

CALIFORNIA UNDERWRITING GUIDE

For easy reference, this guide is organized in alphabetical order by subject.

ACCEPTABLE APPLICATIONS

Applications are acceptable if completed in their entirety and signed and dated by the applicant and Producer prior to submission to Arrowhead® General Insurance Agency, Inc. Producers must submit coverage via the Arrowhead Exchange software as soon as the applicant requests coverage and provides the Producer with the down payment.

A complete application includes, but is not limited to the following:

1. Applicant's signature, with date and time. The signature on the application must be that of the Named Insured. A spouse residing in the same household is a Named Insured; therefore the signature of the spouse is acceptable, unless the spouse is specifically excluded from the policy. **A Power of Attorney signature is not acceptable.**
2. Information on spouse, unless being excluded.
3. Producer's signature, with date and time.
4. Supplemental Application, completed and signed, if applicable.
5. All accidents involving insured drivers must be disclosed in the application. A PNA3 supplement must be completed disclosing the details of any accidents.
6. If the insured's mailing address is a P.O. Box, a garaging address must be given for rating purposes.
7. If there is a known Lienholder and/or Additional Insured on a vehicle, the complete name and address must be indicated on the application. If the full name and address of the Lienholder and/or Additional Insured is not known, the space on the application is to be left blank. Do not enter "to be assigned" or "to follow".
8. Appropriate premium and fees must accompany the application.

REQUIRED DOCUMENTATION TO BE RETAINED IN PRODUCER FILE

- Application signature pages including applicant and producer signatures
- Supplemental Coverage Acceptance /Waiver including signatures
- Supporting documentation for garaging address when different from the mailing address. Documentation can include copy of utility bill, tax bill, cable bill, phone bill, trash service bill, or statement from the insured regarding their garaging address.

The documentation listed above is subject to audit by Arrowhead®.

ANNUAL MILEAGE

New Business

The applicant shall provide the miles each vehicle is expected to be driven during the 12 month period following policy inception. Arrowhead will utilize this estimate for rating. If an estimate is not provided by the insured for any vehicle, 12,000 annual miles will be utilized as a default mileage estimate.

Endorsement

The insured shall provide the miles each vehicle is expected to be driven during the next 12 month period for any additional and or replacement vehicle added to a policy. If an estimate is not provided by the insured for any vehicle, 12,000 annual miles will be utilized as a default mileage estimate.

ANNUAL MILEAGE (continued)

Renewal

Arrowhead will utilize the prior policy term annual mileage estimate for each vehicle for subsequent policy renewals, unless a revised estimate is received from the insured.

Arrowhead will request every 3 years for the insured to provide the miles each vehicle is expected to be driven during the 12 month period following policy renewal. This request will be included with the policy renewal offer. This request will list the prior policy term annual mileage for each vehicle. If the insured does not provide an updated annual mileage estimate, Arrowhead will utilize the prior policy term annual mileage for rating.

APPLICATION SUBMISSION

Authorized Producers can submit new business in accordance with the rules contained in this Underwriting Guide. Authorized Producers means Producers authorized to request coverage via the Arrowhead Exchange software. Producers have no authority to submit risks that are unacceptable or in violation of these guidelines or if Producers fail to comply with the requirements set forth in the section entitled "Acceptable Applications" above.

Producers may not submit risks until the application is completed and premium collected. Producers do not have the authority to flat cancel coverage. Producers must submit new business using the Arrowhead Exchange software located at **www.ArrowheadExchange.com**. The application must be uploaded within 72 hours of the requested effective date. For applications that are uploaded utilizing the EFT option, the instructions on the Documentation Fax Cover Sheet (which prints with the application) should be followed. For applications that are uploaded without utilizing the EFT option, the down payment and application must be mailed within the 72-hour period. Cancellations may be requested in writing at any time after the application has been submitted. A portion of the premium is earned along with 100% of the fees once the risk has been bound.

CANCELLATIONS

As per California Statute 1861.03, Arrowhead will only cancel policies for:

- a. Non-payment of premium;
- b. Fraud or material misrepresentation affecting the policy or the insured; or
- c. Substantial increase in the hazard insured against as defined by California Statute 2632.19

All cancellation requests must be in writing and signed by the Named Insured. The requested date of cancellation will be honored if received by the Company within 10 days of the date requested or if accompanied by proof of duplicate coverage in the form of a declaration page. If the cancellation request is received outside of the 10-day time frame, the cancellation date will be the date the cancellation request is received by the Company.

Unearned premium will be computed pro-rata.

APPLICATION SUBMISSION (Continued)

Returned Down Payments:

If the applicant's payment for the initial down payment premium is not honored by the bank for any reason, the policy will be rescinded, and no coverage will have existed. When the Producer accepts a check from the applicant for the initial down payment premium and that check is not honored by the bank, the Producer must submit a copy, front and back, of the check to Premium Accounting within 30 days from the inception date of the policy.

Returned Installment/Renewal Payments

If the insured makes a payment (other than the down payment) to **Arrowhead®** that is not honored by the bank for any reason, the policy will be canceled for non-payment. Once canceled, the policy may be eligible for reinstatement, upon receipt of payment. After two consecutive payments that are not honored or three payments not honored in any 12-month period, the policy will not be reinstated.

CLAIMS

Report all claims directly to:

American Claims Management
Post Office Box 9060
Carlsbad, CA 92108
www.acmclaims.com

New Claim or Claim Status:

Phone: 866.901.4496
Fax: 760.827.4844

COVERAGES OFFERED

The bodily Injury/Property Damage Liability, Medical Payments and Uninsured Motorist coverages must be identical on a multi-vehicle policy. Other Than Collision and Collision coverages cannot be written without Liability coverages.

COVERAGES:	LIMITS AVAILABLE:	
Bodily Injury and Property Damage Liability	\$15,000/30,000/5,000	(15/30/5)
	\$15,000/30,000/10,000	(15/30/10)
	\$25,000/50,000/10,000	(25/50/10)
	\$25,000/50,000/25,000	(25/50/25)
Medical Payments	\$500, \$1,000, \$2,000	
Uninsured Motorist- Bodily Injury	\$15,000/30000	(15/30)
	\$25,000/50,000	(25/50)

Uninsured Motorist Bodily Injury coverage will be written only when Liability coverage is provided, and cannot exceed the Bodily Injury limits. Uninsured Motorist Bodily Injury limits equal to the Bodily Injury Liability Limits will be added automatically when waivers signed by the Named Insured do not accompany the application.

Uninsured Motorist- Property Damage \$3,500 maximum

Uninsured Motorist Property Damage coverage will be written only when Uninsured Motorist Bodily Injury coverage is written. Uninsured Motorist Property Damage coverage is not available if Collision coverage is written.

Collision Deductible Waiver

This coverage is available when Uninsured Motorist Bodily Injury and Collision coverages are purchased. The Collision Deductible Waiver covers the deductible amount on Collision if damage is caused by an uninsured motorist.

Other Than Collision* Deductible Options \$250, \$375, \$500, \$750, \$1,000

Collision* Deductible Options \$250, \$375, \$500, \$750, \$1,000

*Deductibles do not have to match. Other Than Collision coverage and Collision coverage can be purchased separately.

Rental Reimbursement

\$20 per day, \$600 maximum per claim. To purchase Rental Reimbursement for a vehicle, the vehicle must have Other Than Collision or Collision coverage. If purchased, Rental Reimbursement must be written for all vehicles with Other Than Collision or Collision coverage.

Towing and Labor Cost

\$50 per disablement, \$150 maximum during any policy period. If purchased, Towing and Labor Cost must be written for all vehicles on the policy.

A Non-Owner or Named Operator policy is available only when the Named Insured is a Good Driver.

DISCOUNTS

Discounts apply to Bodily Injury/Property Damage Liability, Medical Payments, Uninsured Motorist, Other Than Collision, Collision and Collision Deductible Waiver coverages only, unless specified otherwise.

Multi-Vehicle Discount

If there is more than one vehicle on a policy, the Multi-Car Discount applies to coverages common on each insured vehicle.

Good Driver Discount

This discount applies to all policy premiums and fees and is applicable to all drivers who qualify as a Good Driver as defined in California Insurance Code 1861.025. See section titled **Good Drivers**.

Renewal Discount

This is a discount applied to all vehicles on the policy at each renewal based on the number of months in force.

Mature Driver Discount

Available to drivers age 55 and older who present a Driver Improvement Course Certificate issued by a DMV certified school. This discount applies only to Bodily Injury/Property Damage Coverages.

NOTICE

California Insurance Code 11580.15 states in part:

“Every admitted insurer issuing motor vehicle liability policies shall disclose to the applicant in writing, all discounts that are available...”

“Every insurer that sells insurance through licensed agents or brokers shall disclose in writing to the agents and brokers all of the discounts that are required to be disclosed to the applicant under this section, and shall require its agents and brokers to make the disclosures required by this section.”

Photocopying the discount section of this underwriting manual creates a freestanding document to make the disclosures required for Everest National Insurance Company.

DRIVER CLASSIFICATION

Drivers that are legally married will be classified as married. Widowed and Registered Domestic Partners will be classified as married. The definition of a registered domestic partner is two people who file a declaration of domestic partnership with the state of California. All other drivers will be classified as single.

Rating Each Vehicle

The rating factor for each vehicle is determined by applying the Highest Rated Driver to the Highest Rated Vehicle in descending order.

Highest Rated Driver

The Highest Rated Driver is the driver with the highest **Bodily Injury** class factor when the following factors are calculated: **Conviction Factor x Accident Factor x Years Experience x Gender x Marital Status**.

Highest Rated Vehicle

The Highest Rated Vehicle is the vehicle with Physical Damage coverage. If more than one vehicle has Physical Damage coverage, the Highest Rated Vehicle will be the vehicle with the highest **Collision** factor when the following factors are calculated: **Symbol Factor x Model Year Factor x Make Factor x Deductible Factor**. If no vehicle has Physical damage coverage, the Highest Rated Vehicle will be the vehicle with the highest **Bodily Injury** factor when the following factors are calculated: **Symbol Factor x Model Year Factor x Make Factor**.

More Drivers Than Vehicles

If there are more drivers than vehicles, rate the Highest Rated Driver with the Highest Rated Vehicle in descending order.

More Vehicles Than Drivers

If there are more vehicles than drivers, rate the Highest Rated Vehicle to the Highest Rated Driver in descending order. The remaining vehicle(s) shall be assigned the **Conviction Factor** and **Accident Factor** for zero points, the applicable **Mileage Factor**, and the lowest applicable factor per coverage for **Years Experience, Gender and Marital Status Factor**. The remaining vehicle(s) are eligible for the Multi-Car Discount. The Good Driver Discount applies to the remaining vehicle(s) only if all drivers on the policy are Good Drivers.

DRIVING RECORD POINT SURCHARGES

To determine eligibility for this program, and the rating factors for driving record, only those accidents and convictions for violations of the Motor Vehicle Code occurring in the 36 month period prior to the policy inception date shall be counted. To determine eligibility for the Good Driver Discount, refer to the Good Drivers section.

Only **convictions** for violations shall be used to calculate points for violations of the Motor Vehicle Code. The **conviction date** is the determining factor as to whether the violation falls within the experience period. If the driver is convicted of multiple moving violations for which he was cited at the same time or an accident also results in a motor vehicle code conviction, charge only for the highest rated offense.

Chargeable Accidents:

We will use the information on your Motor Vehicle Record as the basis for charging for accidents. In addition, if we obtain information through other sources, we will add that information to the aforementioned. Other sources include the applicant's declaration or self-certification attesting to his or her at fault accident history. The PNA3 form prints as a supplement to the application and must be submitted at new business.

If at any time the insured furnishes us with acceptable proof that an accident for which we have charged was not principally their fault, we will adjust the premium retroactively and refund all charges we have made for the non-chargeable accident.

DRIVING RECORD POINT SURCHARGES (continued)

All solo vehicle accidents are chargeable unless one of the nine exceptions listed below applies to the incident. If an operator's actions and/or omissions are at least 51% of the legal cause of the accident, and there was more than \$750 in damage to property for accidents occurring between January 1, 2003 and December 11, 2011, or \$1,000 for accidents occurring on or after December 11, 2011, the accident is chargeable. Accident dates must be shown on the application.

