29604	29608	29610	29612	29614	29616	29636	29652	

Territory 116

29620	29638	29646	29648	29654	29695
29628	29639	29647	29649	29655	29819

Territory 117

29621	29627	29643	29672	29684	29697
29622	29630	29656	29675	29686	
29623	29631	29658	29676	29689	
29624	29632	29664	29677	29691	
29625	29633	29665	29678	29693	
29626	29634	29670	29679	29696	

Territory 118

29708	29715	29716	29732
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Territory 119

29801	29803	29805	29816	29834	29850
29802	29804	29809	29828	29839	29851

Territory 120

29909	29910	29915	29925	29926	29928	29938
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ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

ZIP Code	USPS Zip Code Name	Terr	ZIP Code	USPS Zip Code Name	Terr	ZIP Code	USPS Zip Code Name	Terr
29001	ALCOLU	101	29080	LYNCHBURG	101	29150	SUMTER	101
29002	BALLENTINE	103	29081	EHRHARDT	101	29151	SUMTER	101
29003	BAMBERG	101	29082	LODGE	101	29152	SHAW A F B	101
29006	BATESBURG	101	29101	MC BEE	101	29153	SUMTER	101
29009	BETHUNE	101	29102	MANNING	110	29154	SUMTER	101
29010	BISHOPVILLE	101	29104	MAYESVILLE	101	29160	SWANSEA	101
29014	BLACKSTOCK	102	29105	MONETTA	101	29161	TIMMONSVILLE	101
29015	BLAIR	102	29107	NEESES	101	29162	TURBEVILLE	101
29016	BLYTHEWOOD	101	29108	NEWBERRY	104	29163	VANCE	101
29018	BOWMAN	101	29111	NEW ZION	101	29164	WAGENER	101
29020	CAMDEN	101	29112	NORTH	101	29166	WARD	104
29021	CAMDEN	101	29113	NORWAY	101	29168	WEDGEFIELD	101
29030	CAMERON	101	29114	OLANTA	101	29169	WEST COLUMBIA	103
29031	CARLISLE	102	29115	ORANGEBURG	101	29170	WEST COLUMBIA	103
29032	CASSATT	101	29116	ORANGEBURG	101	29171	WEST COLUMBIA	103
29033	CAYCE	103	29117	ORANGEBURG	101	29172	WEST COLUMBIA	103
29036	CHAPIN	103	29118	ORANGEBURG	101	29175	WESTVILLE	101
29037	CHAPPELLS	104	29122	PEAK	104	29177	WHITE ROCK	103
29038	COPE	101	29123	PELION	101	29178	WHITMIRE	102
29039	CORDOVA	101	29125	PINEWOOD	101	29180	WINNSBORO	102
29040	DALZELL	101	29126	POMARIA	102	29201	COLUMBIA	103
29041	DAVIS STATION	110	29127	PROSPERITY	104	29202	COLUMBIA	103
29042	DENMARK	101	29128	REMBERT	101	29203	COLUMBIA	102
29044	EASTOVER	101	29129	RIDGE SPRING	104	29204	COLUMBIA	103
29045	ELGIN	101	29130	RIDGEWAY	102	29205	COLUMBIA	103
29046	ELLIOTT	101	29132	RION	102	29206	COLUMBIA	103
29047	ELLOREE	101	29133	ROWESVILLE	101	29207	COLUMBIA	103
29048	EUTAWVILLE	101	29135	SAINT MATTHEWS	101	29208	COLUMBIA	103
29051	GABLE	101	29137	SALLEY	101	29209	COLUMBIA	103
29052	GADSDEN	101	29138	SALUDA	104	29210	COLUMBIA	103
29053	GASTON	101	29118	ORANGEBURG	101	29211	COLUMBIA	103
29054	GILBERT	103	29122	PEAK	104	29212	COLUMBIA	103
29055	GREAT FALLS	102	29123	PELION	101	29214	COLUMBIA	103
29056	GREELEYVILLE	101	29125	PINEWOOD	101	29215	COLUMBIA	103
29058	HEATH SPRINGS	102	29126	POMARIA	102	29216	COLUMBIA	103
29059	HOLLY HILL	101	29127	PROSPERITY	104	29217	COLUMBIA	103
29061	HOPKINS	101	29128	REMBERT	101	29219	COLUMBIA	103
29062	HORATIO	101	29129	RIDGE SPRING	104	29220	COLUMBIA	103
29063	IRMO	103	29130	RIDGEWAY	102	29221	COLUMBIA	103
29065	JENKINSVILLE	103	29132	RION	102	29222	COLUMBIA	103
29067	KERSHAW	101	29133	ROWESVILLE	101	29223	COLUMBIA	103
29069	LAMAR	101	29135	SAINT MATTHEWS	101	29224	COLUMBIA	103
29070	LEESVILLE	103	29137	SALLEY	101	29225	COLUMBIA	103
29071	LEXINGTON	103	29138	SALUDA	104	29226	COLUMBIA	103
29072	LEXINGTON	103	29142	SANTEE	101	29227	COLUMBIA	103
29073	LEXINGTON	103	29143	SARDINIA	101	29228	COLUMBIA	103
29074	LIBERTY HILL	102	29145	SILVERSTREET	104	29229	COLUMBIA	103
29075	LITTLE MOUNTAIN	104	29146	SPRINGFIELD	101	29230	COLUMBIA	102
29078	LUGOFF	101	29147	STATE PARK	102	29240	COLUMBIA	103
29079	LYDIA	113	29148	SUMMERTON	101	29250	COLUMBIA	103

