Appendix 7

Comparison of Current Regular Market Rates
With Facility Association

SHEET # 01-1

${\bf COMPARISON~OF~RATES-REGULAR~MARKET-DRIVER~RECORD~6~VS~FACILITY~ASSOCIATION-DRIVER~RECORDS~4~\&~5}$

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Clear Driver/Claims Free Age/Experience Full Package Long Term/Renewal			10.00% 5.00%		5.00% 10.00% 5.00%		5.00% 5.00%		10.00% 5.00%		20.00%		0% *
Rating Profile: Class Record Limit	01 06 \$1.000	Rat	ss cord e Group luctible		01 06 15 \$250		ite Group eductible		15 \$100				
Territory 1:				_		_							
COVERAGE		CC	OMPANY A	C	OMPANY B	C	OMPANY C	C	OMPANY D		CILITY ** ECORD 5		CILITY *** ECORD 4
THIRD PARTY LIABILITY COLLISION COMPREHENSIVE UNINSURED AUTOMOBILE ACCIDENT BENEFITS		\$ \$ \$ \$ \$	763.00 219.00 187.00 31.00 89.00	\$ \$ \$ \$ \$ \$ \$	774.00 197.00 141.00 19.00 105.00	\$ \$ \$ \$	745.00 215.00 150.00 24.00 76.00	\$ \$ \$ \$	874.00 220.00 141.00 22.00 83.00	\$ \$ \$ \$ \$	1,522.00 283.00 224.00 36.00 108.00	\$ \$ \$ \$	2,054.00 401.00 224.00 36.00 108.00
				OMPANY C	C	OMPANY D		CILITY ** ECORD 5		CILITY *** ECORD 4			
THIRD PARTY LIABILITY COLLISION COMPREHENSIVE UNINSURED AUTOMOBILE ACCIDENT BENEFITS		\$ \$ \$ \$	476.00 251.00 135.00 21.00 74.00	\$ \$ \$ \$	409.00 209.00 113.00 19.00 85.00	\$ \$ \$ \$ \$ \$	400.00 215.00 120.00 14.00 57.00	\$ \$ \$ \$	464.00 247.00 114.00 11.00 83.00	\$ \$ \$ \$	650.00 278.00 162.00 36.00 108.00	\$ \$ \$ \$	877.00 395.00 162.00 36.00 108.00

Territory 3:

COVERAGE	CO	MPANY A	CC	OMPANY B	CC	OMPANY C	CC	DMPANY D	 CILITY ** ECORD 5	 CILITY *** ECORD 4
THIRD PARTY LIABILITY	\$	380.00	\$	284.00	\$	293.00	\$	361.00	\$ 584.00	\$ 787.00
COLLISION	\$	315.00	\$	206.00	\$	239.00	\$	250.00	\$ 345.00	\$ 487.00
COMPREHENSIVE	\$	174.00	\$	135.00	\$	98.00	\$	137.00	\$ 193.00	\$ 193.00
UNINSURED AUTOMOBILE	\$	19.00	\$	19.00	\$	8.00	\$	8.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$	70.00	\$	88.00	\$	59.00	\$	87.00	\$ 108.00	\$ 108.00
	\$	958.00	\$	732.00	\$	697.00	\$	843.00	\$ 1,266.00	\$ 1,611.00

\$ 957.00 \$ 835.00 \$ 806.00 \$ 919.00 \$ 1,234.00 \$ 1,578.00

NOTE: * Clean Driver Discount not available on Facility Association Driver Record 4 and below

^{**} Rates for Facility Association are based on a Driver Record 5 which is the highest offered by Facility Association.

^{***} These rates are based on a Driver Record 4. Under the underwriting guidelines used by Facility Association, it is extremely difficult to obtain a Driver Record 5. Threfore, if you qualify for Driver Record 6 in the regular market, in all liklihood, you will be rated with a Driver Record 4 with Facility Association

^{****} The rates used in this comparison were obtained from rate filings made to the Board of Commissioner of Public Utilities and approved by that Board

SHEET # 01-2

% BY WHICH FACILITY ASSOCIATION RATES EXCEEDS REGULAR MARKET RATES REGULAR MARKET BASED ON CLASS 01 AND DRIVER RECORD 6 FACILITY ASSOCIATION BASED ON CLASS 01 AND DRIVER RECORD 5

Clear Driver/Claims Free		5.00%			20.00%	0.00%
Age/Experience	10.00%	10.00%	5.00%	10.00%		
Full Package	5.00%			5.00%		
Long Term/Renewal		5.00%	5.00%			

Rating Profile:

Class	01	Class	01	Rate Group	15
Record	06	Record	06	Deductible	\$100
Limit	\$1.000	Rate Group	15		
		Deductible	\$250		

Territory 1:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	99.48%	96.64%	104.30%	74.14%	0.00%	
COLLISION	29.22%	43.65%	31.63%	28.64%	0.00%	
COMPREHENSIVE	19.79%	58.87%	49.33%	58.87%	0.00%	
UNINSURED AUTOMOBILE	16.13%	89.47%	50.00%	63.64%	0.00%	
ACCIDENT BENEFITS	21.35%	2.86%	42.11%	30.12%	0.00%	
	68.58%	75.81%	79.59%	62.16%	0.00%	:

Territory 2:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	36.55%	58.92%	62.50%	40.09%	0.00%	
COLLISION	10.76%	33.01%	29.30%	12.55%	0.00%	
COMPREHENSIVE	20.00%	43.36%	35.00%	42.11%	0.00%	
UNINSURED AUTOMOBILE	71.43%	89.47%	157.14%	227.27%	0.00%	
ACCIDENT BENEFITS	45.95%	27.06%	89.47%	30.12%	0.00%	
	28.94%	47.78%	53.10%	34.28%	0.00%	:

Territory 3:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	53.68%	105.63%	99.32%	61.77%	0.00%	
COLLISION	9.52%	67.48%	44.35%	38.00%	0.00%	
COMPREHENSIVE	10.92%	42.96%	96.94%	40.88%	0.00%	
UNINSURED AUTOMOBILE	89.47%	89.47%	350.00%	350.00%	0.00%	
ACCIDENT BENEFITS	54.29%	22.73%	83.05%	24.14%	0.00%	
	32.15%	72.95%	81.64%	50.18%	0.00%	

SEE NOTES ON PAGE 01-1

SHEET # 01-4

% BY WHICH FACILITY ASSOCIATION RATES EXCEEDS REGULAR MARKET RATES REGULAR MARKET BASED ON CLASS 01 AND DRIVER RECORD 6 FACILITY ASSOCIATION BASED ON CLASS 01 AND DRIVER RECORD 4

Discounts Applied:						
Clear Driver/Claims Free Age/Experience		10.00% 5.00%	5.00% 10.00%		10.00% 5.00%	20.00% 0.00%
Full Package Long Term/Renewal		5.00%	5.00%	5.00%	5.00%	
Rating Profile:						
Class Record Limit	01 06 \$1.000	Class Record Rate Group Deductible	01 06 15 \$250	Rate Group Deductible	15 \$100	
Territory 1:		COMPANY	COMPANY	COMPANY	COMPANY	
COVERAGE		A	В	C	D	FACILITY * FACILITY **
THIRD PARTY LIABILITY COLLISION COMPREHENSIVE UNINSURED AUTOMOBILE ACCIDENT BENEFITS		169.20% 83.11% 19.79% 16.13% 21.35%	165.37% 103.55% 58.87% 89.47% 2.86%	86.51% 49.33% 50.00%	135.01% 82.27% 58.87% 63.64% 30.12%	0.00% 0.00% 0.00% 0.00% 0.00%
		119.01%	128.40%	133.31%	110.67%	0.00%
Territory 2:						
·		COMPANY	COMPANY	COMPANY	COMPANY	
COVERAGE		A	В	С	D	FACILITY * FACILITY **
THIRD PARTY LIABILITY COLLISION COMPREHENSIVE UNINSURED AUTOMOBILE ACCIDENT BENEFITS		84.24% 57.37% 20.00% 71.43% 45.95%	114.43% 89.00% 43.36% 89.47% 27.06%	83.72% 35.00% 157.14%	89.01% 59.92% 42.11% 227.27% 30.12%	0.00% 0.00% 0.00% 0.00% 0.00%
		64.89%	88.98%	95.78%	71.71%	0.00%
Territory 3:						
COVERAGE		COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * FACILITY **
THIRD PARTY LIABILITY COLLISION COMPREHENSIVE UNINSURED AUTOMOBILE ACCIDENT BENEFITS		107.11% 54.60% 10.92% 89.47% 54.29%	177.11% 136.41% 42.96% 89.47% 22.73%	103.77% 96.94% 350.00%	118.01% 94.80% 40.88% 350.00% 24.14%	0.00% 0.00% 0.00% 0.00% 0.00%
		68.16%	120.08%		91.10%	0.00%
		00.10%	120.06%	131.13%	91.10%	0.00%

SEE NOTES ON PAGE 01-1

SHEET # 02-1

${\bf COMPARISON~OF~RATES~-} \\ {\bf REGULAR~MARKET~-DRIVER~RECORD~6~VS~FACILITY~ASSOCIATION~-DRIVER~RECORDS~4~\&~5~} \\ {\bf 5}$