The following is a list of details that would render an accident not chargeable:

1. The driver was responsible for less than 51% of the cause of the accident.
2. The vehicle was lawfully parked when struck.
3. The vehicle was struck in the rear and our driver was not convicted of a moving violation.
4. Our driver was not convicted of a moving violation and the other operator was convicted.
5. Damage was the result of a Hit and Run operator and the accident was reported to authorities.
6. Damage was the result of contact with animals, birds, or falling objects.
7. A peace officer, member of the California Highway Patrol, firefighter, federal officer, or a federal customs agent was operating an authorized emergency vehicle or an official government vehicle in the performance of his or her duty during the hours of his or her employment.
8. The accident resulted only in damage to property of \$750 or less for accidents occurring between January 1, 2003 and December 11, 2011 and \$1,000 or less for accidents occurring after December 11, 2011.
9. The accident was a solo vehicle accident that was principally caused by a hazardous condition of which a driver, in the exercise of reasonable care, would not have noticed (example: black ice) or in the exercise of reasonable care could not have noticed (for example, avoiding a child running into the street).

Accident Points

Assign accident points for each operator based on the following:

Accident Type	Accident Points
Property Damage Only	1
Bodily Injury	2

Major Convictions

Assign conviction points for each operator based on the following:

Description of Violation	Conviction Points
All alcohol convictions including: Driving under the influence Refusal of intoximeter test Open container Drunk in auto Failure to stop at scene of an accident Reckless or careless driving Hit and Run Felony involving vehicle Homicide or manslaughter involving vehicle All convictions for drugs or narcotics Eluding or fleeing police officer Operating vehicle without owner consent Passing stopped school bus Driving the wrong way on a divided highway Driving at speeds in excess of 100 mph Speed contests or exhibitions Transportation of explosives Driving on a suspended, revoked, expired or restricted license	2

DRIVING RECORD POINT SURCHARGES (continued)

Minor Convictions

Assign conviction points for each operator based on the following:

Description of Violation	Conviction Points
Brake light and tail light violations Speeding Child seat violations Any other DMV code violation involving the unsafe operation of any motor vehicle (includes cell phone violations)	1

*** The following DMV code violations will not be surcharged
<ul style="list-style-type: none"> • Failure to appear • Overweight vehicle violations • Registration violations • Seat belt violations • Any equipment violations not listed above

Total Surcharge Points = Minor conviction Points + Major Conviction Points + Accident Points. Refer to this Underwriting Guide for maximum acceptable Surcharge Points.

ENDORSEMENTS

Endorsement requests **must** be transmitted electronically via the Arrowhead Exchange software at www.ArrowheadAgents.com. In the event that the Arrowhead Exchange software is down, endorsements for additional coverage must be mailed to Arrowhead within two business days.

1. The Producer must obtain the Insured’s signature prior to requesting that the policy be cancelled.
2. Applicable supporting documentation, including the Insured’s signature(s), for endorsement requests that are transmitted electronically via the Arrowhead Exchange software should be obtained by the Producer and retained in their files, as this information is subject to audit.
3. Manual endorsements must be mailed to Arrowhead within two business days of binding and must be accompanied by applicable supporting documentation. This includes the Insured’s signature(s), if applicable.
4. The Named Insured will not be changed, policy assignment will not be allowed, except to a surviving spouse or in the event that there is no surviving spouse, to the trustee of the estate.
5. Mid-term policy changes, if any, are based on the rates in effect at the inception of the policy term in which the change is effective.

EXCLUDING DRIVERS

Any driver except the Named Insured may be excluded from the policy by completing the driver exclusion section of the application. Although a spouse residing in the household is a Named Insured, a spouse may be excluded.

FEES

All fees are fully earned and non-refundable.

1. Six Month New Business Policy Fee- Good Driver*	\$16
2. Six Month New Business Policy Fee- Non Good Driver	\$20
3. Twelve Month New Business Policy Fee- Good Driver*	\$16
4. Twelve Month New Business Policy Fee- Non Good Driver	\$20
5. Renewal Policy Fee- Good Driver*	\$16
6. Renewal Policy Fee- Non Good Driver	\$20
7. Installment Billing Fee	\$12
8. Financial Responsibility Filing Fee- Each filing	\$30
9. FR Filing Reinstatement Fee- To reissue each FR Filing when a lapse exists	\$7
10. Reinstatement Fee- Each Reinstatement with lapse- Good Driver*	\$12
11. Reinstatement Fee- Each Reinstatement with lapse- Non Good Driver	\$15
12. Miscellaneous Fraud Fund Fee	
.....California Insurance Code 1872.81 requires the collection of a special purpose assessment fee on all vehicles. This special purpose assessment is part of the annual consolidated vehicle assessment that funds the State of California's Fraud Prevention programs and related activities. Everest will remain in compliance at all times, collecting the amount mandated by this California Insurance Code.	
14. Non-Sufficient Funds Fee	\$25
15. Cancellation Fee- Insured Request	\$20
16. Late Fee	\$8

*The Good Driver Fees are applied when any driver on the policy is classified as a California Good Driver.

FINANCIAL RESPONSIBILITY FILINGS

1. Financial responsibility filings will be made for the Named Insured or their spouse only.
2. A fully earned one time Financial Responsibility Filing Fee is charged for each filing. See **Fees**.
3. Filings will be made for only the State of California.
4. Producers with in-office financial responsibility filing authority must account for all financial responsibility filing forms issued. A record of all financial responsibility filing forms issued and corresponding policy numbers along with the name of the Named Insured and date issued, must be kept in a log for review at any time by the Company. The Producer will reimburse the Company for any claims paid as a result of a filing made for a person for whom coverage was not properly bound with the Company.

GOOD DRIVERS

A person is considered a Good Driver per California Insurance Code 1861.025 if they meet all the following criteria:

- A. He or she has been licensed to drive a motor vehicle for the previous three years.
- B. They have not been convicted of any of the following in the previous three years:
 - 1. Had more than one violation point count as determined by Section 12810 of the Vehicle Code as listed here:
 - (a.) Failure to stop after accident, violation Sec.20001
Hit & Run- injury or Sec.20002 Hit & Run- PD..... 2 points
 - (b.) DUI or DUI causing injury 23152. or 23153 2 points
 - (c.) Reckless driving conviction 23103., 23103.5 & 23104 2 points
 - (d.) (1) Penal Code Sec.192 (c.) Vehicular Manslaughter..... 2 points
Evading a peace officer 2800.2 or 2800.3 2 points
Driving left of center 21651 (b.) 2 points
Speeding excess of 100 MPH 22348 (b.) 2 points
Exhibition of Speed or Speed Contest 23109 (a.) & (c.) 2 points
Transporting Explosives 31602 2 points
 - (2) Alcohol under age 21, 23140..... 2 points
 - (e.) Any other traffic conviction, exceptions below, involving
the safe operation of a motor vehicle 1 point
 - (f.) Principally at-fault accidents resulting in PD Only exceeding
\$750 (applies only to accidents occurring on/after January 1, 2003) 1 point
 - (g.) Principally at-fault accidents resulting in PD Only exceeding
\$1000 (applies only to accidents occurring on/after December 11, 2011) 1 point

Exceptions:

- (1) Registration, equipment or weight violations
while driving employer's vehicle 40001 0 points
- (2) Safety Belts 27315..... 0 points
- (3) Accidents by Peace Officers or Firefighters
while operating emergency vehicles 488.5 0 points

- 2. Had more than one dismissal in the 36 month period for violations that would have resulted in the imposition of more than one violation point count had the complaint not been dismissed.
- 3. Driver involved in a principally at-fault accident resulting in bodily injury or death of any person.

- C. During the previous ten years, they have not been convicted of any of the following violations:
 - Alcohol under age 21 23140.
 - DUI 23152.
 - DUI causing injury..... 23153.
 - Fourth or Subsequent Offense 23175.
 - Third or Subsequent Offense..... 23190.
 - Vehicular Manslaughter..... 191.5 or 192.

NOTICE

California Good Drivers Exception: Any operator who qualifies as a Good Driver per California Insurance Code 1861.025 will not be deemed unacceptable for coverage in this program. For Good Driver rates not on your rater, please contact 800-333-5553 for rates.

POLICY TERM AND PAYMENT PLAN

Policies may be written for a six (6) month or twelve (12) month policy term.

Policy payment plan options available:

1. Payment in full.
2. Payment in installments.

Policy payment rules:

1. Gross premium plus all applicable fully earned fees must be remitted with the application. **Producers may not retain commission.**
2. Installments are billed, including an Installment Billing Fee, prior to the due date. Premium must be received in our office, or paid in the Producer's office and bound by the due date.
3. Payments should be made in the full amount billed and shortened payments may be returned to the insured.
4. When payments are submitted after the due date, but no more than 30 days after the due date, the policy is eligible for reinstatement with a lapse in coverage, subject to underwriting approval.
5. A new business application is required if coverage has lapsed more than 30 days.

PREMIUM REFUND

All return premium will be automatically refunded to the Insured.

REINSTATEMENTS

1. Policies cancelled for underwriting reasons or failure to comply with requests for information will not be reinstated without prior underwriting approval.
2. Policies cancelled or that have expired for non-payment of premium will be reinstated, if still eligible and subject to underwriting approval, upon receipt of payment. A new application is required only if the policy has lapsed more than 30 days.
3. A Reinstatement Fee will be charged when a lapse in coverage exists. See **Fees**.
4. A FR Filing Reinstatement Fee will automatically be charged to reissue **each** Financial Responsibility Filing on the policy when a lapse in coverage exists. See **Fees**.

RENEWALS

Renewal Underwriting

Each policy will be reviewed by underwriting prior to its renewal date. At this time the entire risk will be re-evaluated for acceptability and will be non-renewed if appropriate according to California Statute 1861.03. The policy will also be re-rated according to any policy or program changes that may have occurred since the last renewal.

The underwriting review will include, but is not limited to:

1. Re-evaluating the driving record surcharge points through use of claims information and other sources.
2. Removing any discounts or surcharges that no longer apply to the policy.
3. Applying any discounts or surcharges that should be applied to the policy.
4. Reviewing and updating the years driving experience for all operators.
5. Reviewing overall acceptability of the risk per these underwriting guidelines.

Non-renewals

As per California Statute 1861.03, Everest National will only non-renew policies for:

1. Non-payment of premium; or
2. Fraud or material misrepresentation affecting the policy or the insured; or
3. Substantial increase in the hazard insured against, as defined by California Statute 2632.19.

UNACCEPTABLE OPERATORS

Those drivers falling into the categories listed below shall be unacceptable, unless such driver is qualified to purchase a Good Driver Discount Policy, as defined in Division 1, Part 2, Chapter 9, Article 10, Section 1861.025 of The California Insurance Code. **Note:** If the Named Insured is a Good Driver, before declining, the Named Insured will be offered the option of excluding the unacceptable driver(s).

1. Having fifteen (15) or more Driving Record Surcharge Points.
2. Having three (3) or more alcohol or drug related convictions in the past seven years.
3. Having four (4) or more chargeable accidents in the preceding 36 months.
4. Age 21 and under with any alcohol or drug related convictions.

UNACCEPTABLE VEHICLES

No coverage is available on the following vehicles (regardless of whether or not the Named Insured is classified as a California Good Driver):

1. Flatbed, stake, or any other truck or any other type of vehicle having a load capacity in excess of 1,500 lbs. - $\frac{3}{4}$ ton.
2. Company owned vehicles or vehicles not owned by the Named Insured.
3. Taxis or limousines.
4. Recreational vehicles, including all motor homes and vehicles designated for off-road use.
5. Motorcycles, mopeds, motor scooters, motorbikes, go-carts, or similar vehicles.
6. Tow trucks, vehicles equipped for plowing, or emergency vehicles, including those operated by volunteer firemen.
7. Vehicles with more or less than four wheels.
8. Vehicles with existing damage that makes them unsafe or illegal to operate.
9. Any vehicle leased or rented to others.

Those vehicles falling into the categories listed below are unacceptable for ANY coverage, unless the Named Insured is classified as a California Good Driver.

1. Custom, show, or altered vehicles. Custom or altered vehicles include, but are not limited to, those which have suspensions altered to raise or lower the chassis more than 3 inches from factory specifications.

Those vehicles falling into the categories listed below are unacceptable for Other Than Collision and Collision coverage, unless the Named Insured is classified as a California Good Driver.

1. Van conversions, which are vans that have been modified outside the factory with windows, seats, roofs, carpet, paneling, running boards, roof racks, ladders, lights, appliances, electronics, furniture, or paint. Vans that have come from the factory converted into recreational vehicles are also considered van conversions.
2. Trailers.
3. Any vehicle that has a Current Market Value of less than or equal to \$2,500. Current Market Value is defined as high Kelly Blue Book value. These vehicles must be submitted with an inspection completed by a qualified mechanic, which specifies that the vehicle is in safe operating condition, and details the repair cost for all pre-existing damage. A Producer inspection is also required as well as **photos** of all sides of the vehicle.
4. Salvaged or rebuilt vehicles.
5. Grey Market Vehicles.
6. Antique, classic, historic, or limited production vehicles.
7. Vehicles with T-Tops, convertible tops or removable hard tops.
8. Vehicles having an Actual Cash Value exceeding \$40,000 (ACV incl. Tax and License fees).
9. Vehicles that have optional or special equipment valued over \$2,000.
10. All vehicles with performance designations in the ISO Symbol Manual.
11. Vehicles with existing damage that would cost more than \$1,000 to repair.

UNACCEPTABLE VEHICLES (continued)

Any of the vehicle types shown in the table below are unacceptable for Other Than Collision and Collision coverage, unless the Named Insured is classified as a California Good Driver.

AC Bristol Cobra	Bentley	Ford GT	MG	Renault
Acura NSX	Bertone	Jensen	Morgan	Rolls Royce
Alfa Romeo	Citroen	Jensen-Healey	Opel	Shelby
AM General Hummer	Dune Buggies	La Forza	Panoz Esperante	Studebaker
Aston Martin	Excalibur	Lamborghini	Pantera	Tesla
Audi R8	Ferrari	Lancia	Peugeot	TVR
Avanti		Lotus	Porsche	Dodge Viper
Baja Bug	Ford Cobra	Maserati	Plymouth Prowler	VW Phaeton

UNDERWRITING ELIGIBILITY

1. Applicants must reside in California and vehicles principally garaged in California; this includes military personnel.
2. Applicants must possess a valid U.S. driver's license, interim driver's license, temporary driver's license, learner's permit, or international driver's license.
3. Motor Vehicle Reports are ordered on all drivers to determine eligibility and proper surcharge points. The surcharge point experience period for accidents and vehicle code violations for which a driver has been convicted is 36 months prior to the effective date of the policy.
4. All persons, including the Named Insured, spouse, all additional household members age 15 and older and any additional relatives or other persons, who occasionally have custody or control of any listed vehicle(s) must be listed as a driver.
5. Private passenger automobiles, as defined below, are the only vehicles written in this program.
6. Business use is acceptable in certain circumstances - see **Vehicle Usage Guidelines**.
7. A Named Insured must be at least 18 years old.
8. Years driving experience will be calculated using total driving experience (including both US and international experience).
9. All insured vehicles must be registered to the Named Insured. The Named Insured includes a spouse, if legally married and residing in the same household. Co-registered owners other than the Named Insured and/or spouse are acceptable, as long as they are specifically listed as a driver on the policy or excluded from coverage.

VEHICLE DEFINITIONS

Private Passenger Auto means a four-wheel motor vehicle of the private passenger or station wagon type that is owned or leased by an individual or husband and wife and not used as a public or livery conveyance for passengers, nor rented to others.

A pick-up or van is also included in the definition of a private passenger automobile if:

1. it is owned by an individual, or by a husband and wife who are residents of the same household; and
2. it has a vehicle load capacity of 1,500 lbs. - $\frac{3}{4}$ ton or less.

VEHICLE SYMBOLS

Use the ISO Symbol Manual to assign symbols. If no symbol is printed for a new model year, increase the previous year's symbol by one. If no symbol is published, assign the symbol according to the original cost new as determined by the table below:

Original Cost New	2011 & Newer	2010& Prior	Original Cost New	2011 & Newer	2010& Prior
\$1 – \$3,000	1	1	\$26,251 – \$26,875	30	17
\$3,001 – \$5,500	2	1	\$26,876 – \$27,500	31	17
\$5,501 – \$8,000	3	2	\$27,501 – \$28,125	32	17
\$8,001 – \$9,000	4	3	\$28,126 – \$28,750	33	18
\$9,001 – \$10,000	5	4	\$28,751 – \$29,375	34	18
\$10,001 – \$11,000	6	5	\$29,376 – \$30,000	35	18
\$11,001 – \$12,000	7	6	\$30,001 – \$31,000	36	19
\$12,001 – \$13,000	8	7	\$31,001 – \$32,000	37	19
\$13,001 – \$14,000	10	8	\$32,001 – \$33,000	38	19
\$14,001 – \$15,000	11	8	\$33,001 – \$34,000	39	20
\$15,001 – \$15,625	12	10	\$34,001 – \$35,000	40	20
\$15,626 – \$16,250	13	10	\$35,001 – \$36,000	41	20
\$16,251 – \$16,875	14	11	\$36,001 – \$37,000	42	21
\$16,876 – \$17,500	15	11	\$37,001 – \$38,000	43	21
\$17,501 – \$18,125	16	12	\$38,001 – \$39,000	44	21
\$18,126 – \$18,750	17	12	\$39,001 – \$40,000	45	21
\$18,751 – \$19,375	18	13			
\$19,376 – \$20,000	19	13			
\$20,001 – \$20,625	20	14			
\$20,626 – \$21,250	21	14			
\$21,251 – \$21,875	22	14			
\$21,876 – \$22,500	23	15			
\$22,501 – \$23,125	24	15			
\$23,126 – \$23,750	25	15			
\$23,751 – \$24,375	26	15			
\$24,376 – \$25,000	27	16			
\$25,001 – \$25,625	28	16			
\$25,626 – \$26,250	29	16			

For all other vehicle values, assign symbol 70 for 2011 and newer, symbol 27 for 2010 and older. Any vehicle valued over \$40,000 is unacceptable for physical damage unless the named insured is classified as a good driver.

VEHICLE USAGE GUIDELINES

The applicant shall provide details about the usage of all owned vehicles listed on the application. Pleasure Use is defined below. All other usage, including, but not limited to Business and Artisan Use must be disclosed and reviewed for acceptability as defined below.

Vehicles classified for **Pleasure Use** are vehicles that are driven on a regular or day to day basis, including driving to and from work or school and general transportation.

Vehicles which are used for any of the following, are unacceptable to this program:

1. Transporting explosives, flammable substances, or plate glass.
2. Pulling a trailer used for business purposes.
3. Plowing or hauling livestock.
4. Commercial, retail or service, including any delivery use and the commercial transportation of goods, materials, or equipment.
5. Public or livery conveyance for passengers.
6. Rental or "for hire".
7. Day-care, nursery, school, or hotel transportation.
8. Real estate agent.

Category 1 usage is **unacceptable** to this program, unless all insured drivers on the policy are classified as California Good Drivers. **Note:** If the Named Insured is a Good Driver, before declining, the Named Insured will be offered the option of excluding the unacceptable driver(s).

Category 1- Prohibited Business Use

1. Business (including Artisan) usage in which
 - a. The insured allows his employees, or fellow employees, to drive.
 - b. Any vehicle displays logos or advertising.
 - c. Any vehicle visiting four (4) or more job sites per day.
 - d. The policy lists more than four (4) vehicles as commercial use.
2. Any vehicle used for show.

Category 2- Acceptable Business Use

The following usage is acceptable as long as the Insured does not:

1. Allow his/her employees or fellow employees to drive the vehicle(s)
2. Display logos or advertising on the vehicle(s)
3. Or use the vehicle(s) to visit 4 or more job sites per day
 - a. Vehicles used in the insured's occupation as a:
 - i. Salesman, or for making any type of sales calls
 - ii. Service representative
 - b. Pickups, panel and van type vehicles used by an insured employed as a contractor, who uses such vehicles to carry tools and supplies between his home and no more than three job sites a day.

All business use is subject to a 25% surcharge.

The minimum annual mileage for Category 1 and Category 2 business use shall be 20,000 miles per year to reflect the increased exposure associated with business use of a vehicle.

VEHICLES WITH EXISTING DAMAGE

No coverage is available on vehicles with existing damage that makes the vehicle illegal to operate and/or poses a safety hazard. **Examples of unacceptable damage:** vision obstructed by broken glass.

Additionally, vehicles with existing damage are only eligible for Physical Damage coverage when the cost to repair the damage is \$1,000 or less, unless the Named Insured is a California Good Driver. A shop estimate or appraisal documenting the cost of repair must be obtained by the Producer prior to binding coverage. The shop estimate or appraisal must be submitted to Arrowhead, if applicable.

RATE CALCULATION

	BI	PD	UMBI	UMPD	MED	CDW	CP	CL
Base Rate	282.01	272.57	71.90	11.10	36.90	10.50	74.30	376.11
x Territory Factor (round x.xx)	290.47	245.31	74.78	10.66	38.01	10.50	87.67	394.92
x Conviction Factor (round x.xx)	275.95	233.04	71.04	10.13	36.11	9.98	87.67	394.92
x Accident Factor (round x.xx)	275.95	233.04	71.04	10.13	36.11	9.98	87.67	394.92
x Mileage Factor (round x.xx)	275.95	233.04	71.04	10.33	36.11	10.18	87.67	394.92
x Marital/Gender/Years Licensed Factor (round x.xx)	292.51	237.70	72.46	10.54	36.11	10.18	110.46	450.21
x Multi Car Discount Factor (round x.xx)	292.51	237.70	72.46	10.54	36.11	10.18	110.46	450.21
x Renewal Discount Factor (round x.xx)	292.51	237.70	72.46	10.54	36.11	10.18	110.46	450.21
x Mature Discount Factor (round x.xx)	292.51	237.70	72.46	10.54	36.11	10.18	110.46	450.21
x Vehicle Use Surcharge Factor (round x.xx)	292.51	237.70	72.46	10.54	36.11	10.18	110.46	450.21
x Limit Factor (round x.xx)	292.51	237.70	72.46		45.14			
x Deductible Factor (round x.xx)						10.18	138.08	562.76
x Symbol Factor (round x.xx)	301.29	244.83	74.63	10.86	46.49	10.49	149.13	602.15
x Model Year Factor (round x.xx)	325.39	264.42	80.60	11.51	50.21	11.12	172.99	698.49
x Vehicle Make Surcharge Factor (round x.xx)	315.63	275.00	78.18	11.97	48.20	11.56	172.99	726.43
x Exposure Factor (round x.xx)	315.63	275.00	78.18	11.97	48.20	11.56	172.99	726.43
x Good Driver Discount Factor (dollar round)	316.00	275.00	78.00	12.00	48.00	12.00	173.00	726.00
PREMIUM	316.00	275.00	78.00	12.00	48.00	12.00	173.00	726.00

Rental Reimbursement Premium

x Policy Term Factor = (round to x)	1.00
Final Rental Reimbursement Premium	0

Towing and Labor Premium

x Policy Term Factor = (round to x)	1.00
Final Towing and Labor Premium	0

TOTAL PREMIUM

1,640

Round to x.xx after each step, dollar round after good driver discount for final premium.

ISO Symbol factor - for liability coverage use the ISO CL Symbol to determine the appropriate factor.