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ZIP Code	USPS Zip Code Name	Terr	ZIP Code	USPS Zip Code Name	Terr	ZIP Code	USPS Zip Code Name	Terr
29260	COLUMBIA	103	29378	UNA	105	29451	ISLE OF PALMS	107
29290	COLUMBIA	103	29379	UNION	102	29452	JACKSONBORO	101
29292	COLUMBIA	103	29384	WATERLOO	102	29453	JAMESTOWN	101
29301	SPARTANBURG	105	29385	WELLFORD	105	29455	JOHNS ISLAND	109
29302	SPARTANBURG	105	29386	WHITE STONE	105	29456	LADSON	109
29303	SPARTANBURG	105	29388	WOODRUFF	105	29457	JOHNS ISLAND	109
29304	SPARTANBURG	105	29390	DUNCAN	105	29458	MC CLELLANVILLE	101
29305	SPARTANBURG	105	29391	DUNCAN	105	29461	MONCKS CORNER	110
29306	SPARTANBURG	105	29395	JONESVILLE	102	29464	MOUNT PLEASANT	107
29307	SPARTANBURG	105	29401	CHARLESTON	107	29465	MOUNT PLEASANT	107
29316	BOILING SPRINGS	105	29402	CHARLESTON	107	29466	MOUNT PLEASANT	107
29318	SPARTANBURG	105	29403	CHARLESTON	108	29468	PINEVILLE	110
29319	SPARTANBURG	105	29404	CHARLESTON AFB	109	29469	PINOPOLIS	110
29320	ARCADIA	105	29405	N CHARLESTON	108	29470	RAVENEL	109
29321	BUFFALO	102	29406	CHARLESTON	109	29471	REEVESVILLE	101
29322	CAMPOBELLO	105	29407	CHARLESTON	108	29472	RIDGEVILLE	110
29323	CHESNEE	105	29409	CHARLESTON	108	29474	ROUND O	101
29324	CLIFTON	105	29410	N CHARLESTON	109	29475	RUFFIN	111
29325	CLINTON	102	29412	CHARLESTON	108	29476	RUSSELLVILLE	110
29329	CONVERSE	105	29413	CHARLESTON	108	29477	SAINT GEORGE	101
29330	COWPENS	105	29414	CHARLESTON	109	29479	SAINT STEPHEN	110
29331	CROSS ANCHOR	102	29415	N CHARLESTON	108	29481	SMOAKS	101
29332	CROSS HILL	102	29416	CHARLESTON	109	29482	SULLIVANS ISLAND	107
29333	DRAYTON	105	29417	CHARLESTON	108	29483	SUMMERVILLE	110
29334	DUNCAN	105	29418	N CHARLESTON	109	29484	SUMMERVILLE	110
29335	ENOREE	102	29419	N CHARLESTON	109	29485	SUMMERVILLE	109
29336	FAIRFOREST	105	29420	N CHARLESTON	109	29487	WADMALAW ISLAND	109
29338	FINGERVILLE	105	29422	CHARLESTON	108	29488	WALTERBORO	111
29340	GAFFNEY	105	29423	CHARLESTON	109	29492	CHARLESTON	101
29341	GAFFNEY	105	29424	CHARLESTON	107	29493	WILLIAMS	111
29342	GAFFNEY	105	29425	CHARLESTON	107	29501	FLORENCE	112
29346	GLENDALE	105	29426	ADAMS RUN	109	29502	FLORENCE	112
29348	GRAMLING	105	29429	AWENDAW	101	29503	FLORENCE	112
29349	INMAN	105	29431	BONNEAU	110	29504	FLORENCE	112
29351	JOANNA	102	29432	BRANCHVILLE	101	29505	FLORENCE	112
29353	JONESVILLE	102	29433	CANADYS	101	29506	FLORENCE	112
29355	KINARDS	104	29434	CORDESVILLE	101	29510	ANDREWS	101
29356	LANDRUM	106	29435	COTTAGEVILLE	101	29511	AYNOR	101
29360	LAURENS	102	29436	CROSS	110	29512	BENNETTSVILLE	113
29364	LOCKHART	102	29437	DORCHESTER	101	29516	BLENHEIM	113
29365	LYMAN	105	29438	EDISTO ISLAND	109	29518	CADES	101
29368	MAYO	105	29439	FOLLY BEACH	108	29519	CENTENARY	112
29369	MOORE	105	29440	GEORGETOWN	101	29520	CHERAW	113
29370	MOUNTVILLE	102	29442	GEORGETOWN	101	29525	CLIO	113
29372	PACOLET	105	29445	GOOSE CREEK	110	29526	CONWAY	114
29373	PACOLET MILLS	105	29446	GREEN POND	101	29527	CONWAY	101
29374	PAULINE	102	29447	GROVER	101	29528	CONWAY	114
29375	REIDVILLE	105	29448	HARLEYVILLE	101	29530	COWARD	101
29376	ROEBUCK	105	29449	HOLLYWOOD	109	29532	DARLINGTON	113
29377	STARTEX	105	29450	HUGER	101	29536	DILLON	113

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ZIP Code	USPS Zip Code Name	Terr	ZIP Code	USPS Zip Code Name	Terr	ZIP Code	USPS Zip Code Name	Terr
29540	DARLINGTON	101	29604	GREENVILLE	115	29658	LONG CREEK	117
29541	EFFINGHAM	101	29605	GREENVILLE	115	29659	LOWNDESVILLE	116
29543	FORK	101	29606	GREENVILLE	106	29661	MARIETTA	106
29544	GALIVANTS FERRY	101	29607	GREENVILLE	106	29662	MAULDIN	106
29545	GREEN SEA	114	29608	GREENVILLE	115	29664	MOUNTAIN REST	117
29546	GRESHAM	101	29609	GREENVILLE	115	29665	NEWRY	117
29547	HAMER	113	29610	GREENVILLE	115	29666	NINETY SIX	102
29550	HARTSVILLE	113	29611	GREENVILLE	115	29667	NORRIS	106
29551	HARTSVILLE	113	29612	GREENVILLE	115	29669	PELZER	106
29554	HEMINGWAY	101	29613	GREENVILLE	115	29670	PENDLETON	117
29555	JOHNSONVILLE	101	29614	GREENVILLE	115	29671	PICKENS	106
29556	KINGSTREE	101	29615	GREENVILLE	115	29672	SENECA	117
29560	LAKE CITY	101	29616	GREENVILLE	115	29673	PIEDMONT	106
29563	LAKE VIEW	101	29617	GREENVILLE	115	29675	RICHLAND	117
29564	LANE	101	29620	ABBEVILLE	116	29676	SALEM	117
29565	LATTA	112	29621	ANDERSON	117	29677	SANDY SPRINGS	117
29566	LITTLE RIVER	114	29622	ANDERSON	117	29678	SENECA	117
29567	LITTLE ROCK	113	29623	ANDERSON	117	29679	SENECA	117
29568	LONGS	114	29624	ANDERSON	117	29680	SIMPSONVILLE	106
29569	LORIS	114	29625	ANDERSON	117	29681	SIMPSONVILLE	106
29570	MC COLL	113	29626	ANDERSON	117	29682	SIX MILE	106
29571	MARION	112	29627	BELTON	117	29683	SLATER	106
29572	MYRTLE BEACH	114	29628	CALHOUN FALLS	116	29684	STARR	117
29573	MINTURN	113	29630	CENTRAL	117	29685	SUNSET	106
29574	MULLINS	101	29631	CLEMSON	117	29686	TAMASSEE	117
29575	MYRTLE BEACH	114	29632	CLEMSON	117	29687	TAYLORS	115
29576	MURRELLS INLET	114	29633	CLEMSON	117	29688	TIGERVILLE	106
29577	MYRTLE BEACH	114	29634	CLEMSON	117	29689	TOWNVILLE	117
29578	MYRTLE BEACH	114	29635	CLEVELAND	106	29690	TRAVELERS REST	106
29579	MYRTLE BEACH	114	29636	CONESTEE	115	29691	WALHALLA	117
29580	NESMITH	101	29638	DONALDS	116	29692	WARE SHOALS	102
29581	NICHOLS	114	29639	DUE WEST	116	29693	WESTMINSTER	117
29582	N MYRTLE BEACH	114	29640	EASLEY	106	29695	HODGES	116
29583	PAMPLICO	101	29641	EASLEY	106	29696	WEST UNION	117
29584	PATRICK	101	29642	EASLEY	106	29697	WILLIAMSTON	117
29585	PAWLEYS ISLAND	101	29643	FAIR PLAY	117	29698	GREENVILLE	105
29587	MYRTLE BEACH	114	29644	FOUNTAIN INN	106	29702	BLACKSBURG	105
29588	MYRTLE BEACH	114	29645	GRAY COURT	102	29703	BOWLING GREEN	105
29589	RAINS	112	29646	GREENWOOD	116	29704	CATAWBA	105
29590	SALTERS	101	29647	GREENWOOD	116	29706	CHESTER	102
29591	SCRANTON	101	29648	GREENWOOD	116	29708	FORT MILL	118
29592	SELLERS	112	29649	GREENWOOD	116	29709	CHESTERFIELD	101
29593	SOCIETY HILL	101	29650	GREER	115	29710	CLOVER	105
29594	TATUM	113	29651	GREER	105	29712	EDGEMOOR	102
29596	WALLACE	113	29652	GREER	115	29714	FORT LAWN	102
29597	N MYRTLE BEACH	114	29653	HODGES	116	29715	FORT MILL	118
29598	N MYRTLE BEACH	114	29654	HONEA PATH	116	29716	FORT MILL	118
29601	GREENVILLE	115	29655	IVA	116	29717	HICKORY GROVE	105
29602	GREENVILLE	115	29656	LA FRANCE	117	29718	JEFFERSON	101
29603	GREENVILLE	115	29657	LIBERTY	106	29720	LANCASTER	102

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ZIP Code	USPS Zip Code Name	Terr	ZIP Code	USPS Zip Code Name	Terr	ZIP Code	USPS Zip Code Name	Terr
29721	LANCASTER	102	29846	SYCAMORE	101			
29722	LANCASTER	102	29847	TRENTON	104			
29724	LANDO	102	29848	TROY	104			
29726	MC CONNELLS	105	29849	ULMER	101			
29727	MOUNT CROGHAN	101	29850	VAUCLUSE	119			
29728	PAGELAND	101	29851	WARRENVILLE	119			
29729	RICHBURG	102	29853	WILLISTON	101			
29730	ROCK HILL	105	29856	WINDSOR	101			
29731	ROCK HILL	105	29860	NORTH AUGUSTA	104			
29732	ROCK HILL	118	29861	NORTH AUGUSTA	104			
29733	ROCK HILL	105	29899	MC CORMICK	104			
29734	ROCK HILL	105	29901	BEAUFORT	111			
29741	RUBY	101	29902	BEAUFORT	111			
29742	SHARON	105	29903	BEAUFORT	111			
29743	SMYRNA	105	29904	BEAUFORT	111			
29744	VAN WYCK	102	29905	BEAUFORT	111			
29745	YORK	105	29906	BEAUFORT	111			
29801	AIKEN	119	29907	LADYS ISLAND	111			
29802	AIKEN	119	29909	OKATIE	120			
29803	AIKEN	119	29910	BLUFFTON	120			
29804	AIKEN	119	29911	BRUNSON	101			
29805	AIKEN	119	29912	COOSAWHATCHIE	111			
29808	AIKEN	101	29913	CROCKETVILLE	101			
29809	NEW ELLENTON	119	29914	DALE	111			
29810	ALLENDALE	101	29915	DAUFUSKIE ISLAND	120			
29812	BARNWELL	101	29916	EARLY BRANCH	111			
29813	HILDA	101	29918	ESTILL	101			
29816	BATH	119	29920	ST HELENA ISLAND	111			
29817	BLACKVILLE	101	29921	FURMAN	101			
29819	BRADLEY	116	29922	GARNETT	111			
29821	CLARKS HILL	104	29923	GIFFORD	101			
29822	CLEARWATER	104	29924	HAMPTON	101			
29824	EDGEFIELD	104	29925	HILTON HEAD ISLAND	120			
29826	ELKO	101	29926	HILTON HEAD ISLAND	120			
29827	FAIRFAX	101	29927	HARDEEVILLE	111			
29828	GLOVERVILLE	119	29928	HILTON HEAD ISLAND	120			
29829	GRANITEVILLE	104	29929	ISLANDTON	101			
29831	JACKSON	101	29931	LOBECO	111			
29832	JOHNSTON	104	29932	LURAY	101			
29834	LANGLEY	119	29933	MILEY	101			
29835	MC CORMICK	104	29934	PINELAND	111			
29836	MARTIN	101	29935	PORT ROYAL	111			
29838	MODOC	104	29936	RIDGELAND	111			
29839	MONTMORENCI	119	29938	HILTON HEAD ISLAND	120			
29840	MOUNT CARMEL	104	29939	SCOTIA	101			
29841	NORTH AUGUSTA	104	29940	SEABROOK	111			
29842	BEECH ISLAND	104	29941	SHELDON	111			
29843	OLAR	101	29943	TILLMAN	111			
29844	PARKSVILLE	104	29944	VARNVILLE	101			
29845	PLUM BRANCH	104	29945	YEMASSEE	111			

RATE PAGES

1. BASE RATES

Territory	25/50 Bodily Injury	\$25,000 Prop Damage	\$1,000 Med Pay	\$500 Ded Comp	\$500 Ded Coll
101	98	72	10	79	133
102	98	76	9	84	143
103	87	92	7	47	133
104	62	70	7	74	124
105	81	83	7	46	132
106	68	81	7	38	131
107	77	91	8	42	118
108	98	94	9	54	129
109	100	92	10	51	131
110	126	91	11	60	140
111	97	87	9	55	148
112	101	83	10	60	129
113	110	70	10	67	119
114	101	85	9	44	113
115	77	98	7	33	131
116	69	69	6	59	121
117	68	76	6	39	130
118	72	87	6	34	117
119	72	69	7	49	104
120	73	80	7	35	115

Territory	25/50 UM BI Single Car	25/50 UM BI Multi-Car	25/50 UM PD Single Car	25/50 UM PD Multi-Car	25/50 UIM BI Single Car	25/50 UIM BI Single Car	25/50 UIM PD Multi-Car	25/50 UIM PD Multi-Car
101	9	11	7	6	17	26	1	2
102	9	11	7	6	17	26	1	2
103	9	11	7	6	17	26	1	2
104	7	7	7	6	13	20	1	2
105	7	7	7	6	13	20	1	2
106	7	7	7	6	13	20	1	2
107	7	7	7	6	13	20	1	2
108	9	11	7	6	17	26	1	2
109	9	11	7	6	17	26	1	2
110	9	11	7	6	17	26	1	2
111	9	11	7	6	17	26	1	2
112	9	11	7	6	17	26	1	2
113	9	11	7	6	17	26	1	2
114	9	11	7	6	17	26	1	2
115	9	11	7	6	17	26	1	2
116	7	7	7	6	13	20	1	2
117	7	7	7	6	13	20	1	2
118	9	11	7	6	17	26	1	2
119	9	11	7	6	17	26	1	2
120	9	11	7	6	17	26	1	2

2. INCREASED LIMITS AND DEDUCTIBLE FACTORS

BODILY INJURY LIABILITY INCREASED LIMITS		
PER PERSON	PER ACCIDENT	FACTOR
25,000	50,000	1.00
50,000	100,000	1.23
100,000	300,000	1.49
300,000	300,000	1.90
250,000	500,000	1.84

PROPERTY DAMAGE LIABILITY INCREASED LIMITS	
LIMIT	FACTOR
25,000	1.00
50,000	1.06
100,000	1.10
300,000	1.19

MEDICAL PAYMENTS INCREASED LIMITS	
LIMIT	FACTOR
1,000	1.00
2,000	1.70
5,000	2.70
10,000	3.46
25,000	4.52

PHYSICAL DAMAGE DEDUCTIBLES			
COMPREHENSIVE	FACTOR	COLLISION	FACTOR
\$250	1.11	\$250	1.11
\$500	1.00	\$500	1.00
\$1,000	0.84	\$1,000	0.83
\$2,500	0.60	\$2,500	0.51

UNINSURED MOTORISTS BI LIAB INCREASED LIMITS			
PER PERSON	PER ACCIDENT	Single Car FACTOR	Multi Car FACTOR
25,000	50,000	1.00	1.00
50,000	100,000	1.34	1.07
100,000	300,000	1.74	1.34
300,000	300,000	2.30	1.26
250,000	500,000	2.23	1.23

UNDERINSURED MOTORISTS BI LIAB INCREASED LIMITS			
PER PERSON	PER ACCIDENT	Single Car FACTOR	Multi Car FACTOR
25,000	50,000	1.00	1.00
50,000	100,000	1.93	1.71
100,000	300,000	3.28	2.54
300,000	300,000	5.67	3.75
250,000	500,000	5.32	3.58

UNINSURED MOTORISTS PD LIAB INCREASED LIMITS	
LIMIT	FACTOR
25,000	1.00
50,000	1.13
100,000	1.26
300,000	1.52

UNDERINSURED MOTORISTS PD LIAB INCREASED LIMITS	
LIMIT	FACTOR
25,000	1.00
50,000	1.63
100,000	2.69
300,000	5.85

3. PRIMARY CLASSIFICATIONS – RATING FACTORS (apply to all coverages except UM)

NO YOUTHFUL OPERATOR					
OPERATOR AGE	PLEASURE USE*	DRIVE TO OR FROM WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
30-39 Factor -- Code	1.00 -- (8161)	1.05 -- (8162)	1.15 -- (8163)	1.20 -- (8168)	0.85 -- (8169)
40-49 Factor -- Code	0.90 -- (8151)	0.95 -- (8152)	1.05 -- (8153)	1.10 -- (8158)	0.75 -- (8159)
50-64 Factor -- Code	0.80 -- (8851)	0.85 -- (8852)	0.95 -- (8853)	1.00 -- (8858)	0.65 -- (8859)
65-74 Factor -- Code	0.85 -- (8801)	0.90 -- (8802)	1.00 -- (8803)	1.05 -- (8808)	0.70 -- (8809)
75-79 Factor -- Code	1.00 -- (8121)	1.05 -- (8122)	1.15 -- (8123)	1.20 -- (8128)	0.85 -- (8129)
80-84 Factor -- Code	1.00 -- (8141)	1.05 -- (8142)	1.15 -- (8143)	1.20 -- (8148)	0.85 -- (8149)
84 or Over Factor -- Code	1.00 -- (8201)	1.05 -- (8202)	1.15 -- (8203)	1.20 -- (8208)	0.85 -- (8259)
ALL OTHER OPERATORS AGE 25-29 (In accordance with Rule 4.B.2. this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification)					
OPERATOR AGE	PLEASURE USE*	DRIVE TO OR FROM WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
25-29 Factor -- Code	1.00 -- (8301)	1.05 -- (8302)	1.15 -- (8303)	1.20 -- (8308)	0.85 -- (8459)
EXCESS AUTOS (Refer to Rule 4.B.3. for the rules of applications for these classifications – applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)					
Excess Autos 1 Factor – Code				1.00 -- (8990)	
Excess Autos 2 (all operators age 40-74) Factor -- Code				0.80 -- (8980)	
YOUTHFUL OPERATOR UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT					
		Not Owner or Principal Operator		Owner or Principal Operator	
Age		Pleasure Use* or Farm Use	Drive to Work or Business Use	Pleasure Use* or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor -- Code	2.50 -- (8400)	2.65 -- (8403)	3.30 -- (8600)	3.45 -- (8603)
	18 Factor – Code	2.50 -- (8401)	2.65 -- (8405)	3.30 -- (8601)	3.45 -- (8605)
	19 Factor – Code	2.50 -- (8451)	2.65 -- (8455)	3.30 -- (8651)	3.45 -- (8655)
	20 Factor – Code	2.50 -- (8450)	2.65 -- (8453)	3.30 -- (8650)	3.45 -- (8653)
WITH DRIVER TRAINING	17 or less Factor -- Code	2.25 -- (8460)	2.40 -- (8463)	3.00 -- (8660)	3.15 -- (8663)
	18 Factor – Code	2.25 -- (8470)	2.40 -- (8473)	3.00 -- (8670)	3.15 -- (8673)
	19 Factor – Code	2.25 -- (8480)	2.40 -- (8483)	3.00 -- (8680)	3.15 -- (8683)
	20 Factor – Code	2.25 -- (8490)	2.40 -- (8493)	3.00 -- (8690)	3.15 -- (8693)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor – Code	1.35 -- (8754)	1.50 -- (8755)	1.75 -- (8704)	1.90 -- (8705)
	25-29 Factor – Code	Classify as All Other Operators Age 25-29		1.30 -- (8708)	1.45 -- (8709)

