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CLASSIFICATIONS

Each private passenger automobile owned by an individual or owned jointly by two or more relatives who are residents in the same household shall be classified as follows:

Each automobile insured according to the rules of this manual shall be classified according to whether the automobile is a single car or part of a multi-car risk and by driver age, sex, marital status, and use of the vehicle.

USE CLASSIFICATIONS DEFINED

1. "Pleasure Use" means that there is no business use of the automobile and it is not used in the course of driving to or from work or school a distance of more than 3 road miles one-way. If driven 3 or more road miles, but less than 15 road miles one-way, not more than 2 days per week or not more than 2 weeks in any 5 week period then pleasure use would apply.
2. "Work or school less than 15 miles" means that there is no business use of the automobile, but it is customarily used in the course of driving to or from work or school a distance of more than 3 road miles, but less than 15 road miles one-way. If driven over 15 miles one-way not more than 2 days per week or not more than 2 weeks in any 5 week period then work or school less than 15 miles would apply.
3. "Work or school 15 or more miles" means that there is no business use of the automobile, but it is customarily used in the course of driving to or from work or school a distance of 15 or more road miles one-way.
4. "Business use" means that the use of the automobile is required by or customarily involved in the duties of the applicant in his occupation, profession or business, other than in going to or from his principal place of occupation, profession or business.
5. "Farm use" means that the automobile is principally garaged on a farm or ranch and it is not customarily used in any occupation other than farming or ranching or driven to or from school.

   The term "customarily" includes an automobile driven part way to or from work or school, such as to a railroad or bus depot, whether or not the automobile is parked at the depot during the day.

DRIVER CLASSIFICATIONS DEFINED

Eligible private passenger automobiles, utility autos, pickups, and vans shall be classified as follows.

Classify the automobile according to:

1. the insured's age-marital status-gender,
2. the usage of the vehicle,
3. multi-car/single-car,
4. principal operator/occasional operator,
5. good student/non-good student,
6. defensive driver credit,
7. driver training credit,
8. distant student,
9. driving safety record,
10. performance vehicle/all other and,
11. zip code.

Determine the applicable rating factors, using the Rating Factor Tables in this manual.

A policy shall not be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

DRIVER CLASSIFICATIONS DEFINED (Cont.)

Instructions for Driver Assignment.

1. Assign drivers to vehicles:
   a. Assign drivers in accordance with the following rules, in the sequence listed in the following items b. through f.
      (1) All private passenger vehicles must receive an assigned driver, with the exception of antique and/or restricted use classic autos. Drivers are not to be assigned to antique or restricted use classic autos.
      (2) A driver cannot be assigned to more than one vehicle.
      (3) All private passenger vehicles, except for antique and restricted use classic autos, should have an assigned driver before multiple drivers are assigned to a vehicle.
   b. First assign any operators age 25 or less.
      (1) The youngest operator should be assigned first, then next youngest and so on (ascending order.)
      (2) The driver should be assigned to the private passenger automobile they most frequently operate as principal or non-principal operator. However, do not assign more than one youthful driver to the same vehicle unless there are fewer vehicles than drivers.
   c. Next, assign any operator(s) over age 25 with any driving safety points on the automobile they most frequently operate, in ascending order of driver age.
   d. Next, assign any operator(s) over age 25 and no driving safety points on the automobile they most frequently operate, in ascending order of driver age.
   e. If there are more drivers than private passenger vehicles, any additional drivers would be assigned to the private passenger auto they most frequently operate, in ascending order of driver age.
   f. If there are more private passenger vehicles than drivers, any remaining vehicles will be rated based on the classification factor of the driver with the lowest Bodily Injury age-marital status-gender factor, disregarding any driving record surcharges.
2. Classify the automobile according to usage.
3. Classify the automobile according to single or multi-car status.
4. Apply additional credits and surcharges, as described in rating methodology pages.
5. No policy shall be changed midterm as a result of the attained age of an operator.

Definitions:

1. "Driving safety record" means:
   a. the public record of traffic violation convictions available from the Department of Motor Vehicles for the preceding 36 months, together with similar public records of traffic violation convictions in the preceding 36 months that are available from other jurisdictions; and
   b. the at-fault accidents experienced by the rated driver of the insured vehicle, resulting in bodily injury in excess of $1,000 or death (regardless of the dollar amount of such loss); or resulting in damage to any property, including his own, in excess of $1,000.
2. "Experience Period" is the three years immediately preceding the policy's original inception date, or its renewal date. For driving under the influence, the experience period will be five years.
3. "Driving Safety Record Point" means the point assignment defined in the rating methodology section of the manual.
4. "Principal operator" means the named insured or any other operator of the automobile, resident in same household as the named insured, who principally operates the automobile.

   "Non-principal operator" means an occasional operator of the automobile, resident in the same household with the principal operator, who is not the owner or principal operator. A credit is available for non-principal operators age 25 or younger.

DRIVER CLASSIFICATIONS DEFINED (Cont.)

Definitions: (Cont.)

5. "Good Student" means:
   a. All operators age 16 to 25 who are full-time students in high school or enrolled as full-time students in academic courses in a college or university. A full time college or university student is defined as a student taking a minimum of 12 credit hours of classes per quarter or comparable period, and
   b. on the high school GSD request and after the first year at a college or university (after age 19), the company is furnished a statement (refer to company for form) certified by a school official indicating that the student has met one of the following requirements for the immediate preceding school year:
      (1) Ranked among the upper 20% of his or her class scholastically; or
      (2) schools using letter grades, achieves and maintains a grade point average of B or above or, if the system of letter grading cannot be averaged, no grade shall be below B; or
      (3) in schools using numerical grade points, achieves and maintains a grade point average equivalent of B or greater, such as at least 3 in a 4, 3, 2, 1 point system: or
      (4) was included in a Dean's List, Honor Roll or comparable list indicating scholastic achievement.
   c. A classification change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.
   d. The Good Student Discount terminates on the first renewal after the driver reaches age 25.
6. "Distant student" means a female or male operator, age 25 or under, who is a resident student without a car at a school, college, or educational institution over 100 road miles from the place of principal garaging of the automobile.
7. "Multi-car" means more than one private passenger automobile or pickup (or van rated as a private passenger automobile) is insured with Oregon Mutual Insurance Company. The automobiles:
   a. Must be owned by the same individual or owned jointly by two or more relatives in the same household, and
   b. must carry bodily injury and property damage liability or equivalent coverage.
   c. The multi-car rating factors will also be permitted if a new business application insures one car but the named insured owns an additional car eligible for this discount on the policy inception date and an endorsement adding the additional car during the initial policy period is submitted with the application. This is permitted on the policy inception date only.
8. "Resident" means anyone residing in the same household, except:

   An individual in active military service with the armed forces of the United States shall not be considered a resident in the household unless such individual principally operates the auto.
9. "Principally At Fault" means the driver's actions or omissions were responsible for more than 50% of the proximate cause of the accident. A single vehicle accident is a principally at fault accident.
10. "Performance Type Vehicle" means vehicles classified by ISO as high performance, premium sports or sports cars, and vehicles not classified that have similar characteristics.
11. "Number of Miles Driven Annually" means the estimated annual mileage for the insured vehicle during the 12 month period following the inception of the policy.
12. The drivers training discount applies if operators of the auto under 21 years of age, who resides in the household or customarily operates the auto has successfully completed a driver's education course approved by the State Department of Education or other responsible educational agency. When requesting the driver training discount evidence of satisfactory completion must be forwarded in order to process the classification.

MERIT RATING PLAN

The Oregon Mutual Merit Rating Plan is designed to complement our rating structure for a broad range of responsible policyholders, not the truly non-standard risk. We will continue to accept only those risks which are characteristically capable of providing us with a loss ratio commensurate with our rating methodology.

Driver Safety Record – New and Renewal Business

The Driver Safety Record uses past experience (accidents and/or citations) as a part of determining your insurance premium. Drivers with no points are charged a lower premium than those that have chargeable accidents and citations. The Driver Safety Record identifies points accumulated; drivers are assigned to vehicles based on rules or sequence, use, and number of vehicles under the policy. Each automobile/driver will be assigned points as shown on the second page of the policy Declaration page under the heading **Driver information**. If no **rated points** are shown, there is no chargeable incident for the specified driver and/or vehicle.

The premium for the following coverages will be affected: Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage, Comprehensive, and Collision.

Surcharge points will be assigned in accordance with the following motor vehicle violations and accident descriptions which the applicant or any operator of the vehicle currently a resident in the same household incurs during the experience period. The experience period is the three-year period immediately preceding the effective date for new or renewal business based on the date of violation or any accident.

1. Convictions.
    a. One point is assigned for the following and similar convictions:
        (1) defective tires or brakes, or unsafe vehicle condition;
        (2) failure to obey stop sign or restricted lane;
        (3) failure to yield right of way;
        (4) failure to use headlights;
        (5) following improperly or too closely;
        (6) improper lane or location;
        (7) speeding 5 – 20 miles per hour over posted speed limit.
    b. Two points are assigned for the following and similar convictions:
        (1) driving wrong way;
        (2) failure to leave sufficient distance for passing;
        (3) failure to obey traffic control signal at school cross guard;
        (4) failure to yield right of way to emergency vehicle or school bus;
        (5) improper lane or location – oncoming traffic lane;
        (6) improper passing or passing violations;
        (7) inattentive driving; or
        (8) speeding 21- 40 miles per hour over posted speed limit.

MERIT RATING PLAN (Cont.)

Driver Safety Record – New and Renewal Business (Cont.)

1. Convictions. (Cont.)
   c. Three points are assigned for the following and similar convictions:
      (1) careless driving;
      (2) expired or no driver's license;
      (3) failure to file accident report; false report of accident or theft; or
      (4) possession of open container.
   d. Four points are assigned for the following and similar convictions:
      (1) driving while intoxicated or under the influence of drugs;
      (2) driving while license is cancelled, suspended, or revoked;
      (3) failure to stop and report when involved in an accident (hit-and-run);
      (4) fleeing, evading police, or resisting arrest;
      (5) reckless driving;
      (6) negligent driving;
      (7) refusing to reveal identity after accident;
      (8) refusal to take breath test or evidentiary test;
      (9) speed contest or racing;
      (10) speeding 41 or more miles per hour over posted speed limit; or
      (11) lending registration or operator's license to another person.
2. Accidents.
   a. Two points will be assigned to each chargeable accident during the experience period involving the applicant or any resident operator, when that person was 50% or more **at-fault** while operating a private passenger vehicle. Points are assigned if a driver is found to be **at-fault** in an accident with the following results:
      (1) when the bodily injury exceeds $1,000;
      (2) when the property damage exceeds $1,000; or
      (3) when there is a combination of bodily injury and property damage exceeding $1,000.
   b. No points will be assigned for accidents occurring under the following circumstances (proof must be submitted with the application):
      (1) Applicant, owner, or other resident operator involved in an accident is (a) determined to be 50% or less negligent or (b) reimbursed for 50% or more of his or her damages by or on behalf of persons involved in the accident.
      (2) The vehicle was lawfully parked. Exception: A vehicle rolling from a parked position will not be considered to be lawfully parked, and points will be charged to the person who parked the auto.
      (3) The vehicle was 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 the accident.
      (4) Operator of the other vehicle involved in an accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of a moving traffic violation in connection with the accident.
      (5) The vehicle was struck in a hit-and-run accident in which the other driver is at fault, if the applicant or other operator reports the accident to proper authority within 24 hours.
      (6) The accident resulted from contact with animals or birds.
   c. Point charges for the first at fault accident for a driver with no other at fault accidents within the prior three years will be waived.

MERIT RATING PLAN (Cont.)

Driver Safety Record – New and Renewal Business (Cont.)