Sample Risk (annual premium)

Single Male, 31 Years Old (15 years yde), clean driver, no points, no accidents, 93722, Territory 33
 2003 Honda Civic DX 4 door, ISO Symbol 12, 12,000 annual miles
 15/30/10 BI/PD, 15/30 UMBI, CDW, 1,000 MED, 250/250 OTC / CL, UMPD

Everest National Insurance Company

STATEWIDE BASE RATES

	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
	282.01	272.57	71.90	11.10	36.90	10.50	74.30	376.11
	RENTAL	TOWING						
Good Driver	12	6						
Non-Good Driver	15	8						

TERRITORY FACTORS

TERRITORY	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
1	1.24	1.12	1.20	1.14	1.21	1.14	1.14	1.20
2	1.03	0.97	1.04	0.98	1.03	1.02	1.02	1.00
3	1.12	1.00	1.12	1.00	1.12	1.03	1.02	1.01
4	1.13	1.04	1.13	1.04	1.13	1.07	1.03	1.06
5	1.03	0.97	1.04	0.98	1.03	1.02	1.10	1.03
6	1.14	1.00	1.14	1.00	1.14	1.03	1.10	1.07
7	1.24	1.12	1.20	1.14	1.21	1.14	1.14	1.20
8	1.20	1.10	1.19	1.10	1.20	1.13	1.04	1.09
9	1.18	1.00	1.17	1.00	1.18	1.03	1.12	1.03
10	1.24	1.18	1.20	1.18	1.21	1.16	1.18	1.15
11	1.20	1.06	1.19	1.06	1.20	1.10	1.12	1.09
12	1.12	0.94	1.12	0.97	1.12	1.01	1.08	1.07
13	1.12	1.03	1.12	1.03	1.12	1.06	1.10	1.06
14	1.14	1.03	1.14	1.03	1.14	1.06	1.10	1.06
15	1.12	1.00	1.12	1.00	1.12	1.03	1.10	1.00
16	1.12	1.27	1.12	1.22	1.12	1.17	1.04	1.06
17	1.12	1.04	1.12	1.04	1.12	1.07	1.03	1.01
20	1.13	1.03	1.13	1.03	1.13	1.06	1.04	1.03
21	1.14	1.18	1.14	1.18	1.14	1.16	1.18	1.03
22	1.12	0.90	1.12	0.96	1.12	1.00	1.10	1.01
23	1.12	0.97	1.12	0.98	1.12	1.02	1.04	1.10
24	1.03	0.97	1.04	0.98	1.03	1.02	1.04	1.06
25	1.07	1.05	1.09	1.05	1.08	1.08	1.14	1.08
26	1.18	1.04	1.17	1.04	1.18	1.07	1.04	1.06
27	1.11	1.00	1.11	1.00	1.11	1.03	1.10	1.01
28	1.12	1.04	1.12	1.04	1.12	1.07	1.04	1.06
29	1.14	1.03	1.14	1.03	1.14	1.06	1.08	1.07
30	1.05	1.06	1.07	1.06	1.06	1.10	1.10	1.11
31	1.11	1.18	1.11	1.18	1.11	1.16	1.38	1.10
32	1.11	1.00	1.11	1.00	1.11	1.03	1.13	1.03
33	1.03	0.90	1.04	0.96	1.03	1.00	1.18	1.05
34	1.11	0.94	1.11	0.97	1.11	1.01	1.03	1.04
35	1.16	1.06	1.15	1.06	1.16	1.10	1.18	1.09
36	1.07	1.01	1.09	1.01	1.08	1.04	1.10	1.06
37	1.11	1.03	1.11	1.03	1.11	1.06	1.04	1.03
38	1.14	1.00	1.14	1.00	1.14	1.03	1.10	1.10
39	1.05	1.01	1.07	1.01	1.06	1.04	1.38	1.06
40	1.12	1.08	1.12	1.08	1.12	1.12	1.14	1.10
41	1.00	0.90	1.00	0.96	1.02	1.00	1.10	1.00
42	1.00	0.97	1.00	0.98	1.02	1.02	1.04	1.03
51	1.16	1.10	1.15	1.10	1.16	1.13	1.13	1.12
53	0.95	1.03	0.99	1.03	1.00	1.06	1.11	1.06
55	1.12	1.01	1.12	1.01	1.12	1.04	1.18	1.06
58	1.00	0.94	1.00	0.97	1.02	1.01	1.06	1.01
59	1.04	0.94	1.05	0.97	1.04	1.01	1.04	1.02
60	1.18	1.08	1.17	1.08	1.18	1.12	1.15	1.12
67	1.07	0.97	1.09	0.98	1.08	1.02	1.10	1.05
68	1.18	1.00	1.17	1.00	1.18	1.03	1.02	1.06
69	1.04	0.94	1.05	0.97	1.04	1.01	1.38	1.01
70	0.95	0.90	0.99	0.96	1.00	1.00	1.04	1.03
72	1.05	1.00	1.07	1.00	1.06	1.03	1.30	1.01
73	1.04	1.03	1.05	1.03	1.04	1.06	1.14	1.02
74	1.12	1.02	1.12	1.02	1.12	1.05	1.04	1.06
75	1.12	1.03	1.12	1.03	1.12	1.06	1.04	1.03
76	1.12	1.03	1.12	1.03	1.12	1.06	1.04	1.09
77	1.12	1.04	1.12	1.04	1.12	1.07	1.18	1.12
78	1.12	1.04	1.12	1.04	1.12	1.07	1.04	1.06
79	1.12	1.03	1.12	1.03	1.12	1.06	1.04	1.12
81	1.11	1.01	1.11	1.01	1.11	1.04	1.03	1.01
86	1.11	1.03	1.11	1.03	1.11	1.06	1.02	1.01
87	1.09	1.01	1.10	1.01	1.10	1.04	1.04	1.00
88	1.12	1.04	1.12	1.04	1.12	1.07	1.15	1.15
89	0.95	0.94	0.99	0.97	1.00	1.01	1.00	1.04
90	1.12	1.12	1.12	1.14	1.12	1.14	1.13	1.09
91	1.11	1.12	1.11	1.14	1.11	1.14	1.38	1.09
92	1.14	1.03	1.14	1.03	1.14	1.06	1.04	1.03

CONVICTION POINTS

POINTS	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
0	0.95	0.95	0.95	0.95	0.95	0.95	1.00	1.00
1	1.30	1.25	1.30	1.30	1.30	1.30	1.35	1.35
2	1.40	1.35	1.40	1.40	1.40	1.40	1.50	1.50
3	1.50	1.45	1.50	1.50	1.50	1.50	1.65	1.65
4	1.60	1.55	1.60	1.60	1.60	1.60	1.80	1.80
5	1.70	1.65	1.70	1.70	1.70	1.70	2.00	2.00
6	1.80	1.75	1.80	1.80	1.80	1.80	2.10	2.10
7	1.90	1.85	1.90	1.90	1.90	1.90	2.20	2.20
8	2.00	1.95	2.00	2.00	2.00	2.00	2.30	2.30
9	2.25	2.10	2.25	2.25	2.25	2.25	2.40	2.40
10	2.50	2.25	2.50	2.50	2.50	2.50	2.50	2.50
Each add'l point add	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

ACCIDENT POINTS

POINTS	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.40	1.35	1.40	1.40	1.40	1.40	1.40	1.40
2	1.60	1.45	1.60	1.60	1.60	1.60	1.60	1.60
3	1.80	1.60	1.80	1.80	1.80	1.80	1.80	1.80
4	2.00	1.75	2.00	2.00	2.00	2.00	2.00	2.00
5	2.20	2.00	2.25	2.25	2.25	2.20	2.20	2.20
Each add'l point add	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25

ANNUAL MILEAGE FACTORS

RANGE	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
0 - 1,000	0.80	0.83	0.80	0.83	0.83	0.82	0.82	0.82
1,001 - 2,000	0.81	0.84	0.81	0.84	0.84	0.83	0.83	0.83
2,001 - 3,000	0.82	0.85	0.82	0.85	0.86	0.84	0.84	0.84
3,001 - 4,000	0.83	0.86	0.83	0.86	0.86	0.85	0.85	0.85
4,001 - 5,000	0.85	0.87	0.85	0.88	0.88	0.87	0.87	0.87
5,001 - 6,000	0.87	0.89	0.87	0.90	0.90	0.89	0.89	0.89
6,001 - 7,000	0.89	0.90	0.89	0.92	0.91	0.91	0.91	0.91
7,001 - 8,000	0.91	0.91	0.91	0.94	0.93	0.93	0.93	0.93
8,001 - 9,000	0.93	0.93	0.93	0.96	0.95	0.95	0.95	0.95
9,001 - 10,000	0.95	0.95	0.95	0.98	0.97	0.97	0.97	0.97
10,001 - 11,000	0.97	0.97	0.97	1.00	0.99	1.00	0.99	0.99
11,001 - 12,000	1.00	1.00	1.00	1.02	1.00	1.02	1.00	1.00
12,001 - 13,000	1.02	1.02	1.02	1.04	1.02	1.04	1.02	1.02
13,001 - 14,000	1.04	1.04	1.04	1.06	1.04	1.06	1.04	1.04
14,001 - 15,000	1.06	1.06	1.06	1.08	1.06	1.08	1.07	1.07
15,001 - 16,000	1.08	1.08	1.08	1.12	1.08	1.13	1.11	1.12
16,001 - 17,000	1.10	1.10	1.10	1.14	1.15	1.17	1.15	1.16
17,001 - 18,000	1.13	1.13	1.13	1.16	1.18	1.20	1.18	1.19
18,001 - 19,000	1.17	1.16	1.17	1.18	1.20	1.22	1.20	1.21
19,001 - 20,000	1.20	1.20	1.20	1.20	1.22	1.24	1.22	1.23
20,001 - 22,500	1.25	1.25	1.25	1.22	1.25	1.26	1.25	1.25
22,501 - 25,000	1.27	1.27	1.27	1.25	1.27	1.28	1.28	1.28
25,001 - 27,500	1.30	1.30	1.30	1.30	1.30	1.32	1.30	1.31
27,501 - 30,000	1.35	1.35	1.35	1.35	1.35	1.36	1.35	1.36
30,001 - 40,000	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
40,001 - 50,000	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
50,001 +	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50

YEARS LICENSED AND GENDER FACTORS

	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
Married Female								
0	2.45	2.81	2.40	2.81	2.50	2.50	2.00	2.20
1	2.41	2.74	2.36	2.74	2.45	2.45	1.95	2.18
2	2.35	2.57	2.30	2.59	2.39	2.39	1.90	2.02
3	2.31	2.53	2.26	2.55	2.35	2.35	1.88	2.00
4	1.57	1.81	1.54	1.84	1.62	1.60	1.86	1.56
5	1.53	1.77	1.50	1.77	1.56	1.56	1.84	1.54
6	1.39	1.58	1.36	1.60	1.46	1.41	1.75	1.36
7	1.35	1.53	1.32	1.53	1.37	1.37	1.65	1.34
8	1.29	1.30	1.26	1.30	1.33	1.31	1.55	1.20
9	1.26	1.25	1.23	1.25	1.29	1.29	1.45	1.18
10	1.02	1.12	1.00	1.08	1.04	1.04	1.17	1.03
11	1.02	1.10	1.00	1.08	1.04	1.04	1.16	1.03
12	1.02	1.08	1.00	1.08	1.04	1.04	1.15	1.03
13	1.02	1.08	1.00	1.08	1.04	1.04	1.14	1.03
14	1.02	1.08	1.00	1.08	1.04	1.04	1.13	1.03
15	0.98	1.08	0.96	1.08	1.00	1.00	1.07	0.96
16	0.98	1.08	0.96	1.08	1.00	1.00	1.07	0.96
17	0.98	1.08	0.96	1.08	1.00	1.00	1.05	0.96
18	0.97	1.08	0.96	1.08	1.00	1.00	1.05	0.96
19	0.97	1.08	0.96	1.08	1.00	1.00	1.05	0.96
20	0.93	1.05	0.92	1.08	0.96	0.96	1.00	0.94
21	0.93	1.05	0.92	1.08	0.96	0.96	1.00	0.94
22	0.93	1.05	0.92	1.08	0.96	0.96	1.00	0.92
23	0.93	1.05	0.92	1.08	0.96	0.96	1.00	0.92
24	0.96	1.05	0.96	1.08	1.01	1.01	1.00	0.92
25	0.96	1.05	0.96	1.08	1.01	1.01	1.00	1.00
26-39	0.98	1.08	0.98	1.08	1.04	1.04	1.00	1.00
40-59	1.07	1.17	1.05	1.17	1.14	1.09	0.98	1.04
60+	1.28	1.35	1.25	1.35	1.33	1.30	0.98	1.09
Married Male								
0	2.40	2.60	2.42	2.60	2.40	2.40	2.10	2.31
1	2.36	2.54	2.38	2.54	2.36	2.36	2.05	2.29
2	2.30	2.38	2.32	2.40	2.30	2.30	2.00	2.12
3	2.26	2.34	2.28	2.36	2.26	2.26	1.97	2.10
4	1.54	1.68	1.56	1.70	1.56	1.54	1.95	1.64
5	1.50	1.64	1.52	1.64	1.50	1.50	1.93	1.62
6	1.36	1.46	1.37	1.48	1.40	1.36	1.84	1.43
7	1.32	1.42	1.33	1.42	1.32	1.32	1.73	1.41
8	1.26	1.20	1.27	1.20	1.28	1.26	1.63	1.26
9	1.24	1.16	1.24	1.16	1.24	1.24	1.52	1.24
10	1.00	1.04	1.01	1.00	1.00	1.00	1.23	1.08
11	1.00	1.02	1.01	1.00	1.00	1.00	1.22	1.08
12	1.00	1.00	1.01	1.00	1.00	1.00	1.21	1.08
13	1.00	1.00	1.01	1.00	1.00	1.00	1.20	1.08
14	1.00	1.00	1.01	1.00	1.00	1.00	1.19	1.08
15	0.96	1.00	0.97	1.00	0.96	0.96	1.12	1.01
16	0.96	1.00	0.97	1.00	0.96	0.96	1.12	1.01
17	0.96	1.00	0.97	1.00	0.96	0.96	1.10	1.01
18	0.95	1.00	0.97	1.00	0.96	0.96	1.10	1.01
19	0.95	1.00	0.97	1.00	0.96	0.96	1.10	1.01
20	0.91	0.97	0.93	1.00	0.92	0.92	1.05	0.99
21	0.91	0.97	0.93	1.00	0.92	0.92	1.05	0.99
22	0.91	0.97	0.93	1.00	0.92	0.92	1.05	0.97
23	0.91	0.97	0.93	1.00	0.92	0.92	1.05	0.97
24	0.94	0.97	0.97	1.00	0.97	0.97	1.05	0.97
25	0.94	0.97	0.97	1.00	0.97	0.97	1.05	1.05
26-39	0.96	1.00	0.99	1.00	1.00	1.00	1.05	1.05
40-59	1.05	1.08	1.06	1.08	1.10	1.05	1.03	1.09
60+	1.25	1.25	1.26	1.25	1.28	1.25	1.03	1.14

Everest National Insurance Company

Single Female

0	2.69	2.86	2.52	2.86	2.60	2.60	2.24	2.49
1	2.65	2.80	2.48	2.80	2.55	2.55	2.18	2.46
2	2.58	2.62	2.42	2.64	2.49	2.49	2.13	2.28
3	2.54	2.58	2.37	2.60	2.44	2.44	2.11	2.26
4	1.73	1.85	1.62	1.87	1.69	1.67	2.08	1.76
5	1.68	1.81	1.58	1.81	1.62	1.62	2.06	1.74
6	1.53	1.61	1.43	1.63	1.51	1.47	1.96	1.54
7	1.48	1.56	1.39	1.56	1.43	1.43	1.85	1.51
8	1.41	1.32	1.32	1.32	1.38	1.36	1.74	1.36
9	1.39	1.28	1.29	1.28	1.34	1.34	1.62	1.33
10	1.12	1.15	1.05	1.10	1.08	1.08	1.31	1.16
11	1.12	1.12	1.05	1.10	1.08	1.08	1.30	1.16
12	1.12	1.10	1.05	1.10	1.08	1.08	1.29	1.16
13	1.12	1.10	1.05	1.10	1.08	1.08	1.28	1.16
14	1.12	1.10	1.05	1.10	1.08	1.08	1.27	1.16
15	1.08	1.10	1.01	1.10	1.04	1.04	1.20	1.08
16	1.08	1.10	1.01	1.10	1.04	1.04	1.20	1.08
17	1.08	1.10	1.01	1.10	1.04	1.04	1.18	1.08
18	1.07	1.10	1.01	1.10	1.04	1.04	1.18	1.08
19	1.07	1.10	1.01	1.10	1.04	1.04	1.18	1.08
20	1.02	1.07	0.97	1.10	1.00	1.00	1.12	1.06
21	1.02	1.07	0.97	1.10	1.00	1.00	1.12	1.06
22	1.02	1.07	0.97	1.10	1.00	1.00	1.12	1.04
23	1.02	1.07	0.97	1.10	1.00	1.00	1.12	1.04
24	1.05	1.07	1.01	1.10	1.05	1.05	1.12	1.04
25	1.05	1.07	1.01	1.10	1.05	1.05	1.12	1.13
26-39	1.08	1.10	1.03	1.10	1.08	1.08	1.12	1.13
40-59	1.18	1.19	1.10	1.19	1.19	1.14	1.10	1.18
60+	1.40	1.38	1.31	1.38	1.38	1.35	1.10	1.23

Single Male

0	2.64	2.65	2.55	2.65	2.50	2.50	2.35	2.61
1	2.60	2.59	2.50	2.59	2.45	2.45	2.29	2.59
2	2.53	2.43	2.44	2.45	2.39	2.39	2.23	2.40
3	2.49	2.39	2.40	2.41	2.35	2.35	2.21	2.37
4	1.69	1.71	1.63	1.73	1.62	1.60	2.19	1.85
5	1.65	1.67	1.59	1.67	1.56	1.56	2.16	1.83
6	1.50	1.49	1.44	1.51	1.46	1.41	2.06	1.61
7	1.45	1.45	1.40	1.45	1.37	1.37	1.94	1.59
8	1.39	1.22	1.34	1.22	1.33	1.31	1.82	1.42
9	1.36	1.18	1.30	1.18	1.29	1.29	1.71	1.40
10	1.10	1.06	1.06	1.02	1.04	1.04	1.38	1.22
11	1.10	1.04	1.06	1.02	1.04	1.04	1.36	1.22
12	1.10	1.02	1.06	1.02	1.04	1.04	1.35	1.22
13	1.10	1.02	1.06	1.02	1.04	1.04	1.34	1.22
14	1.10	1.02	1.06	1.02	1.04	1.04	1.33	1.22
15	1.06	1.02	1.02	1.02	1.00	1.00	1.26	1.14
16	1.06	1.02	1.02	1.02	1.00	1.00	1.26	1.14
17	1.06	1.02	1.02	1.02	1.00	1.00	1.23	1.14
18	1.05	1.02	1.02	1.02	1.00	1.00	1.23	1.14
19	1.05	1.02	1.02	1.02	1.00	1.00	1.23	1.14
20	1.00	0.99	0.98	1.02	0.96	0.96	1.18	1.12
21	1.00	0.99	0.98	1.02	0.96	0.96	1.18	1.12
22	1.00	0.99	0.98	1.02	0.96	0.96	1.18	1.09
23	1.00	0.99	0.98	1.02	0.96	0.96	1.18	1.09
24	1.03	0.99	1.02	1.02	1.01	1.01	1.18	1.09
25	1.03	0.99	1.02	1.02	1.01	1.01	1.18	1.19
26-39	1.06	1.02	1.04	1.02	1.04	1.04	1.18	1.19
40-59	1.16	1.10	1.11	1.10	1.14	1.09	1.15	1.23
60+	1.38	1.28	1.33	1.28	1.33	1.30	1.15	1.29
No Driver	0.91	0.97	0.92	1.00	0.92	0.92	0.98	0.92

Everest National Insurance Company

MODEL YEAR FACTORS

MODEL YEAR	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
2011	1.10	1.10	1.10	1.10	1.10	1.10	1.48	1.55
2010	1.10	1.10	1.10	1.10	1.10	1.10	1.44	1.50
2009	1.10	1.10	1.10	1.09	1.10	1.09	1.40	1.45
2008	1.09	1.09	1.09	1.09	1.09	1.09	1.36	1.40
2007	1.09	1.09	1.09	1.08	1.09	1.08	1.32	1.35
2006	1.09	1.09	1.09	1.08	1.09	1.08	1.28	1.30
2005	1.08	1.08	1.08	1.07	1.08	1.07	1.24	1.25
2004	1.08	1.08	1.08	1.07	1.08	1.07	1.20	1.20
2003	1.08	1.08	1.08	1.06	1.08	1.06	1.16	1.16
2002	1.07	1.07	1.07	1.06	1.07	1.06	1.12	1.12
2001	1.07	1.07	1.07	1.05	1.07	1.05	1.08	1.08
2000	1.07	1.07	1.07	1.05	1.07	1.05	1.04	1.04
1999	1.06	1.06	1.06	1.04	1.06	1.04	1.00	1.00
1998	1.06	1.06	1.06	1.04	1.06	1.04	1.00	1.00
1997	1.06	1.06	1.06	1.03	1.06	1.03	1.00	1.00
1996	1.05	1.05	1.05	1.03	1.05	1.03	1.00	1.00
1995	1.05	1.05	1.05	1.02	1.05	1.02	1.00	1.00
1994	1.05	1.05	1.05	1.02	1.05	1.02	1.00	1.00
1993	1.04	1.04	1.04	1.01	1.04	1.01	1.00	1.00
1992	1.04	1.04	1.04	1.01	1.04	1.01	1.00	1.00
1991	1.04	1.04	1.04	1.00	1.04	1.00	1.00	1.00
1990	1.03	1.03	1.03	1.00	1.03	1.00	1.00	1.00
1989	1.03	1.03	1.03	1.00	1.03	1.00	1.00	1.00
1988	1.03	1.03	1.03	1.00	1.03	1.00	1.00	1.00
1987	1.02	1.02	1.02	1.00	1.02	1.00	1.00	1.00
1986	1.02	1.02	1.02	1.00	1.02	1.00	1.00	1.00
1985	1.02	1.02	1.02	1.00	1.02	1.00	1.00	1.00
1984	1.01	1.01	1.01	1.00	1.01	1.00	1.00	1.00
1983	1.01	1.01	1.01	1.00	1.01	1.00	1.00	1.00
1982	1.01	1.01	1.01	1.00	1.01	1.00	1.00	1.00
1981	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1980	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1979 and older	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Each newer year add	0.01	0.01	0.01	0.01	0.01	0.01	0.03	0.03