YOUTHFUL OPERATOR					
UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use* or Farm Use	Drive to Work or Business Use	Pleasure Use* or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor -- Code	2.25 -- (8406)	2.40 -- (8408)	3.00 -- (8606)	3.15 -- (8608)
	18 Factor – Code	2.25 -- (8402)	2.40 -- (8404)	3.00 -- (8602)	3.15 -- (8604)
	19 Factor – Code	2.25 -- (8452)	2.40 -- (8454)	3.00 -- (8652)	3.15 -- (8654)
	20 Factor – Code	2.25 -- (8456)	2.40 -- (8458)	3.00 -- (8656)	3.15 -- (8658)
WITH DRIVER TRAINING	17 or less Factor -- Code	2.00 -- (8466)	2.15 -- (8468)	2.65 -- (8666)	2.80 -- (8668)
	18 Factor – Code	2.00 -- (8476)	2.15 -- (8478)	2.65 -- (8676)	2.80 -- (8678)
	19 Factor – Code	2.00 -- (8486)	2.15 -- (8488)	2.65 -- (8686)	2.80 -- (8688)
	20 Factor – Code	2.00 -- (8496)	2.15 -- (8498)	2.65 -- (8696)	2.80 -- (8698)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor – Code	1.15 -- (8756)	1.30 -- (8757)	1.50 -- (8706)	1.65 -- (8707)

YOUTHFUL OPERATOR					
MARRIED MALE					
Age		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		Pleasure Use* or Farm Use	Drive to Work or Business Use	Pleasure Use* or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor -- Code	1.55 -- (8924)	1.70 -- (8925)	1.40 -- (8926)	1.55 -- (8927)
	18 Factor – Code	1.55 -- (8934)	1.70 -- (8935)	1.40 -- (8936)	1.55 -- (8937)
	19 Factor – Code	1.55 -- (8944)	1.70 -- (8945)	1.40 -- (8946)	1.55 -- (8947)
	20 Factor – Code	1.55 -- (8954)	1.70 -- (8955)	1.40 -- (8956)	1.55 -- (8957)
WITH DRIVER TRAINING	17 or less Factor -- Code	1.40 -- (8964)	1.55 -- (8965)	1.25 -- (8966)	1.40 -- (8967)
	18 Factor – Code	1.40 -- (8974)	1.55 -- (8975)	1.25 -- (8976)	1.40 -- (8977)
	19 Factor – Code	1.40 -- (8984)	1.55 -- (8985)	1.25 -- (8986)	1.40 -- (8987)
	20 Factor – Code	1.40 -- (8994)	1.55 -- (8995)	1.25 -- (8996)	1.40 -- (8997)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor – Code	1.25 -- (8554)	1.40 -- (8555)	1.05 -- (8556)	1.20 -- (8557)
	25-29	Classify as All Other Operators Age 25-29			

YOUTHFUL OPERATOR					
UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use* or Farm Use	Drive to Work or Business Use	Pleasure Use* or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor – Code	2.10 – (8024)	2.25 – (8025)	2.60 – (8124)	2.75 – (8125)
	18 Factor – Code	2.10 – (8034)	2.25 – (8035)	2.60 – (8134)	2.75 – (8135)
	19 Factor – Code	2.10 – (8044)	2.25 – (8045)	2.60 – (8144)	2.75 – (8145)
	20 Factor – Code	2.10 – (8054)	2.25 – (8055)	2.60 – (8154)	2.75 – (8155)
WITH DRIVER TRAINING	17 or less Factor – Code	1.90 – (8064)	2.05 – (8065)	2.35 – (8164)	2.50 – (8165)
	18 Factor – Code	1.90 – (8074)	2.05 – (8075)	2.35 – (8174)	2.50 – (8175)
	19 Factor – Code	1.90 – (8084)	2.05 – (8085)	2.35 – (8184)	2.50 – (8185)
	20 Factor – Code	1.90 – (8094)	2.05 – (8095)	2.35 – (8194)	2.50 – (8195)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor – Code	1.30 – (8254)	1.45 – (8255)	1.60 – (8354)	1.75 – (8355)
	25-29 Factor – Code	Classify as All Other Operators Age 25-29		1.10 -- (8358)	1.25 -- (8359)
YOUTHFUL OPERATOR					
UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS					
Age		Not Owner or Principal Operator		Owner or Principal Operator	
		Pleasure Use* or Farm Use	Drive to Work or Business Use	Pleasure Use* or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor – Code	1.90 – (8026)	2.05 – (8027)	2.35 – (8126)	2.50 – (8127)
	18 Factor – Code	1.90 – (8036)	2.05 – (8037)	2.35 – (8136)	2.50 – (8137)
	19 Factor – Code	1.90 – (8046)	2.05 – (8047)	2.35 – (8146)	2.50 – (8147)
	20 Factor – Code	1.90 – (8056)	2.05 – (8057)	2.35 – (8156)	2.50 – (8157)
WITH DRIVER TRAINING	17 or less Factor – Code	1.70 – (8066)	1.85 – (8067)	2.10 – (8166)	2.25 – (8167)
	18 Factor – Code	1.70 – (8076)	1.85 – (8077)	2.10 – (8176)	2.25 – (8177)
	19 Factor – Code	1.70 – (8086)	1.85 – (8087)	2.10 – (8186)	2.25 – (8187)
	20 Factor -- Code	1.70 – (8096)	1.85 – (8097)	2.10 – (8196)	2.25 – (8197)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.10 – (8256)	1.25 – (8257)	1.35 – (8356)	1.50 – (8357)