2. Accidents. (Cont.)
   (7) Accidents involving physical damage limited to and caused by flying gravel, missiles, or falling objects.
   (8) The driver was responding to a call of duty in a public emergency vehicle.
   (9) Accidents involving the operation of a commercial vehicle. The police report or other objective documentation must accompany the application so that the Company can determine the nature of the incident.
3. Refund of surcharged premium.

   If points have been assigned for an accident and it is later determined that the accident falls under one of the exceptions 1 – 9 listed above, the company will refund the increased portion of the premium generated by the accident.

Multi-Car Point Surcharges

When two or more automobiles are insured in the same policy, points will be assigned to the driver accumulating the points and will apply to the vehicle they operate.

SURCHARGES AND DISCOUNTS AT A GLANCE (See complete rules for eligibility and application)

Discounts and Surcharges	
Advance Submission	Factor varies – see Classifications
Air Bag	Factors by coverages – see Classifications
Anti Theft: Alarm only, Active Disabling, or Passive Disabling	Reduce Comprehensive coverage by 5%
Defensive Driver	Factor of .95 for all primary coverages
Good Student	Factors by coverage – see Classifications
Insurance Score	Factor varies – see Classifications
Military Deployment (Afghanistan or Iraq)	Factor of .85 for all primary coverages
Multi-Car	Factors by coverage – see Classifications
Performance vehicle	Factor of 1.15 applies to MED, UMBI, Comp, and Collision for h, s, & p vehicle types
Persistency:	Factor varies based on years in force – see Credits and Options for applicability
Package	Factor of .90 for all primary coverages

VEHICLE DEFINITIONS

Vehicle Eligibility

Personal automobile coverages shall apply to individually owned private passenger autos, pickups, vans, and trailers.

Eligible vehicles are described as follows:

A **private passenger auto** means a private passenger or station wagon type automobile, not used as a public or livery conveyance nor rented to others. A private passenger auto also includes any other automobile of the utility, pickup body, sedan delivery or panel truck type, with a rated load capacity not to exceed 2,000 pounds, a gross vehicle weight not to exceed 10,000 pounds, and not used in the primary occupation, profession or business of the named insured or relative, other than farming or ranching.

Private passenger autos and pickups used in the occupation, profession, or business of the insured may also be written if they are operated by the named insured and residents of the insured's household, there is no employee use, the vehicle is not used for wholesale or retail delivery, and there is no towing of trailers for business purposes. Motor Homes and trailers used for business are not eligible.

Corporate Owned Vehicles may be written if they qualify under Business Use and the corporate exposure is minimal, such as a family owned business, dentist, or doctor. Refer to underwriting for prior approval.

LEASED AUTOMOBILES

Private passenger automobiles, of a type eligible for coverage on an Oregon Mutual policy, may be written under the policy provided they are leased for a period of six months or more.

SPECIALTY VEHICLES

Antique Automobiles

1. An antique automobile is a private passenger automobile over twenty-five years old used primarily for exhibition, parades, club purposes, other functions of public interest, and used infrequently for other purposes.
2. An automobile is twenty-five years old when the year in which the policy is being written minus the model year of the car equals twenty-five or more.
3. Comprehensive and collision coverages are written on a stated value basis. This amount should be the actual cash value of the vehicle at the time insurance is purchased. When the value of the vehicle changes, the stated value limit will be adjusted accordingly.
4. Limit of Liability
   a. Our limit of liability for a partial loss will be the lesser of the:
      (1) actual cash value of the stolen or damaged property; or
      (2) amount necessary to repair or replace the property; or
      (3) the stated amount limit of liability shown in the Declarations.
5. Our limit of liability for a total loss will be the amount shown for each scheduled antique auto which is agreed to be the value of the covered auto.
6. Any depreciation of the value of the auto due to unavailability of any part of the auto does not constitute loss.
7. Refer to the separate rate pages for antique automobiles to determine the premiums for the coverages and limits desired.

SPECIALTY VEHICLES (Cont.)

Antique Automobiles (Cont.)

8. Because the value of an antique auto probably will increase, the stated value will automatically be increased 6% at every 12-month anniversary of inception date.
    (1) IT IS THE INSURED'S RESPONSIBILITY TO ADJUST (UP OR DOWN) THE STATED VALUE TO REFLECT ACCURATELY CHANGES IN AN ANTIQUE AUTO'S VALUE.
    (2) If a greater stated value amount has been chosen for the renewal at the agent or insured's request, the renewal will be at that amount and the 6% increase will resume at the next anniversary.

Classic Cars

1. A classic car is a stock (or restored), well maintained, usually older auto which, considering its age, has an unusually high value. A replica or reproduction auto may be eligible to be insured as a classic car. The word "auto" does NOT include: hot rods, street rods, "funny cars", customized show cars, or similar autos; or any altered or modified auto, except that minor changes necessary to restore an auto are permitted.
2. For rating purposes, classic cars are of two kinds: Restricted Use and Regular Use.
    a. Restricted Use means:
        (1) the auto is over ten (10) years old;
        (2) maintained solely for restricted use in classic or replica car club or similar club activities, exhibits, parades or similar functions of public interest;
        (3) used only infrequently for other purposes; and
        (4) driven not more than 2,500 miles per year, subject to the following conditions and restrictions:
            (a) "Maintained for restricted use" does NOT include autos, regardless of how infrequently they are used, that are not maintained for use as, and are not generally recognized as, classics or replicas.
            (b) "Club activities, exhibits, parades or similar functions of public interest" do NOT include: racing, rallies, gymkhanas, or similar activities, or any kind of speed or timed contest.
            (c) "Used only infrequently for other purposes" does NOT include any regular, usual or customary use, except on an occasional basis driving to or from work or school; or any business, commercial, or advertising purpose.

        An auto over 25 years old with restricted use, as defined above, may be eligible to be insured as an antique auto—refer to the Antique Auto section.
    b. Regular Use means the auto is used on a regular basis.