VEHICLE SYMBOL FACTORS

ISO SYMBOL	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
1	1.00	1.00	1.00	1.00	1.00	1.00	0.62	0.40
2	1.00	1.00	1.00	1.00	1.00	1.00	0.67	0.42
3	1.00	1.00	1.00	1.00	1.00	1.00	0.71	0.50
4	1.01	1.01	1.01	1.01	1.01	1.01	0.74	0.58
5	1.01	1.01	1.01	1.01	1.01	1.01	0.77	0.66
6	1.01	1.01	1.01	1.01	1.01	1.01	0.79	0.73
7	1.02	1.02	1.02	1.02	1.02	1.02	0.81	0.80
8	1.02	1.02	1.02	1.02	1.02	1.02	0.84	0.87
10	1.02	1.02	1.02	1.02	1.02	1.02	0.94	0.94
11	1.03	1.03	1.03	1.03	1.03	1.03	1.00	1.00
12	1.03	1.03	1.03	1.03	1.03	1.03	1.08	1.07
13	1.03	1.03	1.03	1.03	1.03	1.03	1.17	1.14
14	1.04	1.04	1.04	1.04	1.04	1.04	1.27	1.20
15	1.04	1.04	1.04	1.04	1.04	1.04	1.37	1.26
16	1.04	1.04	1.04	1.04	1.04	1.04	1.49	1.32
17	1.05	1.05	1.05	1.05	1.05	1.05	1.63	1.38
18	1.05	1.05	1.05	1.05	1.05	1.05	1.76	1.44
19	1.05	1.05	1.05	1.05	1.05	1.05	1.94	1.51
20	1.06	1.06	1.06	1.06	1.06	1.06	2.08	1.56
21	1.06	1.06	1.06	1.06	1.06	1.06	2.28	1.62
22	1.06	1.06	1.06	1.06	1.06	1.06	2.50	1.69
23	1.07	1.07	1.07	1.07	1.07	1.07	2.70	1.74
24	1.07	1.07	1.07	1.07	1.07	1.07	2.93	1.80
25	1.07	1.07	1.07	1.07	1.07	1.07	3.18	1.86
26	1.08	1.08	1.08	1.08	1.08	1.08	3.47	1.92
27	1.08	1.08	1.08	1.08	1.08	1.08	3.49	1.96
28	1.08	1.08	1.08	1.08	1.08	1.08	3.52	2.03
29	1.09	1.09	1.09	1.09	1.09	1.09	3.53	2.08
30	1.09	1.09	1.09	1.09	1.09	1.09	3.55	2.13
31	1.09	1.09	1.09	1.09	1.09	1.09	3.58	2.19
32	1.10	1.10	1.10	1.10	1.10	1.10	3.60	2.25
33	1.10	1.10	1.10	1.10	1.10	1.10	3.62	2.30
34	1.10	1.10	1.10	1.10	1.10	1.10	3.64	2.36
35	1.11	1.11	1.11	1.11	1.11	1.11	3.65	2.39
36	1.11	1.11	1.11	1.11	1.11	1.11	3.67	2.45
37	1.11	1.11	1.11	1.11	1.11	1.11	3.69	2.51
38	1.12	1.12	1.12	1.12	1.12	1.12	3.71	2.55
39	1.12	1.12	1.12	1.12	1.12	1.12	3.73	2.61
40	1.12	1.12	1.12	1.12	1.12	1.12	3.74	2.65
41	1.13	1.13	1.13	1.13	1.13	1.13	3.76	2.72
42	1.13	1.13	1.13	1.13	1.13	1.13	3.78	2.76
43	1.13	1.13	1.13	1.13	1.13	1.13	3.79	2.80
44	1.14	1.14	1.14	1.14	1.14	1.14	3.81	2.87
45	1.14	1.14	1.14	1.14	1.14	1.14	3.83	2.92
46	1.14	1.14	1.14	1.14	1.14	1.14	3.86	2.96
47	1.15	1.15	1.15	1.15	1.15	1.15	3.89	3.02
48	1.15	1.15	1.15	1.15	1.15	1.15	3.92	3.07
49	1.15	1.15	1.15	1.15	1.15	1.15	3.95	3.11
50	1.15	1.15	1.15	1.15	1.15	1.15	3.98	3.16
51	1.15	1.15	1.15	1.15	1.15	1.15	4.02	3.21
52	1.15	1.15	1.15	1.15	1.15	1.15	4.06	3.26
53	1.15	1.15	1.15	1.15	1.15	1.15	4.10	3.31
54	1.15	1.15	1.15	1.15	1.15	1.15	4.14	3.36
55	1.15	1.15	1.15	1.15	1.15	1.15	4.18	3.41
56	1.15	1.15	1.15	1.15	1.15	1.15	4.28	3.46
57	1.15	1.15	1.15	1.15	1.15	1.15	4.38	3.51
58	1.15	1.15	1.15	1.15	1.15	1.15	4.48	3.56
59	1.15	1.15	1.15	1.15	1.15	1.15	4.73	3.61
60	1.15	1.15	1.15	1.15	1.15	1.15	5.08	3.66
61	1.15	1.15	1.15	1.15	1.15	1.15	5.43	3.71
62	1.15	1.15	1.15	1.15	1.15	1.15	5.93	3.76
63	1.15	1.15	1.15	1.15	1.15	1.15	6.43	3.81
64	1.15	1.15	1.15	1.15	1.15	1.15	6.93	3.96
65	1.15	1.15	1.15	1.15	1.15	1.15	7.43	4.11
66	1.15	1.15	1.15	1.15	1.15	1.15	7.93	4.26
67	1.15	1.15	1.15	1.15	1.15	1.15	8.43	4.51
68	1.15	1.15	1.15	1.15	1.15	1.15	9.18	4.86
69	1.15	1.15	1.15	1.15	1.15	1.15	9.93	5.21
70	1.15	1.15	1.15	1.15	1.15	1.15	10.68	5.56
71	1.15	1.15	1.15	1.15	1.15	1.15	11.43	5.91
72	1.15	1.15	1.15	1.15	1.15	1.15	12.18	6.26
73	1.15	1.15	1.15	1.15	1.15	1.15	12.93	6.61
74	1.15	1.15	1.15	1.15	1.15	1.15	13.68	6.96
75	1.15	1.15	1.15	1.15	1.15	1.15	14.43	7.31

Each add'l symbol add --- --- --- --- --- --- 0.74 0.35

Everest National Insurance Company

LIMIT and DEDUCTIBLE FACTORS

LIMIT / DEDUCTIBLE	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
15/30	1.00	---	1.00	---	---	---	---	---
25/50	1.25	---	1.30	---	---	---	---	---
5	---	0.90	---	---	---	---	---	---
10	---	1.00	---	---	---	---	---	---
25	---	1.15	---	---	---	---	---	---
500	---	---	---	---	1.00	---	---	---
1000	---	---	---	---	1.25	---	---	---
2000	---	---	---	---	2.00	---	---	---
250	---	---	---	---	---	1.00	1.25	1.25
375	---	---	---	---	---	1.10	1.18	1.10
500	---	---	---	---	---	1.20	1.00	1.00
750	---	---	---	---	---	1.40	0.77	0.87
1000	---	---	---	---	---	1.60	0.71	0.79

DISCOUNT FACTORS

DISCOUNTS	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
<u>Good Driver</u>								
No	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
Yes	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<u>Multi Car</u>								
SINGLE	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MULTI	0.86	0.87	0.88	0.89	0.93	0.89	0.87	0.87
Mature Driver	0.95	0.95	1.00	1.00	1.00	1.00	1.00	1.00
<u>Renewal Months</u>								
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0.96	0.96	0.96	0.96	0.96	0.96	0.97	0.96
12	0.93	0.93	0.93	0.93	0.93	0.93	0.94	0.93
18	0.90	0.91	0.92	0.92	0.92	0.92	0.92	0.91
24	0.87	0.88	0.89	0.90	0.89	0.90	0.90	0.89
30	0.87	0.88	0.89	0.90	0.89	0.90	0.90	0.89
36	0.84	0.86	0.85	0.86	0.85	0.88	0.88	0.87
42+	0.84	0.86	0.85	0.86	0.85	0.88	0.88	0.87

Everest National Insurance Company

SURCHARGE FACTORS

	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
Business Use	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
Vehicle Make								
BMW	1.00	0.93	1.00	0.93	1.00	0.93	1.25	1.22
Mini	1.00	0.93	1.00	0.93	1.00	0.93	1.25	1.22
Chrysler	1.00	1.15	1.00	1.10	1.00	1.10	0.93	0.90
Dodge	1.00	1.15	1.00	1.10	1.00	1.10	0.93	0.90
Jeep	1.00	1.15	1.00	1.10	1.00	1.10	0.93	0.90
Plymouth	1.00	1.15	1.00	1.10	1.00	1.10	0.93	0.90
Ford	0.97	1.04	0.97	1.04	0.96	1.04	0.96	0.96
Lincoln	0.97	1.04	0.97	1.04	0.96	1.04	0.96	0.96
Mercury	0.97	1.04	0.97	1.04	0.96	1.04	0.96	0.96
Volvo	0.97	1.04	0.97	1.04	0.96	1.04	0.96	0.96
Buick	0.97	1.00	0.97	1.00	0.96	1.00	1.05	0.96
Cadillac	0.97	1.00	0.97	1.00	0.96	1.00	1.05	0.96
Chevrolet	0.97	1.00	0.97	1.00	0.96	1.00	1.05	0.96
GMC	0.97	1.00	0.97	1.00	0.96	1.00	1.05	0.96
Hummer	0.97	1.00	0.97	1.00	0.96	1.00	1.05	0.96
Oldsmobile	0.97	1.00	0.97	1.00	0.96	1.00	1.05	0.96
Pontiac	0.97	1.00	0.97	1.00	0.96	1.00	1.05	0.96
Saturn	0.97	1.00	0.97	1.00	0.96	1.00	1.05	0.96
Acura	0.97	1.04	0.97	1.04	0.96	1.04	1.00	1.04
Honda	0.97	1.04	0.97	1.04	0.96	1.04	1.00	1.04
Hyundai	0.92	1.00	0.94	1.00	0.93	1.00	0.93	1.00
Isuzu	0.97	1.00	0.97	1.00	0.96	1.00	0.93	0.90
KIA	1.15	1.04	1.10	1.04	1.12	1.04	0.93	0.90
Mazda	0.97	1.04	0.97	1.04	0.96	1.04	0.96	1.04
Mercedes Benz	1.03	0.96	1.03	0.96	1.04	0.97	1.00	1.22
Mitsubshi	1.15	1.15	1.10	1.10	1.12	1.10	0.93	1.00
Infiniti	1.00	1.04	1.00	1.04	1.00	1.04	0.96	1.00
Nissan	1.00	1.04	1.00	1.04	1.00	1.04	0.96	1.00
Other	1.03	1.04	1.03	1.04	1.04	1.04	0.93	1.04
Lexus	0.92	0.93	0.94	0.93	0.93	0.93	0.93	1.04
Scion	0.92	0.93	0.94	0.93	0.93	0.93	0.93	1.04
Toyota	0.92	0.93	0.94	0.93	0.93	0.93	0.93	1.04
Volkswagen	0.92	1.04	0.94	1.04	0.93	1.04	0.93	1.04

EXPOSURE FACTOR

	BI	PD	UMBI	UMPD	MED	CDW	OTC	COLL
Policy Term								
6 Months	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
12 Months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Everest National Insurance Company

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
90001	011	90057	011	90241	014	90404	016	90680	086
90002	011	90058	011	90242	014	90405	016	90701	014
90003	011	90059	011	90245	017	90406	016	90702	014
90004	011	90060	011	90247	015	90407	016	90703	014
90005	011	90061	011	90248	015	90408	016	90704	068
90006	011	90062	011	90249	015	90409	016	90706	014
90007	011	90063	009	90250	015	90410	016	90707	014
90008	011	90064	016	90251	015	90411	016	90710	013
90010	011	90065	009	90254	017	90501	017	90711	014
90011	011	90066	016	90255	012	90502	015	90712	014
90012	011	90067	016	90260	015	90503	017	90713	014
90013	011	90068	010	90261	015	90504	015	90714	014
90014	011	90069	010	90262	011	90505	017	90715	005
90015	011	90070	010	90263	016	90506	015	90716	005
90016	011	90071	011	90264	016	90507	017	90717	013
90017	011	90072	011	90265	016	90508	017	90720	086
90018	011	90073	016	90266	017	90509	017	90721	086
90019	011	90074	011	90267	017	90510	017	90723	014
90020	011	90077	016	90270	012	90601	005	90731	013
90021	011	90078	016	90272	016	90602	005	90732	013
90022	009	90079	011	90274	017	90603	005	90733	013
90023	009	90084	011	90275	017	90604	005	90734	013
90024	016	90088	011	90277	017	90605	005	90740	086
90025	016	90089	011	90278	017	90606	005	90742	086
90026	011	90094	016	90280	012	90607	005	90743	086
90027	010	90095	016	90290	016	90608	005	90744	013
90028	010	90096	016	90291	016	90609	005	90745	015
90029	010	90097	016	90292	016	90610	005	90746	015
90031	009	90099	016	90293	016	90612	005	90747	015
90032	009	90101	016	90294	016	90620	086	90748	013
90033	009	90102	009	90295	016	90621	086	90749	015
90034	010	90185	011	90296	016	90622	086	90755	014
90035	010	90201	012	90301	015	90623	086	90801	014
90036	011	90202	010	90302	015	90624	086	90802	014
90037	011	90209	010	90303	015	90630	086	90803	014
90038	010	90210	010	90304	015	90631	003	90804	014
90039	010	90211	010	90305	015	90632	003	90805	014
90040	012	90212	010	90306	015	90633	003	90806	014
90041	001	90213	010	90307	015	90637	003	90807	014
90042	009	90220	015	90308	015	90638	005	90808	014
90043	011	90221	015	90309	015	90639	005	90810	014
90044	011	90222	011	90310	015	90640	014	90813	014
90045	016	90223	015	90311	015	90650	005	90814	014
90046	010	90224	015	90312	015	90651	005	90815	014
90047	011	90230	016	90313	015	90652	005	90822	014
90048	010	90231	016	90397	015	90659	005	90831	014
90049	016	90232	011	90398	015	90660	002	90832	014
90050	016	90233	011	90401	016	90661	002	90833	014
90052	016	90239	014	90402	016	90665	002	90834	014
90056	011	90240	014	90403	016	90670	005	90835	014