YOUTHFUL OPERATOR					
MARRIED FEMALE					
Age		Not Eligible for Good Student Credit		Eligible for Good Student Credit	
		Pleasure Use* or Farm Use	Drive to Work or Business Use	Pleasure Use* or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or less Factor – Code	1.30 – (8804)	1.45 – (8805)	1.15 – (8806)	1.30 – (8807)
	18 Factor – Code	1.30 – (8854)	1.45 – (8855)	1.15 – (8856)	1.30 – (8857)
	19 Factor – Code	1.30 – (8864)	1.45 – (8865)	1.15 – (8866)	1.30 – (8867)
	20 Factor – Code	1.30 – (8874)	1.45 – (8875)	1.15 – (8876)	1.30 – (8877)
WITH DRIVER TRAINING	17 or less Factor – Code	1.15 – (8884)	1.30 – (8885)	1.05 – (8886)	1.20 – (8887)
	18 Factor – Code	1.15 – (8894)	1.30 – (8895)	1.05 – (8896)	1.20 – (8897)
	19 Factor – Code	1.15 – (8904)	1.30 – (8905)	1.05 – (8906)	1.20 – (8907)
	20 Factor – Code	1.15 – (8914)	1.30 – (8915)	1.05 – (8916)	1.20 – (8917)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.15 – (8664)	1.30 – (8665)	1.00 – (8006)	1.15 – (8007)
	25-29	Classify as All Other Operators Age 25-29			

* Named Non-Owners are rated as Pleasure Use.

4. **SECONDARY CLASSIFICATIONS – RATING FACTORS**

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the factor from the table below to the Primary Rating Factor.

The two digit code are appended to the four-digit code corresponding to the Primary Rating Factor to which the factor in this table is added or subtracted

	SUB-CLASS					
	0	1A	1B	2	3	4
Single Car Risk Factor Code	0.00 10	+0.40 11	+0.40 15	+0.90 12	+1.50 13	+2.20 14
Multi-Car Risk Code	-0.20 20	0.00 21	0.00 25	+0.25 22	+0.55 23	+0.90 24

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5. MODEL YEAR AND SYMBOL FACTORS

COMPREHENSIVE															
Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995-1990	1989& prior
01	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
02	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
03	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
04	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
05	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
06	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
07	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
08	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	n/a
23	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	n/a
24	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	n/a
25	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	n/a
26	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	n/a
COLLISION															
Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995-1990	1989& prior
01	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
02	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
03	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
04	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
05	0.95	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
06	0.99	0.95	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
07	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
08	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	n/a
23	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	n/a
24	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	n/a
25	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	n/a
26	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	n/a

6. LIABILITY AND MEDICAL PAYMENTS VEHICLE RATING FACTORS

Premium Determination:

A. Basic Premium Determination

In accordance with the Premium Determination Rule in the company's rating manual, determine the territory, classification rating factors and physical damage symbol/model year.

B. Determine the Liability and Medical Payments Symbols

Refer to the multistate LPMP symbols pages to determine (1) the BI & PD Liability symbol, and (2) the Medical Payments symbol, for each vehicle being rated.

C. Determine the Liability and Medical Payments Vehicle Rating Factors

Refer to the Liability and Medical Payments Vehicle Rating Factor Table (see Rule A.3.) to determine the LPMP vehicle rating factors associated with each symbol determined in Rule A.2.B.

D. LPMP Premium Determination

1. The LPMP vehicle rating factors are multiplicative factors that are applied in the same manner as other multiplicative classification rating factors, in accordance with the Premium Determination Rule in the company's rating manual. Determine the premiums for BI & PD Liability and /Medical Payments Coverages under the LPMP Vehicle Rating Plan as follows:
 - a. BI Liability premium = BI Rate x Classification Rating Factor x LPMP BI & PD Liability vehicle rating factor.
 - b. PD Liability premium = PD Rate x Classification Rating Factor x LPMP BI & PD Liability vehicle rating factor.
 - c. Medical Payments premium = Med Pay Rate x Classification Rating Factor x LPMP /Med Pay vehicle rating factor.
2. The LPMP vehicle rating plan does not affect the premium determination procedures that apply to Comprehensive and Collision Coverages, or to other coverages not specified in these rules. Refer to the Premium Determination Rule in the company's manual.
3. If the provisions of the Personal Vehicle Manual Rule 3.F. apply to the risk, or if the company uses an expense fee program or similar program that uses flat-dollar additive charges, apply those rating provisions in accordance with the company's premium determination procedures.
4. LPMP vehicle rating factors do not apply to risks rated in accordance with Personal Vehicle Manual Rule 15. Named Non-Owner Coverage, or Rule 16. Extended Non-Owned Liability Coverage.

From the following table, determine the rating factors for the Liability and /Medical Payments symbols determined in Rule A.2.B.