        All vehicles age 25 and older (not classed as antique or classic restricted use) requesting comprehensive and collision coverage must be written at a stated value basis under our classic regular use program.
3. With respect to all classic cars, comprehensive and collision coverages are written using a stated value ONLY. The stated value amount, rather than a rating symbol, will appear in the Declarations.
4. Limit of Liability
    a. Our limit of liability for a partial loss will be the lesser of the:
        (1) actual cash value of the stolen or damaged property; or
        (2) amount necessary to repair or replace the property; or
        (3) the stated amount limit of liability shown in the Declarations.
    b. Our limit of liability for a total loss will be the stated amount shown for each scheduled classic auto which is agreed to be the value of the covered auto.

SPECIALTY VEHICLES (Cont.)

Classic Cars (Cont.)

c. Any depreciation of the value of the auto due to unavailability of any part of the auto does not constitute loss.

d. Because the value of a classic car probably will increase, the stated value will automatically be increased 6% at each 12-month anniversary of inception date.

(1) IT IS THE INSURED'S RESPONSIBILITY TO ADJUST (UP OR DOWN) THE STATED VALUE TO REFLECT ACCURATELY CHANGES IN A CLASSIC CAR'S VALUE.

(2) If a greater stated value amount has been chosen for the renewal at the agent or insured's request, the renewal will be at that amount and the 6% increase will resume at the next anniversary.

5. On those policy renewal dates first falling after September 30th of each year, a classic car's comprehensive and collision rates will change automatically to those of the current model year, regardless of the auto's actual model year.

SPECIALTY VEHICLES - OTHER

Performance Vehicles

Performance vehicles are those vehicles with an ISO rated symbol class of s, h, p or dagger, or other vehicles with similar characteristics.

Recreational Vehicles, as follows:

Camper – A pickup used to transport a slide-in (portable) camper unit. Canopies used with pickups are not considered to be campers unless they are equipped with sleeping and cooking facilities. Indicate "pickup with camper" as the model on the Application or Request for Change.

Motor home – Individually owned, self-propelled land motor vehicle with a living area that is an integral part of the vehicle chassis (including pickups or vans with permanently attached living quarters.) The motor home cannot be used in the occupation, profession or business of the insured or rented to others.

Trailers – A trailer is a vehicle equipped as living quarters, designed to be towed by a private passenger auto or utility vehicle, including a recreational trailer. This does not include a trailer used as an office, store, display, or passenger trailer or one that is used for any business purpose. Also included are horse trailers and utility trailers.

CLASSIFICATIONS

PRIVATE PASSENGER RATING CLASSIFICATIONS

Points Surcharge Relativities							
Points	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.11	1.10	1.04	1.00	1.04	1.00	1.11
2	1.22	1.22	1.07	1.00	1.07	1.00	1.21
3	1.36	1.36	1.13	1.00	1.13	1.00	1.35
4	1.59	1.59	1.21	1.00	1.21	1.00	1.57
5	1.96	1.96	1.45	1.00	1.45	1.00	1.98
6	2.39	2.39	1.70	1.00	1.70	1.00	2.44

Usage Relativities							
Milage	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
Pleasure	1.00	1.00	1.00	1.00	1.00	1.00	1.00
< 15 Miles	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15 + Miles	1.00	1.00	1.00	1.00	1.00	1.00	1.20
Business	1.10	1.10	1.10	1.00	1.00	1.10	1.20
Farm	0.85	0.85	0.85	1.00	1.00	0.85	1.10

Good Student Credit		
Coverage	**Good Factor**	**Not Good Factor**
BI	0.88	1.00
PD	0.88	1.00
MED	0.88	1.00
UMBI	1.00	1.00
UMPD	1.00	1.00
COMP	0.88	1.00
COLL	0.88	1.00

Occasional Driver Credit Age 25 and Younger	
Status of Driver	**Factor**
Occasional Driver	0.80
Principal Driver	1.00

Defensive Driver Training Credit	
Status	**Factor**
No Training	1.00
Training	0.95

Airbag Discount							
Factor	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
Yes - Airbag	1.00	1.00	0.95	0.90	1.00	1.00	1.00
No - Airbag	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Driver Training Discount							
Factor	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
Training	0.80	0.80	0.80	1.00	0.80	0.80	0.80
No Training	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Multi-Car Discount							
Factor	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
Multiple Cars	0.86	0.81	0.86	0.90	0.90	0.90	0.86
Single Cars	1.00	1.00	1.00	1.00	1.00	1.00	1.00

CLASSIFICATIONS

PRIVATE PASSENGER RATING CLASSIFICATIONS

Comprehensive Anti- Theft Credit	
Status	**Factor**
Active, Passive, or Alarm Only	0.95
All Other (no anti-theft device)	1.00

Military Deployment Credit	
Status	**Factor**
Not Deployed	1.00
Deployed	0.85

* Performance Car Surcharge	
Performance Type	**Factor**
High Performance, Premium Sports, or Sports Cars	1.15
All other	1.00

* Only applies to UMBI, UMPD, MED, COLL and COMP

Package Policy Credit	
Status	**Factor**
No Package Policy	1.00
Package Policy	0.90

Persistency Credit	
Years of Persistency	**Factor**
0-2	1.00
3	0.97
4	0.97
5 or more	0.95

Insurance Score Discount			
Score Level	**Factor**	**Score Level**	**Factor**
Level 1	0.50	Level 8	0.71
Level 2	0.54	Level 9	0.75
Level 3	0.57	Level 10	0.84
Level 4	0.59	Level 11	0.93
Level 5	0.62	Level 12	1.00
Level 6	0.65	Level 13	0.70
Level 7	0.66	Level 14	0.70

Personal Characteristics Score			
Score	**Factor**	**Score**	**Factor**
A	1.00	F	0.81
B	0.93	G	0.78
C	0.90	H	0.75
D	0.87	I	0.71
E	0.84	J	0.67

PRIVATE PASSENGER RATING CLASSIFICATIONS

AGE - MARITAL STATUS - GENDER FACTORS

	Single Male						
YR	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
15	5.25	4.91	3.55	2.20	2.20	2.79	5.09
16	5.25	4.91	3.55	2.20	2.20	2.79	5.09
17	5.01	4.91	3.40	2.20	2.20	2.65	4.77
18	4.58	4.07	3.08	1.96	1.96	2.44	4.40
19	3.56	3.24	2.57	1.80	1.80	2.28	3.50
20	2.85	2.65	2.20	1.80	1.80	2.24	3.28
21	2.35	2.22	1.90	1.50	1.50	1.70	2.33
22	2.00	1.91	1.70	1.50	1.50	1.65	2.22
23	1.74	1.68	1.30	1.30	1.30	1.60	2.06
24	1.55	1.50	1.30	1.30	1.30	1.54	1.97
25	1.42	1.37	1.20	0.66	0.66	1.20	1.48
26	1.32	1.27	1.20	0.66	0.66	1.17	1.40
27	1.24	1.19	1.20	0.66	0.66	1.16	1.34
28	1.18	1.13	1.20	0.66	0.66	1.14	1.28
29	1.14	1.09	1.20	0.66	0.66	1.11	1.24
30	1.11	1.06	0.95	0.66	0.66	0.96	1.21
31	1.10	1.03	0.95	0.66	0.66	0.96	1.19
32	1.09	1.02	0.95	0.66	0.66	0.97	1.17
33	1.08	1.00	0.95	0.66	0.66	0.95	1.15
34	1.08	1.00	0.95	0.66	0.66	0.95	1.14
35	1.08	0.99	0.95	0.66	0.66	0.93	1.14
36	1.09	0.99	0.95	0.66	0.66	0.92	1.13
37	1.09	0.99	0.95	0.66	0.66	0.92	1.12
38	1.10	0.99	0.95	0.66	0.66	0.92	1.12
39	1.10	0.99	0.95	0.66	0.66	0.92	1.11
40	1.11	0.99	0.78	0.75	0.75	0.88	1.11
41	1.11	0.99	0.78	0.75	0.75	0.87	1.10
42	1.11	0.99	0.78	0.75	0.75	0.87	1.09
43	1.11	0.98	0.78	0.75	0.75	0.85	1.09
44	1.10	0.98	0.78	0.75	0.75	0.85	1.08
45	1.09	0.98	0.78	0.75	0.75	0.86	1.07
46	1.08	0.97	0.78	0.75	0.75	0.86	1.06
47	1.07	0.97	0.78	0.75	0.75	0.84	1.05
48	1.06	0.96	0.78	0.75	0.75	0.84	1.04
49	1.04	0.95	0.78	0.75	0.75	0.84	1.03
50	1.02	0.95	0.67	0.75	0.75	0.79	1.02
51	1.01	0.94	0.67	0.75	0.75	0.78	1.01
52	0.99	0.94	0.67	0.75	0.75	0.77	1.00
53	0.98	0.93	0.67	0.75	0.75	0.78	0.99
54	0.96	0.93	0.67	0.75	0.75	0.77	0.98
55	0.95	0.93	0.67	0.75	0.75	0.75	0.98
56	0.94	0.93	0.67	0.75	0.75	0.74	0.97
57	0.93	0.93	0.67	0.75	0.75	0.74	0.97

	Single Female						
BI	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
4.27	4.34	3.26	1.75	1.75	1.99	4.09
4.27	4.34	3.26	1.75	1.75	1.99	4.09
4.10	4.16	3.14	1.75	1.75	1.90	3.78
3.66	3.63	2.81	1.61	1.61	1.71	3.42
2.86	2.79	2.21	1.23	1.23	1.58	2.67
2.68	2.38	1.82	1.12	1.12	1.53	2.48
1.98	2.02	1.51	1.05	1.05	1.33	1.86
1.80	1.77	1.30	1.05	1.05	1.16	1.68
1.60	1.58	1.20	1.00	1.00	1.14	1.54
1.45	1.45	1.20	1.00	1.00	1.13	1.44
1.36	1.35	1.20	0.80	0.80	1.11	1.37
1.29	1.27	1.20	0.80	0.80	1.09	1.32
1.23	1.22	1.20	0.80	0.80	1.07	1.28
1.20	1.18	1.20	0.80	0.80	1.05	1.25
1.18	1.16	1.20	0.80	0.80	1.04	1.23
1.16	1.14	1.15	0.80	0.80	1.03	1.22
1.15	1.12	1.15	0.80	0.80	1.02	1.21
1.15	1.12	1.15	0.80	0.80	1.02	1.20
1.15	1.11	1.15	0.80	0.80	1.02	1.20
1.15	1.11	1.15	0.80	0.80	1.02	1.19
1.15	1.10	1.15	1.00	1.00	1.03	1.19
1.15	1.10	1.15	1.00	1.00	1.03	1.19
1.14	1.10	1.15	1.00	1.00	1.04	1.18
1.14	1.09	1.15	1.00	1.00	1.04	1.17
1.14	1.09	1.15	1.00	1.00	1.05	1.17
1.13	1.08	1.15	1.00	1.00	1.05	1.16
1.12	1.07	1.15	1.00	1.00	1.04	1.14
1.11	1.06	1.15	1.00	1.00	1.03	1.13
1.10	1.05	1.15	1.00	1.00	1.02	1.12
1.09	1.04	1.15	1.00	1.00	1.01	1.10
1.07	1.02	1.15	1.00	1.00	0.99	1.08
1.05	1.00	1.15	1.00	1.00	0.97	1.07
1.03	0.99	1.15	1.00	1.00	0.95	1.05
1.01	0.97	1.15	0.99	0.99	0.93	1.03
0.99	0.95	1.15	0.99	0.99	0.91	1.01
0.97	0.94	1.15	0.98	0.98	0.89	0.99
0.96	0.92	1.15	0.98	0.98	0.86	0.98
0.94	0.91	1.15	0.98	0.98	0.85	0.96
0.92	0.90	1.15	0.98	0.98	0.83	0.94
0.91	0.89	1.15	0.98	0.98	0.81	0.93
0.90	0.88	1.10	0.96	0.96	0.80	0.92
0.89	0.87	1.10	0.96	0.96	0.79	0.91
0.88	0.87	1.10	0.96	0.96	0.78	0.90

CLASSIFICATIONS

PRIVATE PASSENGER RATING CLASSIFICATIONS

AGE - MARITAL STATUS - GENDER FACTORS

	Single Male						
YR	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
58	0.93	0.93	0.67	0.75	0.75	0.74	0.96
59	0.93	0.94	0.67	0.75	0.75	0.73	0.96
60	0.93	0.95	0.69	0.75	0.75	0.72	0.96
61	0.93	0.96	0.69	0.75	0.75	0.72	0.96
62	0.94	0.98	0.69	0.75	0.75	0.72	0.96
63	0.96	1.00	0.69	0.75	0.75	0.71	0.96
64	0.98	1.02	0.69	0.75	0.75	0.71	0.96
65	1.00	1.00	0.74	0.81	0.81	0.67	0.96
66	1.03	1.03	0.76	0.81	0.81	0.66	0.96
67	1.07	1.04	0.79	0.81	0.81	0.66	0.97
68	1.11	1.07	0.83	0.81	0.81	0.67	0.99
69	1.16	1.09	0.87	0.81	0.81	0.66	1.01
70	1.21	1.15	0.86	0.81	0.81	0.67	1.06
71	1.24	1.19	0.87	0.83	0.83	0.67	1.09
72	1.26	1.22	0.88	0.85	0.85	0.66	1.11
73	1.28	1.25	0.88	0.87	0.87	0.65	1.13
74	1.32	1.31	0.89	0.92	0.92	0.65	1.16
75	1.44	1.43	0.93	0.98	0.98	0.66	1.24
76	1.47	1.47	0.93	0.98	0.98	0.65	1.27
77	1.51	1.52	0.95	0.99	0.99	0.64	1.31
78	1.54	1.55	0.95	0.99	0.99	0.63	1.33
79	1.56	1.58	0.95	0.99	0.99	0.63	1.34
80	1.60	1.63	0.96	0.99	0.99	0.63	1.39
81	1.65	1.65	0.96	0.99	0.99	0.63	1.41
82	1.66	1.68	0.97	0.99	0.99	0.63	1.43
83	1.69	1.73	0.98	0.99	0.99	0.64	1.46
84	1.71	1.76	0.99	0.99	0.99	0.64	1.47
85	1.73	1.81	1.00	0.99	0.99	0.64	1.51
86	1.73	1.83	1.00	0.99	0.99	0.64	1.51
87	1.73	1.85	1.00	0.99	0.99	0.64	1.51
88	1.76	1.87	1.00	0.99	0.99	0.64	1.54
89	1.76	1.91	1.00	0.99	0.99	0.64	1.56
90	1.78	1.93	1.00	0.99	0.99	0.64	1.57
91	1.78	1.93	1.00	1.00	1.00	0.64	1.57
92	1.78	1.93	1.00	1.00	1.00	0.64	1.57
93	1.78	1.93	1.00	1.00	1.00	0.64	1.57
94	1.78	1.93	1.00	1.00	1.00	0.64	1.57
95	1.78	1.93	1.00	1.00	1.00	0.64	1.57
96	1.78	1.93	1.00	1.00	1.00	0.64	1.57
97	1.78	1.93	1.00	1.00	1.00	0.64	1.57
98	1.78	1.93	1.00	1.00	1.00	0.64	1.57
99	1.78	1.93	1.00	1.00	1.00	0.64	1.57

	Single Female						
BI	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
0.88	0.86	1.10	0.96	0.96	0.78	0.89
0.88	0.86	1.10	0.96	0.96	0.77	0.89
0.88	0.87	0.95	0.96	0.96	0.77	0.88
0.89	0.87	0.95	0.96	0.96	0.76	0.88
0.89	0.88	0.95	0.96	0.96	0.76	0.88
0.90	0.89	0.95	0.96	0.96	0.76	0.90
0.92	0.91	0.95	0.96	0.96	0.75	0.89
0.94	0.93	0.95	0.98	0.98	0.74	0.91
0.96	0.95	0.92	0.98	0.98	0.73	0.92
0.99	0.97	0.90	0.98	0.98	0.71	0.93
1.01	1.00	0.89	0.98	0.98	0.69	0.95
1.04	1.03	0.89	0.98	0.98	0.67	0.96
1.08	1.07	0.92	0.98	0.98	0.64	1.00
1.11	1.10	0.92	0.98	0.98	0.62	1.02
1.15	1.14	0.93	0.98	0.98	0.61	1.04
1.19	1.18	0.93	0.98	0.98	0.61	1.06
1.23	1.23	0.93	0.98	0.98	0.61	1.07
1.27	1.27	0.95	0.96	0.96	0.60	1.12
1.31	1.31	0.96	0.96	0.96	0.60	1.16
1.32	1.34	0.97	0.96	0.96	0.59	1.17
1.35	1.36	0.97	0.96	0.96	0.58	1.19
1.35	1.37	0.97	0.96	0.96	0.57	1.20
1.38	1.40	0.97	0.96	0.96	0.58	1.22
1.38	1.43	0.97	0.96	0.96	0.58	1.23
1.39	1.43	0.97	0.96	0.96	0.58	1.23
1.40	1.45	0.97	0.96	0.96	0.58	1.24
1.41	1.47	0.99	0.96	0.96	0.58	1.25
1.41	1.46	0.97	0.96	0.96	0.57	1.24
1.41	1.46	0.97	0.96	0.96	0.57	1.22
1.41	1.48	0.97	0.96	0.96	0.57	1.22
1.41	1.48	0.97	0.96	0.96	0.57	1.24
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25
1.43	1.49	0.99	0.96	0.96	0.57	1.25