Everest National Insurance Company

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
90840	014	91204	001	91371	008	91711	003	91785	059
90842	014	91205	001	91377	008	91718	058	91786	059
90844	014	91206	001	91381	006	91719	058	91788	003
90845	014	91207	001	91382	006	91720	058	91789	003
90846	014	91208	001	91383	068	91722	003	91790	003
90847	014	91209	001	91384	068	91723	003	91791	003
90853	014	91210	001	91387	068	91724	003	91792	003
90888	014	91214	001	91388	007	91729	059	91795	003
91001	001	91301	008	91390	006	91730	059	91797	002
91006	004	91302	008	91399	008	91731	002	91798	059
91007	004	91303	008	91401	007	91732	002	91801	004
91009	003	91304	008	91402	007	91733	002	91802	004
91010	003	91305	008	91403	007	91734	002	91803	004
91011	001	91306	008	91404	007	91735	002	91804	004
91016	003	91307	008	91405	007	91737	059	91841	004
91020	001	91308	008	91406	008	91739	059	91896	004
91024	004	91310	068	91411	007	91740	003	91899	004
91030	004	91311	008	91423	007	91741	003	91901	042
91040	001	91312	008	91436	008	91743	059	91902	041
91042	001	91316	008	91470	008	91744	002	91903	042
91046	001	91319	089	91482	008	91745	003	91905	042
91050	001	91320	089	91495	008	91746	002	91906	042
91051	001	91321	006	91496	007	91747	002	91909	041
91101	001	91324	008	91497	007	91748	003	91910	041
91103	001	91325	008	91499	008	91749	003	91911	041
91104	001	91326	008	91501	006	91750	003	91913	041
91105	001	91327	008	91502	006	91752	058	91914	041
91106	001	91329	008	91504	006	91754	002	91915	041
91107	001	91330	008	91505	006	91755	002	91916	042
91108	004	91331	006	91506	006	91756	002	91917	042
91109	001	91334	006	91521	006	91758	059	91931	042
91110	001	91335	008	91522	006	91759	070	91932	041
91121	001	91340	006	91523	006	91760	058	91934	042
91123	001	91342	001	91526	006	91761	059	91935	042
91124	001	91343	008	91601	007	91762	059	91941	041
91125	004	91344	008	91602	007	91763	059	91942	041
91126	004	91345	006	91603	007	91764	059	91945	041
91129	001	91346	006	91604	007	91765	003	91947	041
91131	001	91350	068	91605	007	91766	003	91948	042
91175	001	91351	068	91606	007	91767	003	91950	041
91182	001	91352	001	91607	007	91768	003	91962	042
91184	001	91353	001	91608	007	91769	003	91963	042
91185	003	91354	006	91610	007	91770	002	91977	041
91186	001	91355	006	91611	007	91771	002	91978	041
91187	004	91356	008	91612	007	91772	002	91980	042
91188	001	91359	089	91701	059	91773	003	91987	042
91189	001	91360	089	91702	003	91775	004	92003	042
91191	004	91361	008	91706	002	91776	004	92004	042
91201	001	91362	008	91708	059	91778	004	92007	042
91202	001	91363	008	91709	059	91780	004	92008	042
91203	001	91364	016	91710	059	91784	059	92009	042
		91367	008					92010	042

Everest National Insurance Company

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
92011	042	92110	041	92226	069	92314	059	92382	059
92014	042	92111	041	92227	072	92315	059	92384	078
92019	041	92113	041	92230	072	92316	059	92385	059
92020	041	92114	041	92231	072	92317	059	92386	059
92021	041	92115	041	92233	072	92318	059	92389	078
92024	042	92116	041	92236	069	92319	070	92391	059
92025	042	92117	041	92239	069	92320	058	92392	070
92026	042	92118	041	92240	069	92321	059	92393	070
92027	042	92119	041	92241	069	92322	059	92394	070
92028	042	92120	041	92242	069	92323	070	92397	059
92029	042	92121	042	92243	072	92324	059	92398	070
92036	042	92122	041	92249	072	92325	059	92399	059
92037	041	92123	041	92250	072	92326	059	92401	059
92040	041	92124	041	92251	072	92327	070	92402	059
92054	042	92126	042	92252	070	92328	078	92403	059
92055	042	92127	042	92253	069	92329	078	92404	059
92056	042	92128	042	92254	069	92332	059	92405	059
92057	042	92129	042	92255	069	92333	059	92406	059
92059	042	92130	042	92256	070	92334	059	92407	059
92060	042	92131	042	92257	072	92335	059	92408	059
92061	042	92132	041	92258	069	92336	059	92410	059
92064	042	92134	041	92259	072	92337	059	92411	059
92065	042	92135	041	92260	069	92338	070	92412	059
92066	042	92136	041	92262	069	92339	059	92413	059
92067	042	92137	041	92264	069	92340	070	92414	059
92068	042	92139	041	92266	072	92342	070	92415	059
92069	042	92140	041	92267	070	92344	070	92416	059
92070	042	92145	041	92268	070	92345	070	92418	059
92071	041	92147	041	92270	069	92346	059	92420	059
92074	042	92152	041	92273	072	92347	070	92424	059
92075	042	92153	041	92274	069	92350	059	92427	059
92078	042	92154	041	92275	072	92352	059	92501	058
92079	042	92155	041	92276	069	92354	059	92503	058
92082	042	92158	041	92277	070	92356	070	92504	058
92081	042	92161	041	92278	070	92357	059	92505	058
92083	042	92173	041	92280	070	92358	059	92506	058
92084	042	92175	041	92281	072	92359	059	92507	058
92086	042	92178	041	92282	069	92363	070	92508	058
92090	041	92179	041	92283	072	92364	070	92509	058
92091	042	92182	041	92284	070	92365	070	92518	058
92092	041	92184	041	92285	070	92366	070	92521	058
92093	041	92187	041	92301	070	92368	070	92522	058
92096	042	92199	041	92304	070	92369	059	92530	058
92101	041	92201	069	92305	059	92371	070	92532	058
92102	041	92203	069	92307	070	92372	070	92536	058
92103	041	92210	069	92308	070	92373	059	92539	069
92104	041	92211	069	92309	070	92374	059	92543	058
92105	041	92220	069	92310	070	92375	059	92544	058
92106	041	92222	072	92311	070	92376	059	92545	058
92107	041	92223	069	92312	070	92377	059	92546	058
92108	041	92225	069	92313	059	92378	059	92548	058
92109	041	92234	069					92549	058

Everest National Insurance Company

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
92551	058	92637	087	92780	086	92870	086	93116	088
92552	058	92646	086	92781	086	92871	086	93117	088
92553	058	92647	086	92782	086	92879	058	93118	088
92554	058	92648	086	92799	086	92880	058	93120	088
92555	058	92649	086	92801	086	92881	058	93121	088
92556	058	92650	087	92802	086	92882	058	93130	088
92557	058	92651	087	92803	086	92883	058	93140	088
92561	069	92652	087	92804	086	92885	086	93150	088
92562	058	92653	087	92805	086	92886	086	93160	088
92563	058	92654	087	92806	086	92887	086	93190	088
92564	058	92655	086	92807	086	92899	086	93199	088
92567	058	92656	087	92808	086	93001	089	93201	022
92570	058	92657	087	92811	086	93002	089	93202	022
92571	058	92658	087	92812	086	93003	089	93203	067
92582	058	92659	087	92814	086	93004	089	93204	022
92583	058	92660	086	92815	086	93009	089	93205	067
92584	058	92661	086	92816	086	93010	089	93206	067
92585	058	92662	086	92817	086	93012	089	93207	022
92586	058	92663	086	92821	086	93013	088	93208	022
92587	058	92672	087	92822	086	93015	089	93210	034
92590	058	92673	087	92823	086	93020	089	93212	022
92591	058	92674	087	92825	086	93021	089	93215	067
92592	058	92675	087	92831	086	93022	089	93218	022
92593	058	92676	087	92832	086	93023	089	93219	022
92595	058	92677	087	92833	086	93030	089	93220	067
92596	058	92678	087	92834	086	93033	089	93221	022
92599	058	92679	087	92835	086	93035	089	93222	067
92602	086	92683	086	92836	086	93036	089	93223	022
92603	087	92684	086	92837	086	93040	089	93224	067
92604	086	92685	086	92838	086	93041	089	93225	067
92605	086	92688	087	92840	086	93042	089	93226	067
92606	086	92690	087	92841	086	93043	089	93227	022
92607	086	92691	087	92842	086	93060	089	93230	022
92610	087	92692	087	92843	086	93061	089	93234	034
92612	086	92694	087	92844	086	93062	089	93235	022
92614	087	92697	086	92845	086	93063	089	93237	022
92615	087	92698	086	92846	086	93064	089	93238	067
92616	087	92701	086	92850	086	93065	089	93239	022
92617	086	92702	086	92856	086	93066	089	93240	067
92618	086	92703	086	92857	086	93067	088	93241	067
92619	086	92704	086	92859	086	93099	089	93242	034
92620	086	92705	086	92860	058	93101	088	93243	067
92623	086	92706	086	92861	086	93102	088	93244	022
92624	087	92707	086	92862	086	93103	088	93245	022
92625	086	92708	086	92864	086	93105	088	93246	022
92626	086	92709	087	92865	086	93106	088	93247	022
92627	086	92710	086	92866	086	93107	088	93249	067
92628	086	92711	086	92867	086	93108	088	93250	067
92629	087	92712	086	92868	086	93109	088	93251	067
92630	087	92728	086	92869	086	93110	088	93252	067
						93111	088	93254	088

Everest National Insurance Company

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
93255	067	93427	088	93532	068	93628	034	93725	033
93256	022	93428	028	93534	068	93629	034	93726	033
93257	022	93429	088	93535	068	93630	034	93727	033
93258	022	93430	028	93536	068	93631	034	93728	033
93260	022	93432	028	93541	025	93633	022	93740	033
93261	022	93433	028	93542	078	93634	034	93741	033
93262	022	93434	088	93543	068	93635	024	93745	033
93263	067	93435	028	93544	068	93636	024	93750	033
93265	022	93436	088	93545	078	93637	024	93759	033
93266	022	93437	088	93546	025	93638	024	93760	033
93267	022	93438	088	93549	078	93640	034	93761	033
93268	067	93440	088	93550	068	93641	034	93762	033
93270	022	93441	088	93551	068	93642	034	93764	033
93271	022	93442	028	93552	068	93643	024	93765	033
93272	022	93444	028	93553	068	93644	024	93780	033
93274	022	93445	028	93554	067	93645	024	93782	033
93276	067	93446	028	93555	067	93646	034	93784	033
93277	022	93449	028	93556	067	93647	022	93786	033
93280	067	93450	055	93558	070	93648	034	93844	033
93282	022	93451	028	93560	067	93649	034	93888	033
93283	067	93452	028	93561	067	93650	033	93901	055
93285	067	93453	028	93562	070	93651	034	93905	055
93286	022	93454	088	93563	068	93652	034	93906	055
93287	067	93455	088	93591	068	93653	024	93907	055
93291	022	93456	088	93592	070	93654	034	93908	055
93292	022	93457	088	93599	068	93656	034	93920	055
93301	067	93458	088	93601	024	93657	034	93921	055
93304	067	93460	088	93602	034	93660	034	93922	055
93305	067	93461	028	93603	022	93661	024	93923	055
93306	067	93463	088	93604	024	93662	034	93924	055
93307	067	93465	028	93605	032	93664	034	93925	055
93308	067	93501	067	93606	034	93665	024	93926	055
93309	067	93504	067	93607	034	93666	022	93927	055
93311	067	93505	067	93608	034	93667	034	93928	055
93312	067	93510	068	93609	034	93668	034	93930	055
93313	067	93512	025	93610	024	93669	024	93932	055
93314	067	93513	078	93611	033	93670	022	93933	055
93380	067	93514	078	93612	033	93673	022	93940	055
93382	067	93516	067	93614	024	93675	034	93943	055
93390	067	93517	025	93615	022	93701	033	93944	055
93401	028	93518	067	93616	034	93702	033	93950	055
93402	028	93519	067	93618	022	93703	033	93953	055
93405	028	93522	078	93619	033	93704	033	93954	055
93407	028	93523	067	93620	024	93705	033	93955	055
93408	028	93524	067	93621	034	93706	033	93960	055
93409	028	93526	078	93622	034	93710	033	94002	091
93410	028	93527	067	93623	025	93711	033	94003	091
93420	028	93528	067	93624	034	93720	033	94005	090
93422	028	93529	025	93625	034	93721	033	94010	091
93424	028	93530	078	93626	034	93722	033	94012	090
93426	055	93531	067	93627	034	93724	033	94014	051
						93737	033	94015	090