BI & PD Liability Symbol	Rating Factor	Medical Payments Symbol
255	0.80	455
260	0.80	460
265	0.80	465
270	0.80	470
275	0.80	475
280	0.80	480
285	0.85	485
290	0.90	490
295	0.95	495
300	1.00	500
305	1.05	505
310	1.10	510
315	1.15	515
320	1.20	520
325	1.25	525
330	1.25	530
335	1.25	535
340	1.25	540
345	1.25	545
350	1.25	550
355	1.25	555
360	1.25	560
365	1.25	565
370	1.25	570
375	1.25	575
380	1.25	580
385	1.25	585
390	1.25	590

7. UNDERWRITING TIER FACTORS

TIER	FACTOR
Elite	0.70
Superior	0.73
Plus	0.78
Preferred	0.85
Standard	1.00

8. AUTOMOBILE INSURANCE CREDIT SCORING FACTORS

NUMERIC RANGE	FACTOR
829 – 997	0.62
785 – 828	0.68
754 – 784	0.79
727 – 753	0.81
701 – 726	0.85
676 – 700	0.93
649 – 675	1.00
632 – 648	1.03
618 – 631	1.05
595 – 617	1.13
574 -- 594	1.21
555 -- 573	1.28
539 -- 556	1.35
487 – 538	1.45
223 -- 486	1.60
0-222	1.75
No Hit/No Score	1.00

9. OPTIONAL COVERAGES

A. Optional Limits Transportation Expense Coverage

Limits	Rate Per Auto
\$20/600	Included
\$30/900	\$ 5.00
\$40/1200	\$10.00
\$50/1500	\$14.00

B. Towing and Labor Costs Coverage

Limit Per Disablement	Rate Per Vehicle
\$ 25	\$2.00
50	\$3.00
75	\$5.00
100	\$6.00

C. Excess Electronic Equipment Coverage

Maximum Limit of Liability for Excess Electronic Equipment	Premium Per Auto
\$ 1,500	\$ 26.00
2,000	\$ 52.00
2,500	\$ 77.00
3,000	\$103.00
3,500	\$129.00
4,000	\$155.00
4,500	\$180.00
5,000	\$206.00

D. Named Non-Owner Coverage

Exclusions for vehicles furnished or available for regular use apply:

Person(s) Named	Percentage Charge
Named Individual	40%
Named Individual and Resident Relatives (including Named Individual's Spouse)	60%

Exclusions for vehicles furnished or available for regular use do **not** apply:

Person(s) Named	Percentage Charge
Named Individual	60%
Named Individual and Resident Relatives (including Named Individual's Spouse)	80%

E. Extended Non-Owned Coverage

1. Vehicles Furnished or Available For Regular Use except Vehicles Furnished For Use as Public or Livery Conveyances

Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Spouse)	13%

NO Primary Liability/Medical Payments Insurance in Effect	
Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Spouse)	100%

F. Auto Loan/Lease Coverage

Coverage	Charge
Comprehensive	7%
Collision	7%

G. New Car Replacement Coverage

Coverage	Charge
Comprehensive	10%
Collision	10%

10. MISCELLANEOUS TYPES

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

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.45
Collision	\$500	\$0.42

B. Golf Carts

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.24
Collision	\$500	\$0.44

C. Antique Autos

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.35
Collision	\$500	\$0.63

11. DISCOUNTS/SURCHARGES

Discount/Surcharge	Coverage					
	BI	PD	MP	COMP	COL	UM/UIM
(A) Companion UNIVERSAL HO Policy	0.85	0.85	0.85	0.85	0.85	1.00
(B) Companion UNIVERSAL Personal Umbrella Policy	0.97	0.97	0.97	0.97	0.97	1.00
(C) UNI-PAK	0.80	0.80	0.80	0.80	0.80	1.00
(D.1) Anti-Theft Alarm only and Active Disabling	1.00	1.00	1.00	1.00	0.95	1.00
(D.2) Anti-Theft Passive Disabling	1.00	1.00	1.00	1.00	0.85	1.00
(E.1.a) Safety Equipment – Driver's Side Airbag	1.00	1.00	0.80	0.80	1.00	1.00
(E.1.b) Safety Equipment – Driver's & Passenger Side Airbags	1.00	1.00	0.70	0.70	1.00	1.00
(E.2) Safety Equipment – Anti-Lock Brakes	0.95	0.95	1.00	1.00	1.00	1.00
(F) Driver Improvement Course	0.95	0.95	1.00	1.00	1.00	0.95
(G) Youthful Operator Renewal Discount	0.90	0.90	0.90	0.90	0.90	0.90
(H) Liability Only Surcharge	1.05	1.05	1.05	1.05	1.00	1.00

- A. **Companion UNIVERSAL Homeowners Policy Discount:** The Company will offer a **15% discount** for insureds with a companion UNIVERSAL Homeowners policy. All vehicles must be garaged at the same physical location of the property insured under the UNIVERSAL Homeowners policy.
- B. **Companion UNIVERSAL Personal Umbrella Policy Discount:** The Company will offer a **3% discount** for insureds with a companion UNIVERSAL Personal Umbrella policy.
- C. **UNI-PAK Discount:** The Company will offer a **20% discount** for insureds with BOTH a companion UNIVERSAL Homeowners AND UNIVERSAL Personal Umbrella policy. UNI-PAK discount is *NOT* in addition to the Companion Discounts (A) and (B) above.

- D. Anti-Theft Devices:** these discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:
- A hood lock which can be released only from inside the vehicle, and
 - A device meeting the criteria of either Paragraph 1. or 2. below.
- If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.
Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.
- Alarm ONLY and Active Disabling Devices.** A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.
 - Passive Disabling Devices.** A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.
- E. Safety Equipment Discounts**
- Passive Restraint Discount (Air Bags)**
The following discounts apply to Medical Payments **only**. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph (1) or (2) below:
 - 20% discount shall be afforded when the restraint is installed in the driver-side only position.
 - 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.
 - Anti-Lock Braking System Discount**
A 5% discount for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS). Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.
- F. Driver Improvement Course Discount**
- A 5% Driver Improvement Course Discount may be afforded by **UNAIC**. If afforded, the Discount applies to the premiums for Bodily Injury and Property Damage Liability, and Collision Coverages, provided that, in accordance with South Carolina Statute SC S Section 38-73-737:
 - The principal operator of the vehicle has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed an accident prevention course approved by the Department of Public Safety.
 - The driver training course was not taken (1) as a requirement of a driving offense including, but not limited to, the Alcohol Drug Safety Action Program, or (2) to reduce the number of traffic violation points against a driver's license.
 - This discount shall apply:
 - To new and renewal policies with inception dates within the 36-month period following the course completion date.
 - to a motor vehicle classified and rated as a private passenger auto, or to a motorcycle.
 - Only to the vehicle principally operated by the person with a course completion certificate.
 - Only once to each such vehicle regardless of the number of operators with course completion certificates.
 - This discount may be discontinued if, during the 36-month period after course completion, the operator is involved in an accident for which he or she is determined to be at fault.
 - This discount shall not apply if the principal operator is a youthful operator and is subject to the Driver Training discount as mandated in Regulation 69-13.2.
- G. Youthful Operator Renewal Discount:** If a policy has been in-force with Universal for at least two (2) years and a youthful operator aged 16,17 or 18 is listed as a driver on the policy, then a ten (10) percent discount applies to the premium for the youthful operator. The discount applies to Bodily Injury, Property Damage, Uninsured/Underinsured Motorist, Medical Payments, Comprehensive and Collision coverages. This discount will be removed at the first renewal after the driver reaches age 19.
- H. Liability Only Surcharge:** A 5% surcharge applied at the vehicle-level will be applied if a policy is issued with liability coverage only. A Liability Only policy is defined as a policy where there is no Comprehensive or Collision coverage on any vehicle.

If Comprehensive (and Collision) coverage is deleted from all vehicles mid-term, the surcharge will be applied upon renewal. If Comprehensive (and Collision) coverage is added to a vehicle mid-term, or if a new car is added with Comprehensive (and Collision) coverage, then the surcharge will be removed mid-term on the endorsement date.

RATING WORKSHEET

STEP	RULE	PAGE	MATH	BI	PD	MP	COMP	COLL	UMBI	UMPD	UIMBI	UIMPD
1	Base Rate	1	30									
2	Increased Limits & Deductible Factors	2	31	x								
3	Model Year and Symbol Factors	5	36	x								
4	Safety Equipment - Anti-Lock Brakes Discount	11	40	x								
5	Safety Equipment - AirBag Discount	11	40	x								
6	Anti-Theft Discount	11	40	x								
7	Liability and Med Pay Vehicle Rating Factors	6	37	x								
8	Liability Only Surcharge	11	40	x								
9	Companion UNIVERSAL Homeowners Policy Discount	11	40	x								
10	Companion UNIVERSAL Personal Umbrella Policy Discount	11	40	x								
11	UNI-PAK Discount	11	40	x								
12	Underwriting Tier Factor	7	38	x								
13	Automobile Insurance Credit Score Factor	8	38	x								
14	Initial Base Premium (rounded)			=								
15	Total Class Factor (see table below)			x								
16	Total Base Premium (rounded)											
17	Auto Loan/Lease Coverage	9.F	40	+								
18	New Car Replacement Coverage	9.G	40	+								
19	Transportation Expense Coverage	9.A	38	+								
20	Towing & Labor Costs Coverage	9.B	38	+								
21	Excess Electronic Equipment Coverage	9.C	39	+								
22	Named Non-Owner Coverage	9.D	39	x								
23	Extended Named Non-Owned Coverage	9.E	39	x								
24	Trailers and Camper Bodies	10.A	40	+								
25	Golf Carts	10.B	40	+								
26	Antique Autos	10.C	40	+								
27	Annual Policy Factor	8	17	x								
28	Total Policy Premium (rounded)			=								

CLASS FACTORS (For step 14 above)		RULE	PAGE	MATH	BI	PD	MP	COMP	COLL	UMBI	UMPD	UIMBI	UIMPD
1	Primary Classifications (Assume 1.00 for UM Coverages)	3	32										
2	Driver Improvement Course Discount	11	40	x									
3	Secondary Classifications	4	35	+									
4	Youthful Operator Renewal Discount	11	40	x									
4	Total Class Factor			=									

APPENDIX A – CHART OF MAJOR VIOLATIONS

VIOLATION DESCRIPTION
Careless or improper driving
Drag racing
Driving left of center/crossing median
Driving under suspension, cancellation or revocation of license
Driving under the influence
Driving while impaired/disabled
Driving with unlawful blood alcohol level
Driving wrong side of road
Driving wrong way
Fail to stop and render aid involving injury/death
Fail to stop and report accident
False accident report/perjury
Fleeing or eluding police
Homicide, manslaughter or assault with a motor vehicle
Illegal activity with a motor vehicle
Illegal possession of alcohol or drugs (involving a motor vehicle)
Improper passing-stopped school bus
Leaving scene of an accident
Obstructing an officer
Open bottle violation
Operating motor vehicle without driver's license
Reckless driving
Refusal to submit to chemical test
Refuse to comply with lawful police/fire department order
Speeding, where speed limit is exceeded by more than 15 mph
Suspended license over 30 days over 12 months but less than 36 months
Suspended license over 30 days within the prior 12 months
Suspended license with less than 30 days
Unauthorized possession of driver's license (knowingly)
Unlawful use or display of license

APPENDIX B – CHART OF MINOR VIOLATIONS

VIOLATION DESCRIPTION
Alter/display traffic control device/instructor
Disobeyed bus, car pool lane sign
Disobeyed emergency vehicle regulations
Driving on shoulder, ditch, sidewalk
Driving too fast for conditions
Driving unlawful vehicle on road
Driving while view/mechanism obstructed
Driving without insurance
Equipment violations
Exceeding bumper height limit
Expired driver's license – less than 12 months
Fail to obey traffic device
Fail to observe safety zone
Fail to observe warning on vehicle
Fail to signal direction or slowing
Fail to surrender driver's license/registration/title
Fail to use proper child restraints
Fail to yield (all situations)
Failure to use due care
Follow too closely
Improper backing/entering/exiting traffic
Improper passing or lane use
Improper turn (all turning violations)
Leaving vehicle unattended
License violations – minor
Load dragging/shifting/escaping/no flag, etc.
Miscellaneous moving violation
No turn indicator
Opening a door into moving traffic
Operate vehicle emit/emission more than 5 seconds
Operating improper vehicle on public road (includes golf carts)
Riding or allowing to ride on exterior of vehicle
Seat belt violations
Special hazard – driving too fast for conditions
Speed 4-lane-20ft median – radar/time 80 in 65 or 70 in a 55 mph zone
Speed less than posted minimum
Speed, where speed limit is exceeded by 15 mph or less
Speeding/interstate or 4 lane with 20 ft median/14 mph or less over 55/65 limit
Towing vehicle improperly
Vehicle not under control