PRIVATE PASSENGER RATING CLASSIFICATIONS

AGE - MARITAL STATUS - GENDER FACTORS

	Married Male						
YR	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
15	3.68	3.99	2.77	1.42	1.42	2.47	3.78
16	3.68	3.99	2.77	1.42	1.42	2.47	3.78
17	3.59	3.75	2.62	1.42	1.42	2.30	3.48
18	3.31	3.28	2.36	1.42	1.42	2.06	3.13
19	2.67	2.57	1.94	1.20	1.20	1.84	2.39
20	2.20	2.16	1.84	1.20	1.20	1.78	2.05
21	1.87	1.84	1.40	1.15	1.15	1.38	1.79
22	1.62	1.61	1.35	1.15	1.15	1.36	1.59
23	1.44	1.44	1.10	1.10	1.10	1.29	1.44
24	1.30	1.31	1.10	1.01	1.01	1.27	1.32
25	1.20	1.21	1.00	0.97	0.97	1.02	1.23
26	1.12	1.14	1.00	0.97	0.97	1.01	1.16
27	1.07	1.09	1.00	0.97	0.97	0.99	1.11
28	1.03	1.05	1.00	0.97	0.97	0.98	1.07
29	1.00	1.03	1.00	0.97	0.97	0.96	1.04
30	0.99	1.01	1.00	0.96	0.96	0.92	1.02
31	0.98	1.00	1.00	0.96	0.96	0.89	1.01
32	0.98	0.99	1.00	0.96	0.96	0.89	1.00
33	0.98	0.99	1.00	0.96	0.96	0.89	1.00
34	0.99	1.00	1.00	0.96	0.96	0.90	1.00
35	1.00	1.00	1.00	0.98	0.98	0.89	1.00
36	1.01	1.01	1.00	0.98	0.98	0.88	1.00
37	1.03	1.01	1.00	0.97	0.97	0.88	1.01
38	1.04	1.02	1.00	0.95	0.95	0.89	1.01
39	1.05	1.02	1.00	0.93	0.93	0.88	1.02
40	1.07	1.03	0.96	0.90	0.90	0.88	1.02
41	1.08	1.03	0.96	0.90	0.90	0.88	1.02
42	1.09	1.03	0.96	0.90	0.90	0.88	1.03
43	1.09	1.04	0.96	0.90	0.90	0.88	1.03
44	1.09	1.03	0.96	0.90	0.90	0.87	1.02
45	1.09	1.03	0.96	0.90	0.90	0.86	1.02
46	1.09	1.03	0.96	0.90	0.90	0.85	1.02
47	1.08	1.02	0.96	0.90	0.90	0.84	1.01
48	1.07	1.01	0.96	0.90	0.90	0.83	1.00
49	1.06	1.00	0.96	0.90	0.90	0.82	0.99
50	1.05	0.99	0.90	0.90	0.90	0.81	0.98
51	1.04	0.98	0.90	0.90	0.90	0.80	0.97
52	1.02	0.98	0.90	0.90	0.90	0.80	0.95
53	1.00	0.97	0.90	0.90	0.90	0.79	0.94
54	0.99	0.96	0.90	0.90	0.90	0.79	0.93
55	0.98	0.95	0.90	0.90	0.90	0.78	0.91
56	0.96	0.95	0.90	0.90	0.90	0.78	0.90
57	0.95	0.94	0.90	0.90	0.90	0.78	0.89

	Married Female						
BI	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
2.18	2.30	1.69	1.20	1.20	1.38	2.30
2.18	2.30	1.69	1.20	1.20	1.38	2.30
2.15	2.27	1.69	1.20	1.20	1.34	2.13
2.04	2.12	1.63	1.20	1.20	1.32	2.05
1.65	1.67	1.20	1.11	1.11	1.23	1.58
1.56	1.61	1.20	1.10	1.10	1.20	1.49
1.34	1.39	1.10	1.00	1.00	1.02	1.45
1.19	1.23	1.10	1.00	1.00	1.02	1.30
1.08	1.12	1.00	1.00	1.00	0.97	1.19
0.99	1.04	1.00	1.00	1.00	0.96	1.11
0.94	0.99	1.00	1.00	1.00	0.87	1.05
0.90	0.95	1.00	1.00	1.00	0.87	1.01
0.87	0.93	1.00	1.00	1.00	0.86	0.98
0.85	0.91	1.00	1.00	1.00	0.85	0.96
0.84	0.90	1.00	1.00	1.00	0.85	0.95
0.84	0.90	1.00	0.90	0.90	0.82	0.95
0.84	0.90	1.00	0.90	0.90	0.82	0.95
0.84	0.90	1.00	0.90	0.90	0.82	0.95
0.85	0.91	1.00	0.90	0.90	0.81	0.95
0.86	0.92	1.00	0.90	0.90	0.82	0.96
0.86	0.92	1.00	0.90	0.90	0.81	0.97
0.87	0.93	1.00	0.90	0.90	0.81	0.97
0.88	0.93	1.00	0.90	0.90	0.82	0.98
0.88	0.93	1.00	0.90	0.90	0.82	0.98
0.89	0.93	1.00	0.90	0.90	0.82	0.99
0.89	0.93	1.00	0.90	0.90	0.82	0.99
0.89	0.93	1.00	0.90	0.90	0.82	0.98
0.89	0.92	1.00	0.90	0.90	0.81	0.98
0.89	0.91	1.00	0.90	0.90	0.81	0.97
0.88	0.90	1.00	0.90	0.90	0.80	0.97
0.87	0.89	1.00	0.90	0.90	0.80	0.95
0.86	0.88	1.00	0.90	0.90	0.79	0.94
0.85	0.86	1.00	0.90	0.90	0.78	0.93
0.84	0.85	1.00	0.90	0.90	0.76	0.91
0.83	0.83	1.00	0.90	0.90	0.75	0.90
0.81	0.82	1.00	0.90	0.90	0.73	0.88
0.80	0.80	1.00	0.90	0.90	0.72	0.86
0.79	0.79	1.00	0.90	0.90	0.70	0.84
0.78	0.77	1.00	0.90	0.90	0.68	0.83
0.76	0.76	1.00	0.90	0.90	0.67	0.81
0.75	0.75	1.00	0.90	0.90	0.65	0.79
0.74	0.74	1.00	0.90	0.90	0.64	0.78
0.74	0.73	1.00	0.90	0.90	0.62	0.77