Everest National Insurance Company

ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
94018	091	94117	051	94501	060	94563	040	94625	060
94019	091	94118	051	94502	060	94564	039	94626	060
94020	091	94121	051	94503	029	94565	040	94627	060
94021	091	94122	051	94506	040	94566	075	94643	060
94022	053	94123	051	94507	040	94567	026	94649	060
94024	053	94124	051	94508	026	94568	060	94659	060
94025	091	94127	051	94509	040	94569	039	94660	060
94026	091	94128	090	94510	029	94570	039	94666	060
94027	091	94129	051	94511	076	94571	029	94702	060
94028	091	94130	051	94512	029	94572	039	94703	060
94029	091	94131	051	94513	040	94573	026	94704	060
94030	091	94132	051	94514	040	94574	026	94705	060
94035	053	94133	051	94515	026	94575	076	94706	060
94037	091	94134	051	94516	040	94576	026	94707	040
94038	091	94135	051	94517	040	94577	060	94708	040
94040	053	94136	051	94518	040	94578	060	94709	060
94041	053	94137	051	94519	040	94579	060	94710	060
94043	053	94138	051	94520	040	94580	060	94720	060
94044	090	94139	051	94521	040	94582	040	94801	039
94060	091	94142	051	94523	040	94583	040	94802	039
94061	091	94143	051	94525	039	94585	029	94803	039
94062	091	94144	051	94526	040	94586	075	94804	039
94063	091	94145	051	94528	040	94587	081	94805	039
94065	091	94150	051	94529	040	94588	075	94806	039
94066	090	94151	051	94530	039	94589	029	94807	039
94070	091	94152	051	94531	040	94590	029	94850	039
94074	091	94155	051	94533	029	94591	029	94901	077
94080	090	94156	051	94534	029	94592	029	94903	077
94085	053	94158	051	94535	029	94595	040	94904	077
94086	053	94160	051	94536	081	94596	040	94914	077
94087	053	94161	051	94538	081	94597	040	94915	077
94088	053	94162	051	94539	081	94598	040	94920	077
94089	053	94163	051	94541	060	94599	026	94922	030
94096	090	94171	051	94542	060	94601	060	94923	030
94098	090	94175	051	94543	060	94602	060	94924	077
94099	090	94177	051	94544	060	94603	060	94925	077
94101	090	94301	053	94545	060	94605	060	94926	030
94102	051	94303	053	94546	060	94606	060	94928	030
94103	051	94304	053	94547	039	94607	060	94929	077
94104	051	94305	053	94548	076	94608	060	94930	077
94105	051	94306	053	94549	040	94609	060	94931	030
94106	051	94307	053	94550	075	94610	060	94933	077
94107	051	94309	053	94551	075	94611	060	94937	077
94108	051	94401	091	94552	060	94612	060	94938	077
94109	051	94402	091	94553	040	94613	060	94939	077
94110	051	94403	091	94555	081	94615	060	94940	077
94111	051	94404	091	94556	040	94617	060	94941	077
94112	051	94405	091	94558	026	94618	060	94945	077
94114	051	94406	091	94559	026	94619	060	94946	077
94115	051	94407	091	94560	081	94620	060	94947	077
94116	051	94409	091	94561	040	94621	060	94949	077
		94497	091	94562	026				

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ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
94950	077	95053	053	95193	053	95297	037	95361	073
94951	030	95054	053	95194	053	95298	037	95363	073
94952	030	95060	092	95196	053	95301	024	95364	025
94954	030	95062	092	95202	037	95303	024	95365	024
94956	077	95064	092	95203	037	95304	038	95366	038
94957	077	95065	092	95204	037	95306	025	95367	073
94960	077	95066	092	95205	037	95307	073	95368	073
94963	077	95070	053	95206	037	95309	025	95369	024
94964	077	95073	092	95207	037	95310	025	95370	025
94965	077	95075	024	95208	037	95311	025	95372	025
94970	077	95076	092	95209	037	95312	024	95373	025
94971	077	95101	053	95210	037	95313	073	95374	024
94972	030	95102	053	95211	037	95314	025	95375	025
94973	077	95110	053	95212	037	95315	024	95376	038
94974	077	95111	053	95215	037	95316	073	95377	038
94975	030	95112	053	95219	037	95317	024	95379	025
94998	077	95113	053	95220	038	95318	025	95380	073
94999	030	95114	053	95221	025	95319	073	95382	073
95002	053	95116	053	95222	025	95320	038	95383	025
95003	092	95117	053	95223	025	95321	025	95384	073
95004	055	95118	053	95224	025	95322	024	95385	038
95005	092	95119	053	95225	025	95323	073	95386	073
95006	092	95120	053	95226	025	95324	024	95387	073
95007	092	95121	053	95227	038	95325	025	95388	024
95008	053	95122	053	95228	025	95326	073	95389	025
95010	092	95123	053	95229	025	95327	025	95390	073
95012	055	95124	053	95230	038	95328	073	95391	038
95013	053	95125	053	95231	038	95329	073	95397	073
95014	053	95126	053	95232	025	95330	038	95401	030
95016	053	95127	053	95233	025	95333	024	95403	030
95017	092	95128	053	95234	037	95334	024	95404	030
95018	092	95129	053	95236	038	95335	025	95405	030
95019	092	95130	053	95237	038	95336	038	95407	030
95020	074	95131	053	95240	038	95337	073	95409	030
95023	024	95132	053	95242	038	95338	025	95410	023
95026	053	95133	053	95245	025	95340	024	95412	030
95030	053	95134	053	95246	025	95342	024	95415	023
95032	053	95135	053	95247	025	95343	024	95416	030
95033	053	95136	053	95248	025	95345	025	95417	023
95035	053	95137	053	95249	025	95346	025	95418	023
95037	074	95138	053	95250	025	95347	025	95419	030
95039	055	95139	053	95251	025	95348	024	95420	023
95041	092	95140	053	95252	025	95350	073	95421	030
95042	074	95141	053	95253	038	95351	073	95422	023
95043	024	95142	053	95254	025	95352	073	95423	023
95044	053	95148	053	95255	025	95354	073	95424	023
95045	024	95171	053	95257	025	95355	073	95425	030
95046	074	95190	053	95258	038	95356	073	95426	023
95050	053	95191	053	95290	037	95357	073	95427	023
95051	053	95192	053	95296	037	95358	073	95428	023
						95360	073	95429	023

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ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
95430	030	95497	030	95602	027	95661	027	95728	031
95431	030	95501	079	95603	027	95662	035	95735	021
95432	023	95503	079	95605	032	95663	027	95736	027
95433	030	95511	079	95606	032	95664	021	95742	035
95435	023	95514	079	95607	032	95665	025	95746	027
95436	030	95519	079	95608	035	95666	025	95747	027
95437	023	95521	079	95609	035	95667	021	95757	036
95439	030	95524	079	95610	035	95668	031	95758	036
95441	030	95525	079	95612	032	95669	025	95762	021
95442	030	95526	079	95613	021	95670	035	95765	027
95443	023	95527	020	95614	021	95671	035	95776	032
95444	030	95528	079	95615	036	95672	021	95814	035
95445	023	95531	020	95616	032	95673	035	95815	035
95446	030	95532	020	95618	032	95674	031	95816	035
95448	030	95534	079	95619	021	95675	025	95817	035
95449	023	95536	079	95620	029	95676	031	95818	035
95450	030	95537	079	95621	035	95677	027	95819	035
95451	023	95538	020	95623	021	95678	027	95820	035
95452	030	95540	079	95624	036	95679	032	95821	035
95453	023	95542	079	95625	029	95680	036	95822	035
95454	023	95543	020	95626	035	95681	027	95823	035
95456	023	95545	079	95627	032	95682	021	95824	035
95457	023	95546	079	95628	035	95683	036	95825	035
95458	023	95547	079	95629	025	95684	021	95826	035
95459	023	95548	020	95630	036	95685	025	95827	035
95460	023	95549	079	95631	027	95686	038	95828	035
95461	023	95550	079	95632	036	95687	029	95829	036
95462	030	95551	079	95633	021	95688	029	95830	036
95463	023	95552	020	95634	021	95689	021	95831	035
95464	023	95553	079	95635	021	95690	036	95832	036
95465	030	95554	079	95636	021	95691	032	95833	035
95466	023	95555	079	95637	032	95692	031	95834	035
95467	023	95556	079	95638	036	95693	036	95835	035
95468	023	95558	079	95639	036	95694	032	95836	035
95469	023	95559	079	95640	025	95695	032	95837	035
95470	023	95560	079	95641	036	95697	032	95838	035
95471	030	95562	079	95642	025	95698	032	95840	035
95472	030	95563	079	95644	025	95699	025	95841	035
95473	030	95564	079	95645	032	95701	027	95842	035
95476	030	95565	079	95646	025	95703	027	95843	035
95480	030	95567	020	95648	027	95709	021	95864	035
95481	023	95568	020	95650	027	95712	031	95867	035
95482	023	95569	079	95651	021	95713	027	95887	032
95485	023	95570	079	95652	035	95714	027	95894	035
95486	030	95571	079	95653	032	95715	027	95899	032
95487	030	95573	079	95654	025	95717	027	95901	031
95488	023	95585	023	95655	035	95720	021	95903	031
95490	023	95587	023	95656	021	95721	021	95910	020
95492	030	95589	079	95658	027	95722	027	95912	032
95493	023	95595	020	95659	031	95724	031	95913	032
95494	023	95601	025	95660	035	95726	021		

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ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR	ZIP	TERR
95914	031	95970	032	96037	020	96097	20	96160	21
95915	020	95971	020	96038	020	96101	20	96161	21
95916	031	95972	031	96039	020	96103	20	96162	21
95917	031	95973	031	96040	032	96104	20		
95918	031	95974	031	96041	20	96105	20		
95919	031	95975	031	96044	20	96106	20		
95920	032	95976	031	96046	20	96107	25		
95922	031	95977	031	96047	32	96108	20		
95923	020	95978	031	96048	20	96109	20		
95924	031	95979	032	96049	32	96110	20		
95925	031	95980	020	96050	20	96111	31		
95926	031	95981	031	96051	32	96112	20		
95928	031	95982	031	96052	20	96113	20		
95929	031	95983	020	96053	20	96114	20		
95930	031	95984	020	96054	20	96115	20		
95931	032	95986	031	96055	32	96116	20		
95932	032	95987	032	96056	32	96117	20		
95934	020	95988	032	96057	20	96118	20		
95935	031	95991	031	96058	20	96119	20		
95936	020	95992	031	96059	32	96120	25		
95937	032	95993	031	96061	32	96121	20		
95938	031	96001	032	96062	32	96122	20		
95939	032	96002	032	96063	32	96123	20		
95940	031	96003	032	96064	20	96124	20		
95941	031	96006	020	96065	32	96125	20		
95942	031	96007	032	96067	20	96126	20		
95943	032	96008	032	96068	20	96128	20		
95944	020	96009	020	96069	32	96129	20		
95945	031	96010	020	96070	32	96130	20		
95946	031	96011	032	96071	32	96132	20		
95947	020	96013	032	96073	32	96133	25		
95948	031	96014	020	96074	32	96134	20		
95949	031	96015	020	96075	32	96135	20		
95950	032	96016	032	96076	32	96136	20		
95951	032	96017	032	96078	32	96137	20		
95953	031	96019	032	96079	32	96140	27		
95954	031	96020	032	96080	32	96141	27		
95955	032	96021	032	96084	32	96142	27		
95956	020	96022	032	96085	20	96143	27		
95957	031	96023	020	96086	20	96145	27		
95958	031	96024	020	96087	32	96146	27		
95959	031	96025	020	96088	32	96148	27		
95960	031	96027	020	96089	32	96150	21		
95961	031	96028	032	96090	32	96151	21		
95962	031	96029	032	96091	20	96152	21		
95963	032	96031	020	96092	32	96154	21		
95965	031	96032	020	96093	20	96155	21		
95966	031	96033	032	96094	20	96156	21		
95968	031	96034	020	96095	32	96157	21		
95969	031	96035	032	96096	32	96158	21		