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Clear Driver/Claims Free		5.00%			20.00%	0% *
Age/Experience	10.00%	10.00%	5.00%	10.00%		
Full Package	5.00%			5.00%		
Long Term/Renewal		5.00%	5.00%			

Rating Profile:

Class	02	Class	02	Rate Group	15
Record	06	Record	06	Deductible	\$100
Limit	\$1.000	Rate Group	15		
		Deductible	\$250		

Territory 1:

COVERAGE		COMPANY A		OMPANY B	COMPANY C		COMPANY D		FACILITY ** FAC RECORD 5 RI			CILITY *** ECORD 4	
THIRD PARTY LIABILITY	\$	946.00	\$	890.00	\$	966.00	\$	1.107.00	\$	1.722.00	\$	2.324.00	
COLLISION	\$	238.00	\$	218.00		236.00	\$	241.00	\$,	\$	479.00	
COMPREHENSIVE	\$	187.00	\$	141.00	\$	150.00	\$	141.00	\$	224.00	\$	224.00	
UNINSURED AUTOMOBILE	\$	31.00	\$	19.00	\$	24.00	\$	22.00	\$	36.00	\$	36.00	
ACCIDENT BENEFITS	\$	89.00	\$	105.00	\$	76.00	\$	83.00	\$	108.00	\$	108.00	
	\$	1 491 00	\$	1 373 00	\$	1 452 00	\$	1 594 00	\$	2 428 00	\$	3 171 00	

Territory 2:

COVERAGE	C	OMPANY A	CO	OMPANY B	CC	OMPANY C	CC	DMPANY D	 CILITY ** ECORD 5	 CILITY *** ECORD 4
THIRD PARTY LIABILITY	\$	496.00	\$	426.00	\$	430.00	\$	483.00	\$ 744.00	\$ 1,003.00
COLLISION	\$	278.00	\$	230.00	\$	239.00	\$	274.00	\$ 329.00	\$ 465.00
COMPREHENSIVE	\$	135.00	\$	113.00	\$	120.00	\$	114.00	\$ 162.00	\$ 162.00
UNINSURED AUTOMOBILE	\$	21.00	\$	19.00	\$	14.00	\$	11.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$	74.00	\$	85.00	\$	57.00	\$	83.00	\$ 108.00	\$ 108.00
	\$	1,004.00	\$	873.00	\$	860.00	\$	965.00	\$ 1,379.00	\$ 1,774.00

Territory 3:

COVERAGE	C	OMPANY A	CC	OMPANY B	CC	OMPANY C	CC	DMPANY D	 CILITY ** ECORD 5	 CILITY *** ECORD 4
THIRD PARTY LIABILITY	\$	396.00	\$	296.00	\$	315.00	\$	375.00	\$ 667.00	\$ 900.00
COLLISION	\$	349.00	\$	227.00	\$	266.00	\$	277.00	\$ 406.00	\$ 572.00
COMPREHENSIVE	\$	174.00	\$	135.00	\$	98.00	\$	137.00	\$ 193.00	\$ 193.00
UNINSURED AUTOMOBILE	\$	19.00	\$	19.00	\$	8.00	\$	8.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$	70.00	\$	88.00	\$	59.00	\$	87.00	\$ 108.00	\$ 108.00
	\$	1,008.00	\$	765.00	\$	746.00	\$	884.00	\$ 1,410.00	\$ 1,809.00

NOTE: * Clean Driver Discount not available on Facility Association Driver Record 4 and below

^{**} Rates for Facility Association are based on a Driver Record 5 which is the highest offered by Facility Association.

^{***} These rates are based on a Driver Record 4. Under the underwriting guidelines used by Facility Association, it is extremely difficult to obtain a Driver Record 5. Threfore, if you qualify for Driver Record 6 in the regular market, in all liklihood, you will be rated with a Driver Record 4 with Facility Association

^{****} The rates used in this comparison were obtained from rate filings made to the Board of Commissioner of Public Utilities and approved by that Board

SHEET # 02-2

% BY WHICH FACILITY ASSOCIATION RATES EXCEEDS REGULAR MARKET RATES REGULAR MARKET BASED ON CLASS 02 AND DRIVER RECORD 6 FACILITY ASSOCIATION BASED ON CLASS 02 AND DRIVER RECORD 5

FACILIT	Y ASSOC	CIATION BAS	ED ON CLA	ASS 02 AND I	DRIVER RE	CORD 5	
Discounts Applied:							
Clear Driver/Claims Free Age/Experience Full Package Long Term/Renewal		10.00% 5.00%	5.00% 10.00% 5.00%	5.00%	10.00% 5.00%	20.00%	0.00%
Rating Profile:							
Class Record Limit	02 06 \$1.000	Class Record Rate Group Deductible	02 06 15 \$250	Rate Group Deductible	15 \$100		
Territory 1:							
COVERAGE		COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY		82.03%	93.48%		55.56%	0.00%	
COLLISION		42.02%	55.05%		40.25%	0.00%	
COMPREHENSIVE		19.79%	58.87%		58.87%	0.00%	
UNINSURED AUTOMOBILE		16.13%	89.47%		63.64%	0.00%	
ACCIDENT BENEFITS		21.35%	2.86%	42.11%	30.12%	0.00%	
		62.84%	76.84%	67.22%	52.32%	0.00%	
Territory 2:							
		COMPANY	COMPANY	COMPANY	COMPANY	FACILITY *	FACILITY **
COVERAGE		A	В	C	D	RECORD 5	RECORD 4
TUDD DADTY LIADULTY		E0 000/	74.050/	70.000/	E4 040/	0.000/	
THIRD PARTY LIABILITY COLLISION		50.00% 18.35%	74.65% 43.04%		54.04% 20.07%	0.00% 0.00%	
COMPREHENSIVE		20.00%	43.36%		42.11%	0.00%	
UNINSURED AUTOMOBILE		71.43%	89.47%		227.27%	0.00%	
ACCIDENT BENEFITS		45.95%	27.06%		30.12%	0.00%	
							<u>-</u> ,
		37.35%	57.96%	60.35%	42.90%	0.00%	=
Territory 3:							
·		COMPANY	COMPANY	COMPANY	COMPANY	FACILITY *	FACILITY **
COVERAGE		A	В	C	D	RECORD 5	RECORD 4
THIRD PARTY LIABILITY		68.43%	125.34%	111.75%	77.87%	0.00%	
COLLISION		16.33%	78.85%		46.57%	0.00%	
COMPREHENSIVE		10.92%	42.96%	96.94%	40.88%	0.00%	

89.47%

54.29%

39.88%

89.47%

22.73%

84.31%

350.00%

83.05%

89.01%

350.00%

24.14%

59.50%

0.00%

0.00%

0.00%

SEE NOTES ON PAGE 02-1

UNINSURED AUTOMOBILE

ACCIDENT BENEFITS

SHEET # 02-4

% BY WHICH FACILITY ASSOCIATION RATES EXCEEDS REGULAR MARKET RATES REGULAR MARKET BASED ON CLASS 02 AND DRIVER RECORD 6 FACILITY ASSOCIATION BASED ON CLASS 02 AND DRIVER RECORD 4

Discounts Applied:							
Clear Driver/Claims Free Age/Experience Full Package		10.00% 5.00%	5.00% 10.00%		10.00% 5.00%	20.00%	0.00%
Long Term/Renewal		3.00 %	5.00%	5.00%	3.00 /6		
Rating Profile: Class Record Limit	02 06 \$1.000	Class Record Rate Group Deductible	02 06 15 \$250	Rate Group Deductible	15 \$100		
Territory 1:							
COVERAGE		COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY *	FACILITY **
THIRD PARTY LIABILITY COLLISION COMPREHENSIVE UNINSURED AUTOMOBILE ACCIDENT BENEFITS		145.67% 101.26% 19.79% 16.13% 21.35%	161.12% 119.72% 58.87% 89.47% 2.86%	102.97% 49.33% 50.00% 42.11%	109.94% 98.76% 58.87% 63.64% 30.12%		0.00% 0.00% 0.00% 0.00% 0.00%
Territory 2:		COMPANY	COMPANY	COMPANY	COMPANY		
COVERAGE		A	В	C	D	FACILITY *	FACILITY **
THIRD PARTY LIABILITY COLLISION COMPREHENSIVE UNINSURED AUTOMOBILE ACCIDENT BENEFITS		102.22% 67.27% 20.00% 71.43% 45.95%	135.45% 102.17% 43.36% 89.47% 27.06%	94.56% 35.00% 157.14%	107.66% 69.71% 42.11% 227.27% 30.12%		0.00% 0.00% 0.00% 0.00% 0.00%
		76.69%	103.21%	106.28%	83.83%		0.00%
Territory 3:		COMPANY	COMPANY	COMPANY	COMPANY		
COVERAGE		A	В	C	D	FACILITY *	FACILITY **
THIRD PARTY LIABILITY COLLISION COMPREHENSIVE UNINSURED AUTOMOBILE ACCIDENT BENEFITS		127.27% 63.90% 10.92% 89.47% 54.29%	204.05% 151.98% 42.96% 89.47% 22.73%	115.04% 96.94% 350.00%	140.00% 106.50% 40.88% 350.00% 24.14%		0.00% 0.00% 0.00% 0.00% 0.00%
		79.46%	136.47%	142.49%	104.64%		0.00%

SEE NOTES ON PAGE 02-1