CLASSIFICATIONS

PRIVATE PASSENGER RATING CLASSIFICATIONS

AGE - MARITAL STATUS - GENDER FACTORS

	Married Male							Married Female						
YR	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**	**BI**	**PD**	**MED**	**UMBI**	**UMPD**	**COMP**	**COLL**
58	0.94	0.94	0.90	0.90	0.90	0.79	0.88	0.73	0.72	1.00	0.90	0.90	0.61	0.75
59	0.94	0.94	0.90	0.90	0.90	0.79	0.87	0.72	0.72	1.00	0.90	0.90	0.60	0.74
60	0.93	0.94	0.90	0.90	0.90	0.79	0.87	0.72	0.71	0.90	0.90	0.90	0.59	0.74
61	0.93	0.90	0.90	0.90	0.90	0.80	0.86	0.72	0.71	0.90	0.90	0.90	0.58	0.73
62	0.94	0.90	0.90	0.90	0.90	0.80	0.86	0.72	0.72	0.90	0.90	0.90	0.58	0.73
63	0.94	0.91	0.90	0.90	0.90	0.80	0.86	0.73	0.72	0.90	0.90	0.90	0.58	0.72
64	0.96	0.91	0.90	0.90	0.90	0.80	0.87	0.73	0.73	0.90	0.90	0.90	0.58	0.72
65	0.97	0.92	0.90	0.90	0.90	0.80	0.87	0.74	0.74	0.90	0.90	0.90	0.57	0.73
66	0.99	0.94	0.90	0.92	0.92	0.79	0.88	0.75	0.75	0.90	0.90	0.90	0.59	0.75
67	1.02	0.96	0.90	0.94	0.94	0.78	0.89	0.76	0.76	0.90	0.90	0.90	0.58	0.78
68	1.05	0.99	0.90	0.96	0.96	0.77	0.90	0.78	0.78	0.90	0.90	0.90	0.59	0.80
69	1.09	1.01	0.90	0.96	0.96	0.75	0.90	0.80	0.80	0.90	0.90	0.90	0.58	0.84
70	1.13	1.05	0.91	0.96	0.96	0.73	0.93	0.82	0.82	0.90	0.92	0.92	0.59	0.87
71	1.18	1.08	0.91	0.96	0.96	0.70	0.96	0.84	0.85	0.90	0.95	0.95	0.58	0.90
72	1.24	1.12	0.92	0.96	0.96	0.67	0.98	0.86	0.88	0.90	0.95	0.95	0.57	0.93
73	1.21	1.14	0.92	0.96	0.96	0.63	1.00	0.89	0.91	0.90	0.95	0.95	0.57	0.96
74	1.23	1.17	0.92	0.96	0.96	0.62	1.02	0.92	0.95	0.90	0.95	0.95	0.57	1.00
75	1.32	1.28	0.95	0.99	0.99	0.63	1.10	0.94	0.98	1.05	0.95	0.95	0.56	1.06
76	1.35	1.32	0.97	0.99	0.99	0.63	1.13	0.97	1.02	1.05	0.95	0.95	0.57	1.08
77	1.39	1.36	0.96	0.99	0.99	0.61	1.16	1.01	1.06	1.05	0.95	0.95	0.56	1.10
78	1.42	1.39	0.97	0.99	0.99	0.63	1.18	1.04	1.11	1.05	0.95	0.95	0.57	1.12
79	1.46	1.44	0.97	0.99	0.99	0.61	1.21	1.06	1.15	1.05	0.95	0.95	0.57	1.14
80	1.50	1.47	0.99	0.99	0.99	0.62	1.24	1.09	1.19	1.05	0.95	0.95	0.57	1.16
81	1.53	1.51	0.99	0.99	0.99	0.62	1.28	1.12	1.23	1.05	0.95	0.95	0.57	1.17
82	1.54	1.53	0.99	0.99	0.99	0.62	1.29	1.15	1.26	1.05	0.95	0.95	0.57	1.16
83	1.58	1.58	0.99	0.99	0.99	0.61	1.32	1.17	1.30	1.05	0.95	0.95	0.57	1.20
84	1.59	1.59	1.00	0.99	0.99	0.61	1.33	1.19	1.33	1.05	0.95	0.95	0.57	1.20
85	1.62	1.61	1.00	0.99	0.99	0.61	1.35	1.21	1.35	1.05	0.95	0.95	0.57	1.21
86	1.62	1.63	1.00	0.99	0.99	0.61	1.35	1.21	1.35	1.05	0.95	0.95	0.57	1.20
87	1.64	1.65	1.00	0.99	0.99	0.61	1.35	1.21	1.35	1.05	0.95	0.95	0.57	1.21
88	1.64	1.67	1.00	0.99	0.99	0.61	1.38	1.21	1.35	1.05	0.95	0.95	0.57	1.23
89	1.66	1.69	1.00	0.99	0.99	0.60	1.40	1.21	1.35	1.05	0.95	0.95	0.56	1.23
90	1.66	1.69	1.00	0.99	0.99	0.60	1.40	1.21	1.35	1.05	0.95	0.95	0.56	1.24
91	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24
92	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24
93	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24
94	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24
95	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24
96	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24
97	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24
98	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24
99	1.69	1.71	1.00	0.99	0.99	0.60	1.41	1.21	1.35	1.05	0.95	0.95	0.56	1.24