

STATE OF LOUISIANA
PRIVATE PASSENGER AUTOMOBILE

EXHIBIT D1

PRIVATE PASSENGER AUTOMOBILE RATING ILLUSTRATION

COMPANY NAME: ABC INSURANCE COMPANY

ID	Description	Criteria Assumed	BI Value	PD Value	UM/UIM BI Value	COLL Value	COMP Value	Manual Page Reference / Comments	
(1)	Territory code (info only)	Alexandria*	26	26	26	26	26	Page R-2, Section 2	
(2)	Symbol (info only)	Toyota Camry LE, 4-dr sedan, 4-cyl	#N/A	#N/A	#N/A	12	12	Symbols Manual, Page 3	
(3)	Base rate	(Please show value as published in manual)	\$205.00	\$145.00	\$61.00	\$321.00	\$89.00	Page R-1, Section 1	
(4)	Territory factor	Factor corresponding to (1)	1.000	1.000	1.000	1.000	1.000	Included in Base Rate	
(5)	Company/program/tying factor	Clean claims history, no policy lapses, average credit**	1.000	1.000	1.000	1.000	1.000	Not Used	
(6)	Classification factor	18-year-old single male as principal operator	2.700	2.700	1.320	2.560	1.240	Page R-7, Section 24	
(7)	Violation/conviction points factor	Clean					1.000	Page R-5, Section 15	
(8)	Accident history factor	1 at-fault-accident 18 months ago					1.000	Page R-5, Section 15	
(9)	Model year factor	Current Year minus 6					0.910	Page R-8, Section 28	
(10)	Symbol factor	Factor corresponding to (2)					1.520	Page R-6, Section 19	
(11)	Limit factor	BI 15/30; PD 25; UM/UIM BI 15/30					1.000	Page R-4, Section 14	
(12)	Deductible factor	COLL \$500; COMP \$500					1.000	Page R-5, Section 16	
(13)	Credit scoring factor	Average credit**					1.000	Not Used	
(14)	Home ownership factor	No home ownership					1.000	Not Used	
(15)	Household structure factor	Lives alone	1.000	1.000	1.000	1.000	1.000	Not Used	
(16)	Safety device factor	Toyota Camry LE, 4-dr sedan, 4-cyl - std. equipment	0.980	0.980	0.980	0.980	0.960	Page R-5, Section 17	
(17)	P&C multi-policy factor	No other policy in-force	1.000	1.000	1.000	1.000	1.000	General Rules, Page 4, Section 8	
(18)	Premium payment/paid-in-full factor	Paid-in-full	1.000	1.000	1.000	1.000	1.000	Not Used	
(19)	Other1 factor	(Describe here)	1.000	1.000	1.000	1.000	1.000	Not Used	
(20)	Other2 factor	(Describe here)	1.000	1.000	1.000	1.000	1.000	Not Used	
(21)	Other3 factor	(Describe here)	1.000	1.000	1.000	1.000	1.000	Not Used	
(22)	Premium (before additives)	(Calculated value)	\$650.92	\$460.40	\$78.91	\$1,202.29	\$146.54	Calculated as the product of items (3) through (21)	
(23)	Expense fee (additive)	(Please show value as published in manual)	26.00	18.00	0.00	24.00	13.00	Page R-1, Section 1	
(24)	MGA fee (additive)	(Please show value as published in manual)	25.00	25.00	25.00	25.00	25.00	Page R-6, Section 18	
(25)	Other (additive)	(Describe here)	0.00	0.00	0.00	0.00	0.00	Not Used	
(26)	Premium (after additives)	(Calculated value)	\$701.92	\$503.40	\$103.91	\$1,251.29	\$184.54	Calculated as the sum of items (22) through (25)	
(27)	Policy term factor	Policy term 6 months	0.500	0.500	0.500	0.500	0.500	General Rules, Page 10	
(28)	Final Premium - Indicated	(Calculated value)	\$350.96	\$251.70	\$51.95	\$625.64	\$92.27	Calculated as the product of items (26) and (27)	
(29)	Final Premium - Selected	(May differ from Indicated due to rounding)	\$351.00	\$252.00	\$52.00	\$626.00	\$92.00	Differs from Indicated due to rounding at final step (there is no intermediate rounding)	
(30)	Final Premium - Selected		Total for All Coverages Combined is \$1,373.00						

SAMPLE LAYOUT

* - Address is Tennyson Oaks Drive, Alexandria, LA 71301 (Rapides Parish).
If two (or more) rates apply to the street/zip code combination requested, use the lower rate.
** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.

Notes:
(A) If a rating factor is already reflected in the base rate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.
(B) If a rating factor is not used by the company, enter 1.000 in Value column and "Not Used" in Comments column.
(C) If a rating factor is used by the company but not listed above, use rows (19) through (21) as needed to accommodate such rating factors (and similarly for row 25).

Special Notes: