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north carolina
RATE BUREAU
REINSURANCE FACILITY
INSURANCE GUARANTY ASSOCIATION

January 16, 2009

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Personal Automobile Vehicle Series
Rating Program Revision

The Commissioner of Insurance has approved revisions to the current Vehicle Series Rating Program which was filed on behalf of all member companies of the North Carolina Rate Bureau.

The filing revised the current Vehicle Series Rating Program and enhances this program further for North Carolina. Enclosed is an explanatory memorandum which sets forth and explains the changes.

Please note that 2011 model year vehicles could be released as early as January 1, 2010. Therefore the revisions to the Vehicle Series Rating Program will become effective in accordance with the following Rule of Application:

This revision is applicable to all new and renewal policies effective on or after January 1, 2010.

Please see to it that this circular is brought to the attention of all interested personnel in your company.

Very truly yours,

Wayne B. Hinton

Automobile Manager

WBH:dms

VEHICLE SERIES RATING PROGRAM REVISIONS

About This Filing

This filing contains major revisions to ISO's Vehicle Series Rating (VSR) Program, as detailed below.

Background

ISO's VSR Program was established in 1979 and became effective with the 1980 model year. This program was designed to more equitably match physical damage losses to premiums by vehicle series.

ISO filed major revisions to the VSR Program in 1988 and 1992. However, these filings excluded a number of program enhancements that could not be implemented due to logistical and insurer rating system constraints.

Since 1992, rating systems have become more sophisticated and efficient. ISO is therefore now in a position to file these, as well as a number of newer, program revisions.

Explanation of Changes

This filing contains three major program revisions:

- A new symbol table,
- Separate Comprehensive and Collision Rating Symbols, and
- An expanded VSR Review process.

New Symbol Table

ISO will implement a new symbol table beginning with the 2011 model year.

The new table will contain 75 total symbols. This is a significant increase from the current table, which contains 26 symbols. The 26-symbol table will apply through the 2010 model year. Current symbols 1-8 and 10-27 will be reused in the new table.

The new table will include 70 symbols with revised price ranges up to $150,000. Currently, only vehicles with a cost new up to $80,000 are subject to review under the VSR Program.

Expanding the symbol table limit to $150,000 allows the increasing number of vehicles with prices which exceed the current $80,000 limit to be subject to review under the VSR Program. The expanded symbol table also provides adequate room for the upward movement in vehicle prices expected in the future.

The new table's narrower price ranges will result in a VSR Program which is more responsive to:

- variations in vehicle series' Comprehensive and Collision experience, and

- price variations among new model year vehicles.

The new symbol table will also include five symbols with relativities that are higher than those associated with prices up to $150,000. These five symbols have no corresponding price ranges associated with them and will therefore not be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

Having these higher Rating Symbols with no associated price ranges will, in most cases, allow for the application of the full indicated upsymbolling adjustment to vehicles with Price New Symbols that fall within the higher ranges of the new table.

Under the current symbol table, a vehicle with a Price New Symbol in the higher ranges of the table sometimes cannot be upsymbolled to the fullest extent indicated by its experience. The five additional Rating Symbols under the new table will help mitigate this problem.

Finally, the new table includes a symbol for vehicle prices over $150,000. Vehicles with Symbol 98 will be priced via the Personal Vehicle Manual. This is similar to Symbol 27 on the current table.

Implementation of the expanded symbol table will **not** impact the symbol adjustment caps that apply to each calendar year VSR Review. As detailed in **Additional Revisions** below, per-review upsymbolling adjustments will continue to be capped to a final effect of +25%; per-review downsymbolling adjustments will continue to be capped to a final effect of -20%.

Separate Comprehensive and Collision Rating Symbols

ISO will develop separate Rating Symbols for Comprehensive and Collision coverages, beginning with the 2011 model year. A separate set of symbol adjustments will apply to each of the physical damage coverages (see **Additional Revisions** below), beginning with the **second** VSR Review of the 2011 model year. In their **first** VSR Review, 2011 model year vehicles will be assigned the same Rating Symbol (reflecting the same symbol adjustment) for both Comprehensive and Collision coverages.

Separate Comprehensive and Collision Rating Symbols more accurately match vehicle exposures with the cost of providing each of the physical damage coverages. This is especially true for policies providing Comprehensive coverage only.

Under the current VSR Program, separate Comprehensive and Collision indications are weighted together to produce one combined indication. This indication produces only one symbol adjustment that results in one Rating Symbol per vehicle that applies to both physical damage coverages.

Expanded VSR Reviews

For each model year, the total number of VSR experience reviews will be expanded from three to five.

Under the revised VSR Program, each model year vehicle series will be reviewed five times - once upon its introduction and once in each of the next **four** annual VSR Reviews. Under the current VSR Program, each model year vehicle series is reviewed three times - once upon its introduction and once in each of the next **two** annual VSR Reviews.

This expanded review process will be phased in beginning with the 2010 calendar year VSR Review, which will include the latest **four** model years (2008-2011). The latest **five** model years will be reviewed annually beginning with the 2011 calendar year VSR Review, which will include model years 2008-2012. The chart below illustrates how the expanded VSR Review process will be phased in.

CALENDAR YEAR REVIEW	MODEL YEARS	COMP. & COLLISION SYMBOLS (SEPARATE OR COMBINED)
2008	2007 2008 2009 **P**	COMBINED [1]
2009	2008 2009 2010 **P**	COMBINED [1]
2010 (FIRST YEAR OF EXPANSION)	2008 2009 2010	COMBINED [1]
	2011 **P** [2]	SEPARATE [3]
2011	2008 2009 2010	COMBINED [1]
	2011 [2] 2012 **P**	SEPARATE [3]
2012	2009 2010	COMBINED [1]
	2011 [2] 2012 2013 **P**	SEPARATE [3]
2013	2010	COMBINED [1]
	2011 [2] 2012 2013 2014 **P**	SEPARATE [3]
2014	2011 [2] 2012 2013 2014 2015 **P**	SEPARATE [3]
2015	2012 2013 2014 2015 2016 **P**	SEPARATE [3]

P = Prospective Model Year - First VSR Review (VSR1)

[1] 27-Symbol Table.

[2] **First VSR Review:** The same Rating Symbol will be applied to separate Comprehensive and Collision coverages for each vehicle. **Subsequent VSR Reviews:** Separate Rating Symbols will be calculated for each vehicle.

[3] 75-Symbol Table.

Under the current review process, there is only a partial calendar year of data available for a model year by the time it reaches its third and final VSR review. The model year's data therefore has only a small impact on its vehicle series' indications. The expanded review process addresses this issue by increasing the extent to which a model year's data impacts the symbols for its vehicle series.

Additional Revisions

This filing also contains the following additional program revisions:

- Retention of per-review symbol adjustment caps, but with the caps applying separately to Comprehensive and Collision coverages beginning with the 2011 model year. The current per-review symbol adjustment caps apply to Comprehensive and Collision coverages combined.

  Upsymbolling adjustments will continue to be capped to a final effect of +25% per VSR Review. Downsymbolling adjustments will continue to be capped to a final effect of -20% per VSR Review. Per-review symbol modification limits will be expanded commensurate with the narrower price ranges in the new expanded symbol table, subject to the +25% and -20% caps.

- Elimination of the lifetime symbol adjustment cap beginning with the 2011 model year. The current lifetime symbol adjustment cap is + or - 8 symbols from each vehicle's price-based (Price New) symbols. This cap will be retained for the 2010 and earlier model years.

- Introduction of a rule to split an existing ("parent") vehicle series into two separate vehicle series ("subseries") if the subseries have dissimilar experience. This new rule will apply to 2011 and later model year vehicle series.

- Separate application of the Like Vehicle Series Rule for Comprehensive and Collision coverages beginning with the 2011 model year. As a result, two or more vehicle series in a Like Vehicle Series group can be:

    o treated as "like" for both coverages (as under the current program),
    o treated separately (not "like") for both coverages (as under the current program), or
    o treated as "like" for one coverage while being treated separately (not "like") for the other coverage (new beginning with the 2011 model year).

  We currently apply the Like Vehicle Series Rule to Comprehensive and Collision coverages combined.

- Discontinuation of the current treatment of new model year Continuing Vehicle Series Changing Group, beginning with the 2011 model year. Continuing Vehicle Series Changing Group will now receive the same treatment as all other Continuing Vehicle Series.

- Elimination of the 75% Rule in the Price New calculations beginning with the 2011 model year. Under the current program, each vehicle's Price New reflects:

    o its Manufacturers Suggested Retail Price (MSRP) plus
    o the price of VIN-coded and required options when applicable plus
    o the price of all optional equipment with a factory-installation rate of 75% or more in the vehicle series it belongs to.

Each 2011 and later model year vehicle's Price New will now reflect:

- o its MSRP plus
- o the price of **only** VIN-coded and required options when applicable.

This revision is being made in response to a market trend in which an increasing number of new model year vehicles are being produced each year with higher levels of standard equipment. As a result, we are seeing fewer stand-alone options and option packages each year which require the use of the 75% Rule. This revision is therefore expected to have no impact on the Price New Symbols of 2011 and later model year vehicles.

- Editorial revisions to existing rules and definitions with the sole purpose of improving the overall clarity of the VSR methodology.

Note: Section A highlights the VSR Program rule revisions. All new text is underlined; all deleted text is displayed with a ~~strikethrough~~. Section B contains complete VSR Program rules, reflecting all revisions highlighted in Section A.

Related Future Filing(s)

Due to introduction of the new 75-symbol table, revisions to certain Personal Vehicle Manual Rules and the introduction of symbol relativities for model years 2011 and later will be necessary. ISO plans to file the rules and relativities on a state-by-state basis in conjunction with each state's experience review filing, beginning in the 3rd quarter of 2008. In those states where a loss cost experience review filing is deferred, we will file the relativities separately in combination with the Personal Vehicle Manual Rules filing.

The introduction of the 75-symbol table, along with the other VSR revisions, will have NO impact on ISO loss costs. Relativities for the 27-symbol table (applicable to model years 2010 and prior) will **not** be revised. The relativities associated with the new 75-symbol table will be calculated by linearly interpolating off of the present 27-symbol table. For price ranges over $80,000 (symbols 62 and above), which are not assigned relativities on the 27-symbol table, relativities will be extrapolated using Personal Vehicle Manual Rule 12. Currently, Rule 12. provides a method to rate symbol 27 vehicles (vehicles over $80,000) by increasing the symbol 26 factor by a given amount for each fraction of $10,000 over $80,000. Therefore, there will be no loss cost effect from introducing the new table.

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members of ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

SECTION A:

VSR PROGRAM RULE REVISIONS

I. DEFINITION OF TERMS

A. **Vehicle Series** - A ~~Vehicle Series is a~~ family of vehicles of the same make, name and body type, with similar construction.

B. **New Vehicle Series** - A ~~New V~~vehicle ~~S~~series ~~is one~~ which has no predecessor vehicle series.

~~D~~C. **Significantly Redesigned Vehicle Series** - A ~~Significantly Redesigned V~~vehicle ~~S~~series ~~is one for which the manufacturer has noted~~ with significant design changes ~~and~~ which replaces a predecessor ~~vehicle series~~, regardless of whether or not ~~the~~ its Group changes.

~~C~~D. **Continuing Vehicle Series** - A ~~Continuing V~~vehicle ~~S~~series ~~is one~~ which ~~is in the same Group as its predecessor and~~ has no significant design changes and is in the same Group as its predecessor.

E. **Like Vehicle Series** - ~~Like~~ Vehicle ~~Series are those vehicle~~ series which ~~falling~~ into any of the following categories:

  1. Two or more vehicle series that are identical except for the nameplate, grill and some options.

  2. Two or more vehicle series that have different options and slightly different body styling, but are basically the same ~~car~~ structurally.

  3. Two or more vehicle series that have different bodies and standard equipment which tend to give them a unique look, but are the same internally in terms of wheelbase and basic technology.

F. **Parent Vehicle Series** - An existing vehicle series that is subsequently split into two separate vehicle series ("**subseries**") which replace the parent, in accordance with Rule IV.E. A "**parent vehicle series indication**", as used in Rule IV.F.2., refers to the combined indication for the two subseries created from their particular parent vehicle series (i.e., what the existing vehicle series' indication would have been had it not been split into subseries in accordance with Rule IV.E.).

~~F~~G. **Group** - A classification of ~~V~~vehicle ~~S~~series ~~are classified by Group to reflect~~ with common vehicle characteristics. The VSR Groups and their definitions are as follows:

  1. **Mini 2 Door Group** - All 2 Door non-sports and non-luxury vehicles series with a wheelbases less than 94.5 inches.

  2. **Mini 4 Door Group** - All 4 Door non-sports and non-luxury vehicles series with a wheelbases less than 94.5 inches.

  3. **Subcompact 2 Door Group** - All 2 Door non-sports and non-luxury vehicles series with a wheelbases greater than or equal to 94.5 inches but less than 99.5 inches.

  4. **Subcompact 4 Door Group** - All 4 Door non-sports and non-luxury vehicles series with a wheelbases greater than or equal to 94.5 inches but less than 99.5 inches.

  5. **Midsize 2 Door Group** - All 2 Door non-sports and non-luxury vehicles series with a wheelbases greater than or equal to 99.5 inches but less than 109.5 inches.

  6. **Midsize 4 Door Group** - All 4 Door non-sports and non-luxury vehicles series with a wheelbases greater than or equal to 99.5 inches but less than 109.5 inches.

I. DEFINITION OF TERMS

7. **Large 2 Door Group** - All 2 Door non-sports and non-luxury vehicles series with a wheelbases greater than or equal to 109.5 inches.

8. **Large 4 Door Group** - All 4 Door non-sports and non-luxury vehicles series with a wheelbases greater than or equal to 109.5 inches.

9. **Sports Group** - All vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 30 to 1 but greater than 20 to 1. Sports Group does **not** include station wagon, sedan, pickup, utility, or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in the Sports Group.

10. **Sports Premium Group** - All vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 20 to 1. Sports Premium Group does **not** include station wagon, sedan, pickup, utility, or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in the Sports Premium Group.

11. **Luxury 2 Door Group** - All 2 Door non-sports vehicles series with a Manufacturer's Suggested Retail Price (including all optional equipment that is factory-installed in 75% or more of the vehicles in the particular vehicle series) an average Price New in excess of $29,500.00 $34,000 for the 1992 2008 model year.

12. **Luxury 4 Door Group** - All 4 Door non-sports vehicles series with a Manufacturer's Suggested Retail Price (including all optional equipment that is factory-installed in 75% or more of the vehicles in the particular vehicle series) an average Price New in excess of $29,500.00 $34,000 for the 1992 2008 model year.

Special Rule Applicable to Luxury 2 Door and Luxury 4 Door Groups: ─We will calculate thresholds Ffor model years 1993 the 2009 and later model years subsequent, we will by indexing the annual adjustment to the change in the "New Car Prices" annual price index, as published by the Bureau of Labor Statistics (BLS). Specifically, we will calculate the annual adjustment for Model Year 19xx 20xx by dividing the Index for Year Ended 12/31/(19xx 20xx-2) by the Index for Year Ended 12/31/(19xx 20xx-3).

We will round the percentage change in Index to one decimal. We will round the Luxury Tthreshold change to the nearest $500.

13. **Small Utility Group** - All Utility vehicles series with a wheelbase less than 100 inches.

14. **Large Utility Group** - All Utility vehicles series with a wheelbase greater than or equal to 100 inches.

15. **Small Pickup Group** - All Pickup trucks vehicle series with an average curb weight less than 3,000 pounds.

16. **Large Pickup Group** - All Pickup trucks vehicle series with an average curb weight greater than or equal to 3,000 pounds.

17. **Van Group** - All cargo and passenger vans.

H. **Price New Symbol** - A price-based symbol that is calculated using the Price New Symbolling Procedures detailed in Rule II. below.

I. **Rating Symbol** - A symbol that is the result of modifying a vehicle's Price New Symbol upward or downward (or not modifying it) based on the loss experience of the vehicle series it belongs to, in accordance with the **Symbol Modification Procedures** detailed in Rule IV. below.

I. DEFINITION OF TERMS

Beginning with the 2011 model year, separate Rating Symbols will apply to Comprehensive and Collision coverages.

NOTE: A number of terms are used throughout this document to describe a symbol modification, including "resymbolled", "upsymbolling", "downsymbolling" and "symbol adjustment".

II. PRICE NEW SYMBOLLING PROCEDURES

A. **Vehicle Identification:** For each make and model vehicle series, we will develop Price New sSymbols for all vehicles uniquely identified by Vehicle Identification Numbers (VINs). This includes:

- the base vehicle, including which reflect all standard equipment which can be identified by VIN. We will also develop Price New symbols for separate VINs reflecting the following options.; and

- vehicles which share much of the same standard equipment as the base vehicle, but also include optional equipment that the manufacturer has separately coded by VIN. VIN-coded options vary by manufacturer. They include, but are not limited to, engines, restraint systems, trim levels, transmissions and buses (manufacturers VIN-code passenger vans as buses with the addition of optional seats).

- Engines.

- Transmissions (if the manufacturer identifies the transmission type in their VIN structures).

- Restraint Systems.

- Buses – Those Multi-purpose Vehicles (MPVs) which change VIN identification of vehicle type to Bus with the addition of optional seats.

B. **Price New Calculation:** For each vehicle uniquely identified by VIN, as detailed to be symbolled in accordance with the procedure in Section Rule II.A. above, we will determine develop a Price New by adding together the Manufacturer's Suggested Retail Prices (MSRPs) of the following:

- Base vehicle;.

- VIN-coded optional Vehicle equipment identified in the VIN (as noted in Rule II.A. above) – engines, transmissions, restraint systems and optional seats)., if applicable; and

- Any optional equipment that is required in conjunction with a VIN-coded option. (Example: If an optional automatic transmission is required to be purchased in conjunction with a VIN-coded optional engine, the MSRP of the engine and transmission will be reflected in the vehicle's Price New.)

- Optional equipment factory-installed in 75% or more of the vehicles in the particular vehicle series.

In addition, if a manufacturer does not identify optional engines, transmissions, restraint systems or seats (buses) in their VIN structure, we will apply the 75% rule that is used for all other optional equipment.

C. **Price New Symbol Assignment:** For each VIN to be symbolled, we select Each vehicle will be assigned a Price New Symbol based on the pPrice nNew calculated in accordance with Rule II.B. above, using the following Price/Symbol Charts.

II. PRICE NEW SYMBOLLING PROCEDURES

For 2011 and later model year vehicles, the Price/Symbol relationships are:

Symbol	Price New Bracket Minimum		Price New Bracket Maximum	Symbol	Price New Bracket Minimum		Price New Bracket Maximum
01	$ 1	–	$ 3,000	41	$ 35,001	–	$ 36,000
02	$ 3,001	–	$ 5,500	42	$ 36,001	–	$ 37,000
03	$ 5,501	–	$ 8,000	43	$ 37,001	–	$ 38,000
04	$ 8,001	–	$ 9,000	44	$ 38,001	–	$ 39,000
05	$ 9,001	–	$ 10,000	45	$ 39,001	–	$ 40,000
06	$ 10,001	–	$ 11,000	46	$ 40,001	–	$ 41,250
07	$ 11,001	–	$ 12,000	47	$ 41,251	–	$ 42,500
08	$ 12,001	–	$ 13,000	48	$ 42,501	–	$ 43,750
10	$ 13,001	–	$ 14,000	49	$ 43,751	–	$ 45,000
11	$ 14,001	–	$ 15,000	50	$ 45,001	–	$ 46,250
12	$ 15,001	–	$ 15,625	51	$ 46,251	–	$ 47,500
13	$ 15,626	–	$ 16,250	52	$ 47,501	–	$ 48,750
14	$ 16,251	–	$ 16,875	53	$ 48,751	–	$ 50,000
15	$ 16,876	–	$ 17,500	54	$ 50,001	–	$ 52,500
16	$ 17,501	–	$ 18,125	55	$ 52,501	–	$ 55,000
17	$ 18,126	–	$ 18,750	56	$ 55,001	–	$ 57,500
18	$ 18,751	–	$ 19,375	57	$ 57,501	–	$ 60,000
19	$ 19,376	–	$ 20,000	58	$ 60,001	–	$ 65,000
20	$ 20,001	–	$ 20,625	59	$ 65,001	–	$ 70,000
21	$ 20,626	–	$ 21,250	60	$ 70,001	–	$ 75,000
22	$ 21,251	–	$ 21,875	61	$ 75,001	–	$ 80,000
23	$ 21,876	–	$ 22,500	62	$ 80,001	–	$ 85,000
24	$ 22,501	–	$ 23,125	63	$ 85,001	–	$ 90,000
25	$ 23,126	–	$ 23,750	64	$ 90,001	–	$ 95,000
26	$ 23,751	–	$ 24,375	65	$ 95,001	–	$100,000
27	$ 24,376	–	$ 25,000	66	$100,001	–	$110,000
28	$ 25,001	–	$ 25,625	67	$110,001	–	$120,000
29	$ 25,626	–	$ 26,250	68	$120,001	–	$130,000
30	$ 26,251	–	$ 26,875	69	$130,001	–	$140,000
31	$ 26,876	–	$ 27,500	70	$140,001	–	$150,000
32	$ 27,501	–	$ 28,125				
33	$ 28,126	–	$ 28,750	71	Rating Symbol Only [1]		
34	$ 28,751	–	$ 29,375	72	Rating Symbol Only [1]		
35	$ 29,376	–	$ 30,000	73	Rating Symbol Only [1]		
36	$ 30,001	–	$ 31,000	74	Rating Symbol Only [1]		
37	$ 31,001	–	$ 32,000	75	Rating Symbol Only [1]		
38	$ 32,001	–	$ 33,000				
39	$ 33,001	–	$ 34,000	98	$150,001 and above [2]		
40	$ 34,001	–	$ 35,000				

The Price New Symbol assigned to each vehicle applies to both Comprehensive and Collision coverages.

See footnotes on the next page.

II. PRICE NEW SYMBOLLING PROCEDURES

FOOTNOTES:

[1] NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS. REFER TO DECISION RULE IV.C. BELOW FOR DETAILS.

These are Rating Symbols only. They have no corresponding price ranges and will therefore **not** be used as Price New Symbols. Vehicles can only be assigned these Rating Symbols via experience-based modification.

[2] Vehicles assigned Symbol 98 will **not** be subject to symbol modification. Vehicles assigned Symbol 98 will be priced via Personal Vehicle Manual (PVM) Rule 12.

For 2010 and earlier model year vehicles, ~~T~~the Price/Symbol relationships are:

Symbol	Price New Bracket			Symbol	Price New Bracket		
1	$ 0	–	$ 6,500	15	$ 22,001	–	$ 24,000
2	$ 6,501	–	$ 8,000	16	$ 24,001	–	$ 26,000
3	$ 8,001	–	$ 9,000	17	$ 26,001	–	$ 28,000
4	$ 9,001	–	$ 10,000	18	$ 28,001	–	$ 30,000
5	$ 10,001	–	$ 11,250	19	$ 30,001	–	$ 33,000
6	$ 11,251	–	$ 12,500	20	$ 33,001	–	$ 36,000
7	$ 12,501	–	$ 13,750	21	$ 36,001	–	$ 40,000
8	$ 13,751	–	$ 15,000	22	$ 40,001	–	$ 45,000
10	$ 15,001	–	$ 16,250	23	$ 45,001	–	$ 50,000
11	$ 16,251	–	$ 17,500	24	$ 50,001	–	$ 60,000
12	$ 17,501	–	$ 18,750	25	$ 60,001	–	$ 70,000
13	$ 18,751	–	$ 20,000	26	$ 70,001	–	$ 80,000
14	$ 20,001	–	$ 22,000	27	$ 80,001 and above		

III. ~~SYMBOL MODIFICATION TIMETABLE~~ VSR REVIEW SCHEDULE

A. **Total Number of Reviews:** ~~Every~~ For each model year beginning with 2008, the physical damage loss experience of every vehicle series ~~from each model year~~ will be reviewed ~~three~~ five times for possible symbol ~~modification~~ modifications, as detailed in Rules III.B. and III.C. below.

B. **First VSR Review:** ~~The first evaluation will be made~~ The first VSR Review will occur when ~~the~~ a new model year vehicle series is introduced (i.e., when it is initially symbolled according to the procedures detailed in Rule II. above), and will utilize the experience of previous model years, as detailed in Rule IV.A. below. Resulting symbol modifications will be applied to the Price New Symbols of all vehicles in a new model year vehicle series to produce Rating Symbols.

For early release vehicle series~~,~~ (those vehicle series which manufacturers release ~~released~~ prior to August of each calendar year), the first review ~~symbol evaluation~~ will be preliminary~~,~~ and will be verified with that calendar year's VSR Review.

C. **Annual VSR Reviews:** ~~In~~ Each vehicle series' symbol modifications will subsequently be reevaluated in each of the next ~~two model years~~ four calendar year VSR Reviews, based on the latest physical damage loss experience~~, the symbol (including the modifications) will be reevaluated~~. Revised symbol modifications resulting from an annual VSR Review will then be applied to the Price New Symbols for all vehicles in the vehicle series to produce revised Rating Symbols.

For 2011 and later model years, symbol modifications will be calculated separately for Comprehensive and Collision coverages, as detailed in Rule IV. below.

IV. SYMBOL MODIFICATION PROCEDURES

EA. New Model Year Vehicle Series Specific Weighting Procedures

During its first VSR Review, each new model year vehicle series' Comprehensive and Collision symbol modifications (and resulting Rating Symbols) will be determined using weighting procedures based on the following classifications:

1. **New Vehicle Series**

   Determine the VSR symbol adjustments by giving 50% weight to no change and 50% weight to the vehicle series' Group indications.

2. **Significantly Redesigned Vehicle Series**

   Determine the VSR symbol adjustments by giving 50% weight to no change and 50% weight to the predecessor vehicle series' indications.

3. **Continuing Vehicle Series**

   Determine Use the VSR symbol adjustments by using the indication of the predecessor vehicle series.

4. **Continuing Vehicle Series Changing Group**

   Use the VSR symbol adjustments of the predecessor vehicle series. Determine the VSR adjustment by applying 50% weight to the predecessor vehicle series' indication and 50% weight to no change.

   By definition, a Continuing Vehicle Series is in the same gGroup as its predecessor. And, in In order to change Group assignment, some significant redesign must have taken place (for example, a wheelbase change can cause a vehicle series to move from one Group to another). These vehicle series are classified as Significantly Redesigned, and their VSR symbol adjustments are determined, according to the procedures in Rule IV.A.2. above.

   However, in limited circumstances, a "Continuing Vehicle Series" may move in or out of the Sports, Sports Premium or Luxury Groups without having undergone significant design changes. For example, differences in MSRP from one model year to the next may cause a particular vehicle series to move into or out of the Luxury 2 Door or Luxury 4 Door Group. Or, a change in horsepower may move a two-passenger vehicle series from Sports Group to Sports Premium, or vice versa. In such cases, the vehicle series will **not** be classified as changing VSR Group. It will receive the same treatment as all other Continuing Vehicle Series.

   Note - Vehicle Series moving between the Sports Group and the Sports Premium Group will **not** be treated as changing Group. Rather, such vehicle series will be treated as Continuing Vehicle Series, and resymbolled according to Section IV.E.3.

IV. SYMBOL MODIFICATION PROCEDURES

A̶B. **Vehicle Series' Indications**

During each calendar year VSR Review, T̶the l̶o̶s̶s̶ r̶a̶t̶i̶o̶ experience for each individual vehicle series i̶s̶ will be compared to the l̶o̶s̶s̶ r̶a̶t̶i̶o̶ experience of all v̶e̶h̶i̶c̶l̶e̶s̶ series combined to determine an indicated r̶a̶t̶e̶ discount or surcharge appropriate for all vehicles in that vehicle series. These indications a̶r̶e̶ will be calculated separately for c̶Comprehensive and c̶Collision. Each indication will determine if a vehicle series' corresponding Comprehensive and/or Collision symbol modification (and resulting Rating Symbols) is revised.

2010 AND PRIOR MODEL YEAR VEHICLE SERIES ONLY: Separate Comprehensive and Collision indications will be a̶n̶d̶ a̶r̶e̶ weighted together in accordance with the table shown below to produce a combined indication. This w̶e̶i̶g̶h̶t̶e̶d̶ combined indication will then determines̶ if t̶h̶e̶ a vehicle series' symbol modification (and resulting Rating s̶Symbols) is̶ m̶o̶d̶i̶f̶i̶e̶d̶ revised for both physical damage coverages.

Symbol	Comp.	Col.	Symbol	Comp.	Col.
1	0.24	0.76	15	0.39	0.61
2	0.26	0.74	16	0.40	0.60
3	0.28	0.72	17	0.40	0.60
4	0.29	0.71	18	0.41	0.59
5	0.31	0.69	19	0.41	0.59
6	0.32	0.68	20	0.42	0.58
7	0.33	0.67	21	0.43	0.57
8	0.34	0.66	22	0.44	0.56
10	0.34	0.66	23	0.45	0.55
11	0.35	0.65	24	0.47	0.53
12	0.36	0.64	25	0.48	0.52
13	0.37	0.63	26	0.49	0.51
14	0.38	0.62	27	0.49	0.51

Refer to S̶e̶c̶t̶i̶o̶n̶ Rule IV.D̶F. below for t̶h̶e̶ procedures to b̶e̶ followed when a p̶a̶r̶t̶i̶c̶u̶l̶a̶r̶ vehicle series lacks full credibility.

B̶C. **Decision Rule**

1. For 2011 and later model year vehicle series, the following Decision Rule Tables apply:

    Each vehicle series' indicated discounts or surcharges calculated in Rule IV.B. above will then be compared to tables of changes (called thresholds) that are necessary to revise a vehicle series' symbol modifications (and resulting Rating Symbols). These Decision Rule Tables are based on the effect of symbol modifications as reflected by the current multi-state model year and symbol relativities. The thresholds are displayed below.

IV. SYMBOL MODIFICATION PROCEDURES

COMPREHENSIVE
Upsymbolling Thresholds

Current Symbol	Up 1 %	Up 2 %	Up 3 %	Up 4 %	Up 5 %	Up 6 %	Up 7 %	Up 8 %
1-3	+28	(a)	(a)	(a)	(a)	(a)	(a)	(a)
4	+16	(a)	(a)	(a)	(a)	(a)	(a)	(a)
5-6	+16	+28	(a)	(a)	(a)	(a)	(a)	(a)
7-8	+12	+22	+30	(a)	(a)	(a)	(a)	(a)
10	+12	+17	+30	+32	(a)	(a)	(a)	(a)
11	+12	+17	+22	+32	(a)	(a)	(a)	(a)
12-13	+8	+17	+22	+32	(a)	(a)	(a)	(a)
14	+8	+17	+22	+32	+37	(a)	(a)	(a)
15	+8	+15	+22	+26	+37	(a)	(a)	(a)
16	+8	+15	+22	+26	+30	(a)	(a)	(a)
17	+8	+15	+22	+26	+30	+37	(a)	(a)
18	+8	+15	+16	+26	+30	+37	(a)	(a)
19-20	+8	+15	+16	+26	+30	+37	+40	(a)
21	+8	+11	+16	+20	+25	+30	+40	+45
22-46	+8	+11	+16	+20	+25	+30	+35	+40
47	+8	+11	+16	+20	+25	+30	+35	+45
48-49	+8	+11	+16	+20	+25	+30	+40	(a)
50	+8	+11	+16	+20	+25	+35	(a)	(a)
51	+8	+11	+16	+22	+30	+35	(a)	(a)
52	+8	+11	+20	+26	+30	(a)	(a)	(a)
53	+8	+15	+20	+26	+37	(a)	(a)	(a)
54	+8	+15	+20	+32	(a)	(a)	(a)	(a)
55	+8	+15	+20	+35	(a)	(a)	(a)	(a)
56	+8	+15	+30	(a)	(a)	(a)	(a)	(a)
57	+8	+20	+30	(a)	(a)	(a)	(a)	(a)
58-63	+11	+20	+30	(a)	(a)	(a)	(a)	(a)
64	+11	+20	(a)	(a)	(a)	(a)	(a)	(a)
65-67	+13	+26	(a)	(a)	(a)	(a)	(a)	(a)
68	+13	+26	(a)	(a)	(a)	(a)	(a)	-
69	+13	+26	(a)	(a)	(a)	(a)	-	-
70	+13	+26	(a)	(a)	(a)	-	-	-
71 *	+13	+26	(a)	(a)	-	-	-	-
72 *	+13	+26	(a)	-	-	-	-	-
73 *	+13	+26	-	-	-	-	-	-
74 *	+13	-	-	-	-	-	-	-

(a) Upsymbolling capped to a final effect of +25%.

IV. SYMBOL MODIFICATION PROCEDURES

COMPREHENSIVE
Downsymbolling Thresholds

Current Symbol	Down 8 %	Down 7 %	Down 6 %	Down 5 %	Down 4 %	Down 3 %	Down 2 %	Down 1 %
2	-	-	-	-	-	-	-	-22
3	-	-	-	-	-	-	(b)	-22
4	-	-	-	-	-	(b)	(b)	-22
5	-	-	-	-	(b)	(b)	(b)	-14
6	-	-	-	(b)	(b)	(b)	(b)	-14
7	-	-	(b)	(b)	(b)	(b)	-22	-14
8	-	(b)	(b)	(b)	(b)	(b)	-22	-11
10	(b)	(b)	(b)	(b)	(b)	(b)	-18	-11
11	(b)	(b)	(b)	(b)	(b)	-23	-18	-11
12	(b)	(b)	(b)	(b)	(b)	-23	-15	-11
13	(b)	(b)	(b)	(b)	(b)	-23	-15	-7
14-16	(b)	(b)	(b)	(b)	-24	-18	-15	-7
17-18	(b)	(b)	(b)	(b)	-24	-18	-13	-7
19-20	(b)	(b)	(b)	-27	-21	-18	-13	-7
21-22	(b)	(b)	(b)	-23	-21	-14	-13	-7
23-24	(b)	(b)	-27	-23	-21	-14	-10	-7
25	(b)	(b)	-27	-23	-17	-14	-10	-7
26	(b)	-29	-27	-20	-17	-14	-10	-7
27-28	(b)	-29	-23	-20	-17	-14	-10	-7
29	-31	-26	-23	-20	-17	-14	-10	-7
30-54	-29	-26	-23	-20	-17	-14	-10	-7
55	-31	-29	-23	-20	-18	-17	-13	-7
56	(b)	-29	-26	-23	-21	-17	-13	-7
57	(b)	(b)	-26	-23	-21	-17	-13	-7
58	(b)	(b)	(b)	-27	-24	-17	-13	-7
59	(b)	(b)	(b)	(b)	-26	-23	-17	-10
60-65	(b)	(b)	(b)	(b)	(b)	-23	-17	-10
66	(b)	(b)	(b)	(b)	(b)	-23	-17	-12
67-75 *	(b)	(b)	(b)	(b)	(b)	(b)	-21	-12

(b) Downsymbolling capped to a final effect of -20%.

IV. SYMBOL MODIFICATION PROCEDURES

COLLISION
Upsymbolling Thresholds

Current Symbol	Up 1 %	Up 2 %	Up 3 %	Up 4 %	Up 5 %	Up 6 %	Up 7 %	Up 8 %	Up 9 %	Up 10 %	Up 11 %	Up 12 %	Up 13 %	Up 14 %	Up 15 %	Up 16 %
1-2	+26	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
3	+17	+26	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
4-5	+7	+12	+17	+21	+30	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
6-7	+7	+12	+17	+21	+24	+30	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
8	+7	+12	+17	+21	+24	+30	+31	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
10	+7	+12	+17	+21	+24	+30	+31	+33	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
11-13	+5	+7	+11	+15	+18	+21	+25	+29	+32	(a)	(a)	(a)	(a)	(a)	(a)	(a)
14-16	+5	+7	+11	+15	+18	+21	+25	+29	+32	+35	(a)	(a)	(a)	(a)	(a)	(a)
17	+5	+7	+11	+15	+18	+21	+22	+29	+32	+35	+37	(a)	(a)	(a)	(a)	(a)
18	+5	+7	+9	+15	+18	+21	+22	+25	+28	+32	+34	(a)	(a)	(a)	(a)	(a)
19	+5	+7	+9	+15	+18	+21	+22	+25	+28	+32	+34	+37	(a)	(a)	(a)	(a)
20-21	+5	+7	+9	+11	+18	+21	+22	+25	+28	+32	+34	+37	(a)	(a)	(a)	(a)
22	+5	+7	+9	+11	+13	+16	+19	+25	+28	+32	+34	+37	+38	(a)	(a)	(a)
23-24	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	(a)	(a)	(a)
25-29	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	(a)	(a)
30-35	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	+40	(a)
36-38	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	+40	+42
39-40	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	+40	(a)
41-42	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	(a)	(a)
43	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	(a)	(a)	(a)
44	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+38	(a)	(a)	(a)
45	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+37	(a)	(a)	(a)	(a)
46	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+35	(a)	(a)	(a)	(a)	(a)
47	+5	+7	+9	+11	+13	+16	+19	+22	+25	+33	+35	(a)	(a)	(a)	(a)	(a)
48	+5	+7	+9	+11	+13	+16	+19	+22	+28	+33	(a)	(a)	(a)	(a)	(a)	(a)
49	+5	+7	+9	+11	+13	+16	+21	+26	+31	(a)	(a)	(a)	(a)	(a)	(a)	(a)
50	+5	+7	+9	+11	+13	+16	+25	+28	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
51	+5	+7	+9	+11	+13	+22	+25	+33	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
52	+5	+7	+9	+11	+19	+22	+30	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
53	+5	+7	+9	+16	+19	+29	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
54	+5	+7	+12	+16	+25	+29	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
55	+5	+7	+12	+22	+25	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
56	+5	+7	+17	+22	+31	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
57	+5	+14	+17	+29	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
58-59	+7	+14	+22	+29	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
60	+7	+14	+22	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-
61	+7	+14	+22	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-
62	+7	+14	+22	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-
63	+7	+14	+22	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-
64	+7	+14	+28	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-
65	+11	+21	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-	-
66	+11	+21	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-	-	-

IV. SYMBOL MODIFICATION PROCEDURES

COLLISION
Upsymbolling Thresholds

Current Symbol	Up 1 %	Up 2 %	Up 3 %	Up 4 %	Up 5 %	Up 6 %	Up 7 %	Up 8 %	Up 9 %	Up 10 %	Up 11 %	Up 12 %	Up 13 %	Up 14 %	Up 15 %	Up 16 %
67	+11	+21	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-	-	-	-
68	+11	+21	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-	-	-	-	-
69	+11	+21	(a)	(a)	(a)	(a)	-	-	-	-	-	-	-	-	-	-
70	+11	+21	(a)	(a)	(a)	-	-	-	-	-	-	-	-	-	-	-
71 *	+11	+21	(a)	(a)	-	-	-	-	-	-	-	-	-	-	-	-
72 *	+11	+21	(a)	-	-	-	-	-	-	-	-	-	-	-	-	-
73 *	+11	+21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74 *	+11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(a) Upsymbolling capped to a final effect of +25%.

COLLISION
Downsymbolling Thresholds

Current Symbol	Down 16 %	Down 15 %	Down 14 %	Down 13 %	Down 12 %	Down 11 %	Down 10 %	Down 9 %	Down 8 %	Down 7 %	Down 6 %	Down 5 %	Down 4 %	Down 3 %	Down 2 %	Down 1 %
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-21
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(b)	-21
4	-	-	-	-	-	-	-	-	-	-	-	-	-	(b)	(b)	-15
5	-	-	-	-	-	-	-	-	-	-	-	-	(b)	(b)	-21	-7
6	-	-	-	-	-	-	-	-	-	-	-	(b)	(b)	(b)	-11	-7
7	-	-	-	-	-	-	-	-	-	-	(b)	(b)	(b)	-15	-11	-7
8	-	-	-	-	-	-	-	-	-	(b)	(b)	(b)	-17	-15	-11	-7
10	-	-	-	-	-	-	-	-	(b)	(b)	(b)	-23	-17	-15	-11	-7
11	-	-	-	-	-	-	-	(b)	(b)	(b)	(b)	-23	-17	-15	-11	-7
12	-	-	-	-	-	-	(b)	(b)	(b)	(b)	(b)	-19	-17	-15	-11	-5
13	-	-	-	-	-	(b)	(b)	(b)	(b)	(b)	-23	-19	-17	-15	-7	-5
14	-	-	-	-	(b)	(b)	(b)	(b)	(b)	(b)	-23	-19	-17	-10	-7	-5
15	-	-	-	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-23	-19	-13	-10	-7	-5
16	-	-	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-23	-15	-13	-10	-7	-5
17	-	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-17	-15	-13	-10	-7	-5
18	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-25	-20	-17	-15	-13	-10	-7	-5
19	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-22	-20	-17	-15	-13	-10	-7	-5
20	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-22	-20	-17	-15	-13	-10	-7	-5
21-23	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-22	-20	-17	-15	-13	-8	-7	-5
24-25	(b)	(b)	(b)	(b)	(b)	(b)	-26	-24	-22	-18	-17	-15	-10	-8	-7	-5
26	(b)	(b)	(b)	(b)	(b)	(b)	-26	-24	-20	-18	-17	-15	-10	-8	-7	-5
27	(b)	(b)	(b)	(b)	(b)	(b)	-26	-22	-20	-18	-17	-12	-10	-8	-7	-5
28	(b)	(b)	(b)	(b)	(b)	-27	-24	-22	-20	-18	-14	-12	-10	-8	-7	-5

IV. SYMBOL MODIFICATION PROCEDURES

COLLISION
Downsymbolling Thresholds

Current Symbol	Down 16 %	Down 15 %	Down 14 %	Down 13 %	Down 12 %	Down 11 %	Down 10 %	Down 9 %	Down 8 %	Down 7 %	Down 6 %	Down 5 %	Down 4 %	Down 3 %	Down 2 %	Down 1 %
29-30	(b)	(b)	(b)	(b)	(b)	-25	-24	-22	-20	-16	-14	-12	-10	-8	-7	-5
31	(b)	(b)	(b)	(b)	-27	-25	-24	-22	-18	-16	-14	-12	-10	-8	-7	-5
32	(b)	(b)	(b)	(b)	-27	-25	-24	-20	-18	-16	-14	-12	-10	-8	-7	-5
33	(b)	(b)	(b)	(b)	-27	-25	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
34	(b)	(b)	(b)	(b)	-27	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
35	(b)	(b)	(b)	-28	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
36-38	(b)	(b)	(b)	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
39-44	(b)	(b)	-28	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
45-51	(b)	-29	-28	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
52-54	-30	-29	-28	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
55	(b)	-29	-28	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
56	(b)	(b)	-28	-26	-25	-24	-22	-20	-18	-17	-14	-12	-10	-8	-7	-5
57	(b)	(b)	(b)	-28	-27	-26	-25	-22	-21	-20	-18	-16	-14	-11	-7	-5
58	(b)	(b)	(b)	(b)	(b)	-26	-25	-24	-22	-20	-18	-16	-14	-11	-7	-5
59	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-25	-23	-22	-20	-18	-15	-12	-7
60	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-22	-20	-18	-15	-12	-7
61	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-22	-18	-12	-7
62-63	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-22	-18	-12	-7
64-65	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-18	-12	-7
66	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-18	-12	-10
67	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-22	-17	-10
68-75 *	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-17	-10

(b) Downsymbolling capped to a final effect of -20%.

* Symbols 71-75 are **not** for the purpose of Price New Symbol assignment. They will be assigned to vehicles via experience-based modification only.

Initially, these Rating Symbols can only be assigned by upsymbolling a vehicle with a Price New Symbol of 70 or below. In subsequent calendar year VSR Reviews, Rating Symbols 71-74 will be subject to upward or downward symbol adjustment revisions; Rating Symbol 75 will be subject to a downward symbol adjustment revision.

2. For 2010 and earlier model year vehicle series, the following Decision Rule Table applies:

The Each vehicle series' indicated discount or surcharge is calculated in Rule IV.B. above will then be compared to a table of changes (called thresholds) needed for resymbolling that are necessary to revise a vehicle series' symbol modification (and resulting Rating Symbols). This table, called the Decision Rule Table, is based on the premium effect of symbol modifications as reflected by the current multi-state model year and symbol relativities. The thresholds that apply to combined Comprehensive and Collision indications are shown on the next page displayed below.

IV. SYMBOL MODIFICATION PROCEDURES

Current Symbol	Down 3 %	Down 2 %	Threshold Down 1 %	Up 1 %	Up 2 %	Up 3 %
1	-	-	-	+22%	(a)	(a)
2	-	-	-18%	+22	+28%	(a)
3	-	-	-18	+11	+18	+31%
4	(b)	-22%	-10	+11	+18	+31
5	(b)	-16	-10	+11	+18	+31
6-20	-24%	-16	-10	+11	+18	+31
21	-24	-16	-10	+11	+18	(a)
22	-24	-16	-10	+11	+23	(a)
23	-24	-16	-10	+16	(a)	(a)
24	(b)	-19	-13	+22	(a)	-
25	(b)	(b)	-18	+22	-	-
26	(b)	(b)	-18	-	-	-
27	-	-	-	-	-	-

(a) Upsymbolling capped to a final effect of +25%.
(b) Downsymbolling capped to a final effect of -20%.

CD. Maximum Number of Resymbollings Symbol Modification Limits

Comprehensive and Collision upsymbolling adjustments are capped to a final effect of +25%. Comprehensive and Collision downsymbolling adjustments are capped to a final effect of -20%. Symbol modification limits correspond to these percentage caps, as detailed below.

1. For 2011 and later model year vehicle series, the following symbol modification limits will apply:

    A. **Comprehensive Per-Review Cap:** Revisions to a vehicle series' current Comprehensive symbol adjustment (and resulting Rating Symbols) will be limited to eight (+ / - 8) symbols in each calendar year VSR Review, as reflected in the Comprehensive Decision Rule Tables in Rule IV.C. above.

    B. **Collision Per-Review Cap:** Revisions to a vehicle series' current Collision symbol adjustment (and resulting Rating Symbols) will be limited to sixteen (+ / - 16) symbols in each calendar year VSR Review, as reflected in the Collision Decision Rule Tables in Rule IV.C. above.

2. For 2010 and earlier model year vehicle series, the following symbol modification limits will apply:

    To limit the cumulative effect of resymbolling, the following limitations apply:

    A1. The annual symbol adjustment for a particular vehicle series is limited to three.

    B2. The final symbol for a particular vehicle series is limited to eight symbols above or below the pPrice nNew sSymbol assigned to that particular vehicle series.

E. Separating Vehicle Series

1. If the experience for one or more vehicles within an existing ("parent") vehicle series is significantly and consistently different from the experience for the remainder of the vehicles in the parent vehicle series, then the parent may be split into two separate vehicle series ("subseries") which replace the parent.

IV. SYMBOL MODIFICATION PROCEDURES

A minimum difference in indications of 15.0% for Comprehensive and/or 7.5% for Collision will be necessary in order to consider splitting a parent vehicle series into two separate subseries. Although the experience for Comprehensive **or** Collision coverage alone may be the reason for splitting a parent into subseries, the subseries will apply for **both** Comprehensive **and** Collision coverages.

2. Subseries created under this rule will be subject to the **New Model Year Vehicle Series Weighting Procedures** described in Rule IV.A. above, and will be classified as New, Significantly Redesigned, or Continuing based on how their parent vehicle series would have been classified.

   There must be a correlation between the differences in experience for subseries created under this rule and the observable differences in one or more of their VIN-coded characteristics (refer to **Price New Symbolling Procedures** Rule II.A. above).

   Therefore, if two subseries are classified as New or Significantly Redesigned, and the original differences in their VIN-coded characteristics are still observable, the subseries will be retained. If the differences in their VIN-coded characteristics no longer apply, the subseries will be recombined into one vehicle series as of the model year of the redesign.

~~D~~F. Credibility Weighting Procedures

~~In addition to the specific weighting procedures described in Section IV.E.,~~ During each calendar year VSR Review, the following credibility weighting procedures ~~are~~ will be used when a particular vehicle series' Comprehensive and/or Collision data is not fully (100%) credible. In situations where a vehicle series is resymbolled based in part on a predecessor vehicle series' indication, the following rules will be used: ~~in determining the predecessor vehicle series' indication.~~

~~1. The maximum weight that will be given to Group indications in any case is 50%.~~

1. If the vehicle series is **not** a subseries created under Rule IV.E above, then the following rules apply:

~~2.~~ a. If a particular vehicle series' indication is 0% credible, ~~we will apply~~ use the following weights:

   - ~~a 50% weight to the~~ Its Group indication weighted at 50%; and

   - The~~a~~ remaining 50% weight~~ed~~ to no change.

~~3.~~ b. If a particular vehicle series' indication is greater than 0% credible but less than 50% credible, ~~we will~~ use the following weights:

   - ~~a.~~The vehicle series' indication, weighted according to its credibility;

   - ~~b.The~~Its Group indication weighted at 50%; and

   - ~~c.~~The remaining percentage weighted to no change.

~~4.~~ c. If a particular vehicle series' indication is greater than or equal to 50% ~~but less that 100%~~ credible, ~~we will~~use the following weights:

   - The vehicle series' indication, weighted according to its credibility; and

   - The remaining percentage weighted to ~~the~~ its Group indication.

   NOTE: The maximum weight that will be given to a Group indication in any case is 50%.

IV. SYMBOL MODIFICATION PROCEDURES

2. If the vehicle series is a subseries created under Rule IV.E. above, then the following rules apply:

   a. If the parent vehicle series' indication is 0% credible, use the following weights:

- Its Group indication weighted at 50%; and

- The remaining 50% weighted to no change.

   b. If the parent vehicle series' indication is greater than 0% credible but less than 50% credible, use the following weights:

- The subseries' indication, weighted according to its credibility;

- The parent vehicle series' indication, weighted at the difference between its own credibility and the credibility of the subseries' indication;

- Its Group indication weighted at 50%; and

- The remaining percentage weighted to no change.

   c. If the parent vehicle series' indication is greater than or equal to 50% credible, use the following weights:

- The subseries' indication, weighted according to its credibility;

- The parent vehicle series' indication, weighted at the difference between its own credibility and the credibility of the subseries' indication; and

- The remaining percentage weighted to its Group indication.

NOTE: The maximum weight that will be given to a Group indication in any case is 50%.

To illustrate, consider an ordinary Continuing Vehicle Series, X, whose indication is 40% credible. According to Section 1 of this rule, X's indication would be weighted at 40%, its Group indication would be weighted at 50%, and the remaining 10% would be weighted to no change.

Now assume that:

- vehicle series X is split into two subseries, A and B, according to Rule IV.E. above; and

- subseries A's indication is 20% credible and subseries B's indication is 35% credible.

According to Section 2 of this rule:

- Subseries A's indication would be weighted at 20%, parent vehicle series X's indication would be weighted at 20% (the difference between 40% and 20%), X's Group indication would be weighted at 50%, and the remaining 10% would be weighted to no change.

- Subseries B's indication would be weighted at 35%, parent vehicle series X's indication would be weighted at 5% (the difference between 40% and 35%), X's Group indication would be weighted at 50%, and the remaining 10% would be weighted to no change.

IV. SYMBOL MODIFICATION PROCEDURES

FG. Treatment of Like Vehicle Series

During each calendar year VSR Review, Indications indications for two or more vehicle series classified as "like" (in accordance with the **Like Vehicle Series** definition in Rule I. above) will be calculated separately for each vehicle series. The results are will then be inspected for possible inconsistent treatment.

For 2011 and later model year vehicle series:

Comprehensive: A minimum of 15.0% difference in indications will be necessary in order to consider treating like vehicle series inconsistently. If the differential is under 15.0%, the combined like vehicle series Comprehensive indication will be used.

Collision: A minimum of 7.5% difference in indications will be necessary in order to consider treating like vehicle series inconsistently. If the differential is under 7.5%, the combined like vehicle series Collision indication will be used.

A New Vehicle Series which is "like" a Continuing Vehicle Series (in accordance with the **Like Vehicle Series** definition in Rule I. above) will be assigned the Comprehensive and Collision VSR symbol adjustments of the Continuing Vehicle Series rather than giving a 50% weight to no change and a 50% weight to its Group indications.

For 2010 and earlier model year vehicle series:

A minimum of 10% difference in indications is will be necessary in order to treat consider treating like vehicle series inconsistently. If this the differential is under 10%, requirement is not met, the combined like vehicle series indication for the vehicle series will be used.

A New Vehicle Series newly introduced model which is "like" a Continuing Vehicle Series (in accordance with the **Like Vehicle Series** definition in Rule I. above) an existing vehicle series is to start at will be assigned the VSR symbol adjustment resymbolling of the Continuing Vehicle Series existing vehicle series rather than giving a 50% weight to no change and a 50% weight to the its Group indications.

GH. Consistent Treatment of Vehicle Series

All vehicles in a vehicle series will be treated as members of the same VSR gGroup for the purpose of the VSR rReviews. This is particularly important for the Sports, Sports Premium, Luxury 2 Door and Luxury 4 Door Groups.

For example, consider a vehicle series that has two distinctive VINs, X and Y. Version X has a net weight to horsepower ratio that does **not** meet the requirements of the Sports Group, and would qualify for the Midsize Group. Version Y has a net weight to horsepower ratio that **would** qualify it for the Sports Group.

When assigning this vehicle series to a particular VSR gGroup, we will weight the two versions according to their distributions. In the above example, if version X had 1,000 car years and version Y had 200 car years, the entire vehicle series would be assigned to the Midsize Group. If the distributions were reversed, the entire vehicle series would be assigned to the Sports Group.

This rule also applies to subseries established under Separating Vehicle Series Rule IV.E. above. As such, the parent vehicle series and its subseries will share the same VSR Group regardless of the differences that were the basis for splitting up the parent vehicle series.

IV. SYMBOL MODIFICATION PROCEDURES

HI. Consistent Treatment By Model Year

When indications for a particular vehicle series straddle the threshold or indicate reversal between model years (lower symbol in the later model year), a̶n̶ a symbol adjustment may be applied in order to provide consistent treatment, for that vehicle series, by model year.

We expect this rule to be applied rarely.

SECTION B:

COMPLETE VSR PROGRAM RULES

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SECTION B:

COMPLETE VSR PROGRAM RULES

I. DEFINITION OF TERMS

A. **Vehicle Series** - A family of vehicles of the same make, name and body type, with similar construction.

B. **New Vehicle Series** - A vehicle series which has no predecessor vehicle series.

C. **Significantly Redesigned Vehicle Series** - A vehicle series with significant design changes which replaces a predecessor, regardless of whether or not its Group changes.

D. **Continuing Vehicle Series** - A vehicle series which has no significant design changes and is in the same Group as its predecessor.

E. **Like Vehicle Series** - Vehicle series which fall into any of the following categories:

1. Two or more vehicle series that are identical except for the nameplate, grill and some options.

2. Two or more vehicle series that have different options and slightly different body styling, but are basically the same structurally.

3. Two or more vehicle series that have different bodies and standard equipment which tend to give them a unique look, but are the same internally in terms of wheelbase and basic technology.

F. **Parent Vehicle Series** - An existing vehicle series that is subsequently split into two separate vehicle series ("subseries") which replace the parent, in accordance with Rule IV.E. A **"parent vehicle series indication"**, as used in Rule IV.F.2., refers to the combined indication for the two subseries created from their particular parent vehicle series (i.e., what the existing vehicle series' indication would have been had it not been split into subseries in accordance with Rule IV.E.).

G. **Group** - A classification of vehicle series with common vehicle characteristics. The VSR Groups and their definitions are as follows:

1. **Mini 2 Door Group** - All 2 Door non-sports and non-luxury vehicle series with a wheelbase less than 94.5 inches.

2. **Mini 4 Door Group** - All 4 Door non-sports and non-luxury vehicle series with a wheelbase less than 94.5 inches.

3. **Subcompact 2 Door Group** - All 2 Door non-sports and non-luxury vehicle series with a wheelbase greater than or equal to 94.5 inches but less than 99.5 inches.

4. **Subcompact 4 Door Group** - All 4 Door non-sports and non-luxury vehicle series with a wheelbase greater than or equal to 94.5 inches but less than 99.5 inches.

5. **Midsize 2 Door Group** - All 2 Door non-sports and non-luxury vehicle series with a wheelbase greater than or equal to 99.5 inches but less than 109.5 inches.

6. **Midsize 4 Door Group** - All 4 Door non-sports and non-luxury vehicle series with a wheelbase greater than or equal to 99.5 inches but less than 109.5 inches.

I. DEFINITION OF TERMS

7. **Large 2 Door Group** - All 2 Door non-sports and non-luxury vehicle series with a wheelbase greater than or equal to 109.5 inches.

8. **Large 4 Door Group** - All 4 Door non-sports and non-luxury vehicle series with a wheelbase greater than or equal to 109.5 inches.

9. **Sports Group** - All vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 30 to 1 but greater than 20 to 1. Sports Group does **not** include station wagon, sedan, pickup, utility, or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in the Sports Group.

10. **Sports Premium Group** - All vehicle series for which only a two-passenger body type is manufactured and which have a net weight to horsepower ratio less than or equal to 20 to 1. Sports Premium Group does **not** include station wagon, sedan, pickup, utility, or van types. If a two-plus-two version of a two-passenger body type is also manufactured and the two-plus-two version also meets the net weight to horsepower qualification, the two-plus-two will be included in the Sports Premium Group.

11. **Luxury 2 Door Group** - All 2 Door non-sports vehicle series with an average Price New in excess of $34,000 for the 2008 model year.

12. **Luxury 4 Door Group** - All 4 Door non-sports vehicle series with an average Price New in excess of $34,000 for the 2008 model year.

Luxury 2 Door and Luxury 4 Door Groups: We will calculate thresholds for the 2009 and later model years by indexing the annual adjustment to the change in the "New Car Prices" annual price index, as published by the Bureau of Labor Statistics (BLS). Specifically, we will calculate the annual adjustment for Model Year 20xx by dividing the **Index for Year Ended 12/31/(20xx-2)** by the **Index for Year Ended 12/31/(20xx-3)**.

We will round the percentage change in Index to one decimal. We will round the Luxury threshold change to the nearest $500.

13. **Small Utility Group** - All Utility vehicle series with a wheelbase less than 100 inches.

14. **Large Utility Group** - All Utility vehicle series with a wheelbase greater than or equal to 100 inches.

15. **Small Pickup Group** - All Pickup truck vehicle series with an average curb weight less than 3,000 pounds.

16. **Large Pickup Group** - All Pickup truck vehicle series with an average curb weight greater than or equal to 3,000 pounds.

17. **Van Group** - All cargo and passenger vans.

H. **Price New Symbol** - A price-based symbol that is calculated using the Price New Symbolling Procedures detailed in Rule II. below.

I. **Rating Symbol** - A symbol that is the result of modifying a vehicle's Price New Symbol upward or downward (or not modifying it) based on the loss experience of the vehicle series it belongs to, in accordance with the **Symbol Modification Procedures** detailed in Rule IV. below.

Beginning with the 2011 model year, separate Rating Symbols will apply to Comprehensive and Collision coverages.

NOTE: A number of terms are used throughout this document to describe a symbol modification, including "resymbolled", "upsymbolling", "downsymbolling" and "symbol adjustment".

II. PRICE NEW SYMBOLLING PROCEDURES

A. **Vehicle Identification:** For each vehicle series, we will develop Price New Symbols for all vehicles uniquely identified by Vehicle Identification Number (VIN). This includes:

- the base vehicle, including all standard equipment; and

- vehicles which share much of the same standard equipment as the base vehicle, but also include optional equipment that the manufacturer has separately coded by VIN. VIN-coded options vary by manufacturer. They include, but are not limited to, engines, restraint systems, trim levels, transmissions and buses (manufacturers VIN-code passenger vans as buses with the addition of optional seats).

B. **Price New Calculation:** For each vehicle uniquely identified by VIN, as detailed in Rule II.A. above, we will develop a Price New by adding together the Manufacturer's Suggested Retail Prices (MSRPs) of the following:

- Base vehicle;

- VIN-coded optional equipment (as noted in Rule II.A. above), if applicable; and

- Any optional equipment that is required in conjunction with a VIN-coded option. (Example: If an optional automatic transmission is required to be purchased in conjunction with a VIN-coded optional engine, the MSRP of the engine and transmission will be reflected in the vehicle's Price New.)

C. **Price New Symbol Assignment:** Each vehicle will be assigned a Price New Symbol based on the Price New calculated in accordance with Rule II.B. above, using the following Price/Symbol Charts.

II. PRICE NEW SYMBOLLING PROCEDURES

For 2011 and later model year vehicles, the Price/Symbol relationships are:

Symbol	Price New Bracket Minimum		Maximum	Symbol	Price New Bracket Minimum		Maximum
01	$ 1	–	$ 3,000	41	$ 35,001	–	$ 36,000
02	$ 3,001	–	$ 5,500	42	$ 36,001	–	$ 37,000
03	$ 5,501	–	$ 8,000	43	$ 37,001	–	$ 38,000
04	$ 8,001	–	$ 9,000	44	$ 38,001	–	$ 39,000
05	$ 9,001	–	$ 10,000	45	$ 39,001	–	$ 40,000
06	$ 10,001	–	$ 11,000	46	$ 40,001	–	$ 41,250
07	$ 11,001	–	$ 12,000	47	$ 41,251	–	$ 42,500
08	$ 12,001	–	$ 13,000	48	$ 42,501	–	$ 43,750
10	$ 13,001	–	$ 14,000	49	$ 43,751	–	$ 45,000
11	$ 14,001	–	$ 15,000	50	$ 45,001	–	$ 46,250
12	$ 15,001	–	$ 15,625	51	$ 46,251	–	$ 47,500
13	$ 15,626	–	$ 16,250	52	$ 47,501	–	$ 48,750
14	$ 16,251	–	$ 16,875	53	$ 48,751	–	$ 50,000
15	$ 16,876	–	$ 17,500	54	$ 50,001	–	$ 52,500
16	$ 17,501	–	$ 18,125	55	$ 52,501	–	$ 55,000
17	$ 18,126	–	$ 18,750	56	$ 55,001	–	$ 57,500
18	$ 18,751	–	$ 19,375	57	$ 57,501	–	$ 60,000
19	$ 19,376	–	$ 20,000	58	$ 60,001	–	$ 65,000
20	$ 20,001	–	$ 20,625	59	$ 65,001	–	$ 70,000
21	$ 20,626	–	$ 21,250	60	$ 70,001	–	$ 75,000
22	$ 21,251	–	$ 21,875	61	$ 75,001	–	$ 80,000
23	$ 21,876	–	$ 22,500	62	$ 80,001	–	$ 85,000
24	$ 22,501	–	$ 23,125	63	$ 85,001	–	$ 90,000
25	$ 23,126	–	$ 23,750	64	$ 90,001	–	$ 95,000
26	$ 23,751	–	$ 24,375	65	$ 95,001	–	$100,000
27	$ 24,376	–	$ 25,000	66	$100,001	–	$110,000
28	$ 25,001	–	$ 25,625	67	$110,001	–	$120,000
29	$ 25,626	–	$ 26,250	68	$120,001	–	$130,000
30	$ 26,251	–	$ 26,875	69	$130,001	–	$140,000
31	$ 26,876	–	$ 27,500	70	$140,001	–	$150,000
32	$ 27,501	–	$ 28,125				
33	$ 28,126	–	$ 28,750	71	Rating Symbol Only [1]		
34	$ 28,751	–	$ 29,375	72	Rating Symbol Only [1]		
35	$ 29,376	–	$ 30,000	73	Rating Symbol Only [1]		
36	$ 30,001	–	$ 31,000	74	Rating Symbol Only [1]		
37	$ 31,001	–	$ 32,000	75	Rating Symbol Only [1]		
38	$ 32,001	–	$ 33,000				
39	$ 33,001	–	$ 34,000	98	$150,001 and above [2]		
40	$ 34,001	–	$ 35,000				

The Price New Symbol assigned to each vehicle applies to both Comprehensive and Collision coverages.

See footnotes on the next page.

II. PRICE NEW SYMBOLLING PROCEDURES

FOOTNOTES:

[1] NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS. REFER TO DECISION RULE IV.C. BELOW FOR DETAILS.

These are Rating Symbols only. They have no corresponding price ranges and will therefore **not** be used as Price New Symbols. Vehicles can only be assigned these Rating Symbols via experience-based modification.

[2] Vehicles assigned Symbol 98 will **not** be subject to symbol modification. Vehicles assigned Symbol 98 will be priced via Personal Vehicle Manual (PVM) Rule 12.

For 2010 and earlier model year vehicles, the Price/Symbol relationships are:

Symbol	Price New Bracket		Symbol	Price New Bracket	
1	$ 0	– $ 6,500	15	$ 22,001	– $ 24,000
2	$ 6,501	– $ 8,000	16	$ 24,001	– $ 26,000
3	$ 8,001	– $ 9,000	17	$ 26,001	– $ 28,000
4	$ 9,001	– $ 10,000	18	$ 28,001	– $ 30,000
5	$ 10,001	– $ 11,250	19	$ 30,001	– $ 33,000
6	$ 11,251	– $ 12,500	20	$ 33,001	– $ 36,000
7	$ 12,501	– $ 13,750	21	$ 36,001	– $ 40,000
8	$ 13,751	– $ 15,000	22	$ 40,001	– $ 45,000
10	$ 15,001	– $ 16,250	23	$ 45,001	– $ 50,000
11	$ 16,251	– $ 17,500	24	$ 50,001	– $ 60,000
12	$ 17,501	– $ 18,750	25	$ 60,001	– $ 70,000
13	$ 18,751	– $ 20,000	26	$ 70,001	– $ 80,000
14	$ 20,001	– $ 22,000	27	$ 80,001 and above	

III. VSR REVIEW SCHEDULE

A. **Total Number of Reviews:** For each model year beginning with 2008, the physical damage loss experience of every vehicle series will be reviewed five times for possible symbol modifications, as detailed in Rules III.B. and III.C. below.

B. **First VSR Review:** The first VSR Review will occur when a new model year vehicle series is introduced (i.e., when it is initially symbolled according to the procedures detailed in Rule II. above), and will utilize the experience of previous model years, as detailed in Rule IV.A. below. Resulting symbol modifications will be applied to the Price New Symbols of all vehicles in a new model year vehicle series to produce Rating Symbols.

For early release vehicle series (those vehicle series which manufacturers release prior to August of each calendar year), the first review will be preliminary and will be verified with that calendar year's VSR Review.

C. **Annual VSR Reviews:** Each vehicle series' symbol modifications will subsequently be reevaluated in each of the next four calendar year VSR Reviews, based on the latest physical damage loss experience. Revised symbol modifications resulting from an annual VSR Review will then be applied to the Price New Symbols for all vehicles in the vehicle series to produce revised Rating Symbols.

For 2011 and later model years, symbol modifications will be calculated separately for Comprehensive and Collision coverages, as detailed in Rule IV. below.

IV. SYMBOL MODIFICATION PROCEDURES

A. New Model Year Vehicle Series Weighting Procedures

During its first VSR Review, each new model year vehicle series' Comprehensive and Collision symbol modifications (and resulting Rating Symbols) will be determined using weighting procedures based on the following classifications:

1. New Vehicle Series

Determine the VSR symbol adjustments by giving 50% weight to no change and 50% weight to the vehicle series' Group indications.

2. Significantly Redesigned Vehicle Series

Determine the VSR symbol adjustments by giving 50% weight to no change and 50% weight to the predecessor vehicle series' indications.

3. Continuing Vehicle Series

Use the VSR symbol adjustments of the predecessor vehicle series.

4. Continuing Vehicle Series Changing Group

Use the VSR symbol adjustments of the predecessor vehicle series.

By definition, a Continuing Vehicle Series is in the same Group as its predecessor. In order to change Group assignment, some significant redesign must have taken place (for example, a wheelbase change can cause a vehicle series to move from one Group to another). These vehicle series are classified as Significantly Redesigned, and their VSR symbol adjustments are determined, according to the procedures in Rule IV.A.2. above.

However, in limited circumstances, a Continuing Vehicle Series may move in or out of the Sports, Sports Premium or Luxury Groups without having undergone significant design changes. For example, differences in MSRP from one model year to the next may cause a particular vehicle series to move into or out of the Luxury 2 Door or Luxury 4 Door Group. Or a change in horsepower may move a two-passenger vehicle series from Sports Group to Sports Premium, or vice versa. In such cases, the vehicle series will **not** be classified as changing VSR Group. It will receive the same treatment as all other Continuing Vehicle Series.

B. Vehicle Series' Indications

During each calendar year VSR Review, the experience for each individual vehicle series will be compared to the experience of all vehicle series combined to determine an indicated discount or surcharge appropriate for all vehicles in that vehicle series. These indications will be calculated separately for Comprehensive and Collision. Each indication will determine if a vehicle series' corresponding Comprehensive and/or Collision symbol modification (and resulting Rating Symbols) is revised.

IV. SYMBOL MODIFICATION PROCEDURES

2010 AND PRIOR MODEL YEAR VEHICLE SERIES ONLY: Separate Comprehensive and Collision indications will be weighted together in accordance with the table shown below to produce a combined indication. This combined indication will then determine if a vehicle series' symbol modification (and resulting Rating Symbols) is revised for both physical damage coverages.

Symbol	Comp.	Col.	Symbol	Comp.	Col.
1	0.24	0.76	15	0.39	0.61
2	0.26	0.74	16	0.40	0.60
3	0.28	0.72	17	0.40	0.60
4	0.29	0.71	18	0.41	0.59
5	0.31	0.69	19	0.41	0.59
6	0.32	0.68	20	0.42	0.58
7	0.33	0.67	21	0.43	0.57
8	0.34	0.66	22	0.44	0.56
10	0.34	0.66	23	0.45	0.55
11	0.35	0.65	24	0.47	0.53
12	0.36	0.64	25	0.48	0.52
13	0.37	0.63	26	0.49	0.51
14	0.38	0.62	27	0.49	0.51

Refer to Rule IV.F. below for procedures to follow when a vehicle series lacks full credibility.

C. **Decision Rule**

1. For 2011 and later model year vehicle series, the following Decision Rule Tables apply:

Each vehicle series' indicated discounts or surcharges calculated in Rule IV.B. above will then be compared to tables of changes (called thresholds) that are necessary to revise a vehicle series' symbol modifications (and resulting Rating Symbols). These Decision Rule Tables are based on the effect of symbol modifications as reflected by the current multi-state model year and symbol relativities. The thresholds are displayed below.

COMPREHENSIVE

Upsymbolling Thresholds

Current Symbol	Up 1 %	Up 2 %	Up 3 %	Up 4 %	Up 5 %	Up 6 %	Up 7 %	Up 8 %
1-3	+28	(a)	(a)	(a)	(a)	(a)	(a)	(a)
4	+16	(a)	(a)	(a)	(a)	(a)	(a)	(a)
5-6	+16	+28	(a)	(a)	(a)	(a)	(a)	(a)
7-8	+12	+22	+30	(a)	(a)	(a)	(a)	(a)
10	+12	+17	+30	+32	(a)	(a)	(a)	(a)
11	+12	+17	+22	+32	(a)	(a)	(a)	(a)
12-13	+8	+17	+22	+32	(a)	(a)	(a)	(a)
14	+8	+17	+22	+32	+37	(a)	(a)	(a)
15	+8	+15	+22	+26	+37	(a)	(a)	(a)
16	+8	+15	+22	+26	+30	(a)	(a)	(a)
17	+8	+15	+22	+26	+30	+37	(a)	(a)

IV. SYMBOL MODIFICATION PROCEDURES

COMPREHENSIVE

Upsymbolling Thresholds

Current Symbol	Up 1 %	Up 2 %	Up 3 %	Up 4 %	Up 5 %	Up 6 %	Up 7 %	Up 8 %
18	+8	+15	+16	+26	+30	+37	(a)	(a)
19-20	+8	+15	+16	+26	+30	+37	+40	(a)
21	+8	+11	+16	+20	+25	+30	+40	+45
22-46	+8	+11	+16	+20	+25	+30	+35	+40
47	+8	+11	+16	+20	+25	+30	+35	+45
48-49	+8	+11	+16	+20	+25	+30	+40	(a)
50	+8	+11	+16	+20	+25	+35	(a)	(a)
51	+8	+11	+16	+22	+30	+35	(a)	(a)
52	+8	+11	+20	+26	+30	(a)	(a)	(a)
53	+8	+15	+20	+26	+37	(a)	(a)	(a)
54	+8	+15	+20	+32	(a)	(a)	(a)	(a)
55	+8	+15	+20	+35	(a)	(a)	(a)	(a)
56	+8	+15	+30	(a)	(a)	(a)	(a)	(a)
57	+8	+20	+30	(a)	(a)	(a)	(a)	(a)
58-63	+11	+20	+30	(a)	(a)	(a)	(a)	(a)
64	+11	+20	(a)	(a)	(a)	(a)	(a)	(a)
65-67	+13	+26	(a)	(a)	(a)	(a)	(a)	(a)
68	+13	+26	(a)	(a)	(a)	(a)	(a)	-
69	+13	+26	(a)	(a)	(a)	(a)	-	-
70	+13	+26	(a)	(a)	(a)	-	-	-
71 *	+13	+26	(a)	(a)	-	-	-	-
72 *	+13	+26	(a)	-	-	-	-	-
73 *	+13	+26	-	-	-	-	-	-
74 *	+13	-	-	-	-	-	-	-

(a) Upsymbolling capped to a final effect of +25%.

COMPREHENSIVE

Downsymbolling Thresholds

Current Symbol	Down 8 %	Down 7 %	Down 6 %	Down 5 %	Down 4 %	Down 3 %	Down 2 %	Down 1 %
2	-	-	-	-	-	-	-	-22
3	-	-	-	-	-	-	(b)	-22
4	-	-	-	-	-	(b)	(b)	-22
5	-	-	-	-	(b)	(b)	(b)	-14
6	-	-	-	(b)	(b)	(b)	(b)	-14
7	-	-	(b)	(b)	(b)	(b)	-22	-14
8	-	(b)	(b)	(b)	(b)	(b)	-22	-11

IV. SYMBOL MODIFICATION PROCEDURES

COMPREHENSIVE
Downsymbolling Thresholds

Current Symbol	Down 8 %	Down 7 %	Down 6 %	Down 5 %	Down 4 %	Down 3 %	Down 2 %	Down 1 %
10	(b)	(b)	(b)	(b)	(b)	(b)	-18	-11
11	(b)	(b)	(b)	(b)	(b)	-23	-18	-11
12	(b)	(b)	(b)	(b)	(b)	-23	-15	-11
13	(b)	(b)	(b)	(b)	(b)	-23	-15	-7
14-16	(b)	(b)	(b)	(b)	-24	-18	-15	-7
17-18	(b)	(b)	(b)	(b)	-24	-18	-13	-7
19-20	(b)	(b)	(b)	-27	-21	-18	-13	-7
21-22	(b)	(b)	(b)	-23	-21	-14	-13	-7
23-24	(b)	(b)	-27	-23	-21	-14	-10	-7
25	(b)	(b)	-27	-23	-17	-14	-10	-7
26	(b)	-29	-27	-20	-17	-14	-10	-7
27-28	(b)	-29	-23	-20	-17	-14	-10	-7
29	-31	-26	-23	-20	-17	-14	-10	-7
30-54	-29	-26	-23	-20	-17	-14	-10	-7
55	-31	-29	-23	-20	-18	-17	-13	-7
56	(b)	-29	-26	-23	-21	-17	-13	-7
57	(b)	(b)	-26	-23	-21	-17	-13	-7
58	(b)	(b)	(b)	-27	-24	-17	-13	-7
59	(b)	(b)	(b)	(b)	-26	-23	-17	-10
60-65	(b)	(b)	(b)	(b)	(b)	-23	-17	-10
66	(b)	(b)	(b)	(b)	(b)	-23	-17	-12
67-75 *	(b)	(b)	(b)	(b)	(b)	(b)	-21	-12

(b) Downsymbolling capped to a final effect of -20%.

COLLISION
Upsymbolling Thresholds

Current Symbol	Up 1 %	Up 2 %	Up 3 %	Up 4 %	Up 5 %	Up 6 %	Up 7 %	Up 8 %	Up 9 %	Up 10 %	Up 11 %	Up 12 %	Up 13 %	Up 14 %	Up 15 %	Up 16 %
1-2	+26	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
3	+17	+26	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
4-5	+7	+12	+17	+21	+30	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
6-7	+7	+12	+17	+21	+24	+30	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
8	+7	+12	+17	+21	+24	+30	+31	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
10	+7	+12	+17	+21	+24	+30	+31	+33	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
11-13	+5	+7	+11	+15	+18	+21	+25	+29	+32	(a)	(a)	(a)	(a)	(a)	(a)	(a)
14-16	+5	+7	+11	+15	+18	+21	+25	+29	+32	+35	(a)	(a)	(a)	(a)	(a)	(a)
17	+5	+7	+11	+15	+18	+21	+22	+29	+32	+35	+37	(a)	(a)	(a)	(a)	(a)
18	+5	+7	+9	+15	+18	+21	+22	+25	+28	+32	+34	(a)	(a)	(a)	(a)	(a)

IV. SYMBOL MODIFICATION PROCEDURES

COLLISION
Upsymbolling Thresholds

Current Symbol	Up 1 %	Up 2 %	Up 3 %	Up 4 %	Up 5 %	Up 6 %	Up 7 %	Up 8 %	Up 9 %	Up 10 %	Up 11 %	Up 12 %	Up 13 %	Up 14 %	Up 15 %	Up 16 %
19	+5	+7	+9	+15	+18	+21	+22	+25	+28	+32	+34	+37	(a)	(a)	(a)	(a)
20-21	+5	+7	+9	+11	+18	+21	+22	+25	+28	+32	+34	+37	(a)	(a)	(a)	(a)
22	+5	+7	+9	+11	+13	+16	+19	+25	+28	+32	+34	+37	+38	(a)	(a)	(a)
23-24	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	(a)	(a)	(a)
25-29	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	(a)	(a)
30-35	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	+40	(a)
36-38	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	+40	+42
39-40	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	+40	(a)
41-42	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	+38	(a)	(a)
43	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+36	(a)	(a)	(a)
44	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+33	+38	(a)	(a)	(a)
45	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+31	+37	(a)	(a)	(a)	(a)
46	+5	+7	+9	+11	+13	+16	+19	+22	+25	+28	+35	(a)	(a)	(a)	(a)	(a)
47	+5	+7	+9	+11	+13	+16	+19	+22	+25	+33	+35	(a)	(a)	(a)	(a)	(a)
48	+5	+7	+9	+11	+13	+16	+19	+22	+28	+33	(a)	(a)	(a)	(a)	(a)	(a)
49	+5	+7	+9	+11	+13	+16	+21	+26	+31	(a)	(a)	(a)	(a)	(a)	(a)	(a)
50	+5	+7	+9	+11	+13	+16	+25	+28	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
51	+5	+7	+9	+11	+13	+22	+25	+33	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
52	+5	+7	+9	+11	+19	+22	+30	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
53	+5	+7	+9	+16	+19	+29	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
54	+5	+7	+12	+16	+25	+29	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
55	+5	+7	+12	+22	+25	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
56	+5	+7	+17	+22	+31	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
57	+5	+14	+17	+29	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
58-59	+7	+14	+22	+29	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
60	+7	+14	+22	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-
61	+7	+14	+22	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-
62	+7	+14	+22	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-
63	+7	+14	+22	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-
64	+7	+14	+28	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-
65	+11	+21	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-	-
66	+11	+21	(a)	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-	-	-
67	+11	+21	(a)	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-	-	-	-
68	+11	+21	(a)	(a)	(a)	(a)	(a)	-	-	-	-	-	-	-	-	-
69	+11	+21	(a)	(a)	(a)	(a)	-	-	-	-	-	-	-	-	-	-
70	+11	+21	(a)	(a)	(a)	-	-	-	-	-	-	-	-	-	-	-
71 *	+11	+21	(a)	(a)	-	-	-	-	-	-	-	-	-	-	-	-
72 *	+11	+21	(a)	-	-	-	-	-	-	-	-	-	-	-	-	-
73 *	+11	+21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74 *	+11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(a) Upsymbolling capped to a final effect of +25%.

IV. SYMBOL MODIFICATION PROCEDURES

COLLISION
Downsymbolling Thresholds

Current Symbol	Down 16 %	Down 15 %	Down 14 %	Down 13 %	Down 12 %	Down 11 %	Down 10 %	Down 9 %	Down 8 %	Down 7 %	Down 6 %	Down 5 %	Down 4 %	Down 3 %	Down 2 %	Down 1 %
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-21
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(b)	-21
4	-	-	-	-	-	-	-	-	-	-	-	-	-	(b)	(b)	-15
5	-	-	-	-	-	-	-	-	-	-	-	-	(b)	(b)	-21	-7
6	-	-	-	-	-	-	-	-	-	-	-	(b)	(b)	(b)	-11	-7
7	-	-	-	-	-	-	-	-	-	-	(b)	(b)	(b)	-15	-11	-7
8	-	-	-	-	-	-	-	-	-	(b)	(b)	(b)	-17	-15	-11	-7
10	-	-	-	-	-	-	-	-	(b)	(b)	(b)	-23	-17	-15	-11	-7
11	-	-	-	-	-	-	-	(b)	(b)	(b)	(b)	-23	-17	-15	-11	-7
12	-	-	-	-	-	-	(b)	(b)	(b)	(b)	(b)	-19	-17	-15	-11	-5
13	-	-	-	-	-	(b)	(b)	(b)	(b)	(b)	-23	-19	-17	-15	-7	-5
14	-	-	-	-	(b)	(b)	(b)	(b)	(b)	(b)	-23	-19	-17	-10	-7	-5
15	-	-	-	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-23	-19	-13	-10	-7	-5
16	-	-	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-23	-15	-13	-10	-7	-5
17	-	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-17	-15	-13	-10	-7	-5
18	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-25	-20	-17	-15	-13	-10	-7	-5
19	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-22	-20	-17	-15	-13	-10	-7	-5
20	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-22	-20	-17	-15	-13	-10	-7	-5
21-23	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-22	-20	-17	-15	-13	-8	-7	-5
24-25	(b)	(b)	(b)	(b)	(b)	(b)	-26	-24	-22	-18	-17	-15	-10	-8	-7	-5
26	(b)	(b)	(b)	(b)	(b)	(b)	-26	-24	-20	-18	-17	-15	-10	-8	-7	-5
27	(b)	(b)	(b)	(b)	(b)	(b)	-26	-22	-20	-18	-17	-12	-10	-8	-7	-5
28	(b)	(b)	(b)	(b)	(b)	-27	-24	-22	-20	-18	-14	-12	-10	-8	-7	-5
29-30	(b)	(b)	(b)	(b)	(b)	-25	-24	-22	-20	-16	-14	-12	-10	-8	-7	-5
31	(b)	(b)	(b)	(b)	-27	-25	-24	-22	-18	-16	-14	-12	-10	-8	-7	-5
32	(b)	(b)	(b)	(b)	-27	-25	-24	-20	-18	-16	-14	-12	-10	-8	-7	-5
33	(b)	(b)	(b)	(b)	-27	-25	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
34	(b)	(b)	(b)	(b)	-27	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
35	(b)	(b)	(b)	-28	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
36-38	(b)	(b)	(b)	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
39-44	(b)	(b)	-28	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
45-51	(b)	-29	-28	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
52-54	-30	-29	-28	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
55	(b)	-29	-28	-26	-25	-24	-22	-20	-18	-16	-14	-12	-10	-8	-7	-5
56	(b)	(b)	-28	-26	-25	-24	-22	-20	-18	-17	-14	-12	-10	-8	-7	-5
57	(b)	(b)	(b)	-28	-27	-26	-25	-22	-21	-20	-18	-16	-14	-11	-7	-5
58	(b)	(b)	(b)	(b)	(b)	-26	-25	-24	-22	-20	-18	-16	-14	-11	-7	-5
59	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-25	-23	-22	-20	-18	-15	-12	-7

IV. SYMBOL MODIFICATION PROCEDURES

COLLISION
Downsymbolling Thresholds

Current Symbol	Down 16 %	Down 15 %	Down 14 %	Down 13 %	Down 12 %	Down 11 %	Down 10 %	Down 9 %	Down 8 %	Down 7 %	Down 6 %	Down 5 %	Down 4 %	Down 3 %	Down 2 %	Down 1 %
60	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-22	-20	-18	-15	-12	-7
61	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-24	-22	-18	-12	-7
62-63	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-22	-18	-12	-7
64-65	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-18	-12	-7
66	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-18	-12	-10
67	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-22	-17	-10
68-75 *	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	-17	-10

(b) Downsymbolling capped to a final effect of -20%.

> * Symbols 71-75 are **not** for the purpose of Price New Symbol assignment. They will be assigned to vehicles via experience-based modification only.
>
> Initially, these Rating Symbols can only be assigned by upsymbolling a vehicle with a Price New Symbol of 70 or below. In subsequent calendar year VSR Reviews, Rating Symbols 71-74 will be subject to upward or downward symbol adjustment revisions; Rating Symbol 75 will be subject to a downward symbol adjustment revision.

2. For 2010 and earlier model year vehicle series, the following Decision Rule Table applies:

   Each vehicle series' indicated discount or surcharge calculated in Rule IV.B. above will then be compared to a table of changes (called thresholds) that are necessary to revise a vehicle series' symbol modification (and resulting Rating Symbols). This Decision Rule Table is based on the premium effect of symbol modifications as reflected by the current multi-state model year and symbol relativities. The thresholds that apply to combined Comprehensive and Collision indications are displayed below.

Current Symbol	Threshold Down 3 %	Down 2 %	Down 1 %	Up 1 %	Up 2 %	Up 3 %
1	-	-	-	+22	(a)	(a)
2	-	-	-18	+22	+28	(a)
3	-	-	-18	+11	+18	+31
4	(b)	-22	-10	+11	+18	+31
5	(b)	-16	-10	+11	+18	+31
6-20	-24	-16	-10	+11	+18	+31
21	-24	-16	-10	+11	+18	(a)
22	-24	-16	-10	+11	+23	(a)
23	-24	-16	-10	+16	(a)	(a)
24	(b)	-19	-13	+22	(a)	-
25	(b)	(b)	-18	+22	-	-
26	(b)	(b)	-18	-	-	-
27	-	-	-	-	-	-

(a) Upsymbolling capped to a final effect of +25%.
(b) Downsymbolling capped to a final effect of -20%.

IV. SYMBOL MODIFICATION PROCEDURES

D. Symbol Modification Limits

Comprehensive and Collision upsymbolling adjustments are capped to a final effect of +25%. Comprehensive and Collision downsymbolling adjustments are capped to a final effect of -20%. Symbol modification limits correspond to these percentage caps, as detailed below.

1. For 2011 and later model year vehicle series, the following symbol modification limits will apply:

    A. **Comprehensive Per-Review Cap:** Revisions to a vehicle series' current Comprehensive symbol adjustment (and resulting Rating Symbols) will be limited to eight (+ / - 8) symbols in each calendar year VSR Review, as reflected in the Comprehensive Decision Rule Tables in Rule IV.C. above.

    B. **Collision Per-Review Cap:** Revisions to a vehicle series' current Collision symbol adjustment (and resulting Rating Symbols) will be limited to sixteen (+ / - 16) symbols in each calendar year VSR Review, as reflected in the Collision Decision Rule Tables in Rule IV.C. above.

2. For 2010 and earlier model year vehicle series, the following symbol modification limits will apply:

    To limit the cumulative effect of resymbolling, the following limitations apply:

    A. The annual symbol adjustment for a particular vehicle series is limited to three.

    B. The final symbol for a particular vehicle series is limited to eight symbols above or below the Price New Symbol assigned to that particular vehicle series.

E. Separating Vehicle Series

1. If the experience for one or more vehicles within an existing ("parent") vehicle series is significantly and consistently different from the experience for the remainder of the vehicles in the parent vehicle series, then the parent may be split into two separate vehicle series ("subseries") which replace the parent.

    A minimum difference in indications of 15.0% for Comprehensive and/or 7.5% for Collision will be necessary in order to consider splitting a parent vehicle series into two separate subseries. Although the experience for Comprehensive **or** Collision coverage alone may be the reason for splitting a parent into subseries, the subseries will apply for **both** Comprehensive **and** Collision coverages.

2. Subseries created under this rule will be subject to the **New Model Year Vehicle Series Weighting Procedures** described in Rule IV.A. above, and will be classified as New, Significantly Redesigned, or Continuing based on how their parent vehicle series would have been classified.

    There must be a correlation between the differences in experience for subseries created under this rule and the observable differences in one or more of their VIN-coded characteristics (refer to **Price New Symbolling Procedures** Rule II.A. above).

    Therefore, if two subseries are classified as New or Significantly Redesigned, and the original differences in their VIN-coded characteristics are still observable, the subseries will be retained. If the differences in their VIN-coded characteristics no longer apply, the subseries will be recombined into one vehicle series as of the model year of the redesign.

IV. SYMBOL MODIFICATION PROCEDURES

F. Credibility Weighting Procedures

During each calendar year VSR Review, the following credibility weighting procedures will be used when a particular vehicle series' Comprehensive and/or Collision data is not fully (100%) credible. In situations where a vehicle series is resymbolled based in part on a predecessor vehicle series' indication, the following rules will be used:

1. If the vehicle series is **not** a subseries created under Rule IV.E above, then the following rules apply:

   a. If a particular vehicle series' indication is 0% credible, use the following weights:

      - Its Group indication weighted at 50%; and

      - The remaining 50% weighted to no change.

   b. If a particular vehicle series' indication is greater than 0% credible but less than 50% credible, use the following weights:

      - The vehicle series' indication, weighted according to its credibility;

      - Its Group indication weighted at 50%; and

      - The remaining percentage weighted to no change.

   c. If a particular vehicle series' indication is greater than or equal to 50% credible, use the following weights:

      - The vehicle series' indication, weighted according to its credibility; and

      - The remaining percentage weighted to its Group indication.

   NOTE: The maximum weight that will be given to a Group indication in any case is 50%.

2. If the vehicle series is a subseries created under Rule IV.E. above, then the following rules apply:

   a. If the parent vehicle series' indication is 0% credible, use the following weights:

      - Its Group indication weighted at 50%; and

      - The remaining 50% weighted to no change.

   b. If the parent vehicle series' indication is greater than 0% credible but less than 50% credible, use the following weights:

      - The subseries' indication, weighted according to its credibility;

      - The parent vehicle series' indication, weighted at the difference between its own credibility and the credibility of the subseries' indication;

      - Its Group indication weighted at 50%; and

      - The remaining percentage weighted to no change.

IV. SYMBOL MODIFICATION PROCEDURES

    c. If the parent vehicle series' indication is greater than or equal to 50% credible, use the following weights:

- The subseries' indication, weighted according to its credibility;

- The parent vehicle series' indication, weighted at the difference between its own credibility and the credibility of the subseries' indication; and

- The remaining percentage weighted to its Group indication.

NOTE: The maximum weight that will be given to a Group indication in any case is 50%.

To illustrate, consider an ordinary Continuing Vehicle Series, X, whose indication is 40% credible. According to Section 1 of this rule, X's indication would be weighted at 40%, its Group indication would be weighted at 50%, and the remaining 10% would be weighted to no change.

Now assume that:

- vehicle series X is split into two subseries, A and B, according to Rule IV.E. above; and

- subseries A's indication is 20% credible and subseries B's indication is 35% credible.

According to Section 2 of this rule:

- Subseries A's indication would be weighted at 20%, parent vehicle series X's indication would be weighted at 20% (the difference between 40% and 20%), X's Group indication would be weighted at 50%, and the remaining 10% would be weighted to no change.

- Subseries B's indication would be weighted at 35%, parent vehicle series X's indication would be weighted at 5% (the difference between 40% and 35%), X's Group indication would be weighted at 50%, and the remaining 10% would be weighted to no change.

G. Treatment of Like Vehicle Series

During each calendar year VSR Review, indications for two or more vehicle series classified as "like" (in accordance with the **Like Vehicle Series** definition in Rule I. above) will be calculated separately for each vehicle series. The results will then be inspected for possible inconsistent treatment.

For 2011 and later model year vehicle series:

Comprehensive: A minimum of 15.0% difference in indications will be necessary in order to consider treating like vehicle series inconsistently. If the differential is under 15.0%, the combined like vehicle series Comprehensive indication will be used.

Collision: A minimum of 7.5% difference in indications will be necessary in order to consider treating like vehicle series inconsistently. If the differential is under 7.5%, the combined like vehicle series Collision indication will be used.

A New Vehicle Series which is "like" a Continuing Vehicle Series (in accordance with the **Like Vehicle Series** definition in Rule I. above) will be assigned the Comprehensive and Collision VSR symbol adjustments of the Continuing Vehicle Series rather than giving a 50% weight to no change and a 50% weight to its Group indications.

IV. SYMBOL MODIFICATION PROCEDURES

For 2010 and earlier model year vehicle series:

A minimum of 10% difference in indications will be necessary in order to consider treating like vehicle series inconsistently. If the differential is under 10%, the combined like vehicle series indication will be used.

A New Vehicle Series which is "like" a Continuing Vehicle Series (in accordance with the **Like Vehicle Series** definition in Rule I. above) will be assigned the VSR symbol adjustment of the Continuing Vehicle Series rather than giving a 50% weight to no change and a 50% weight to its Group indications.

H. **Consistent Treatment of Vehicle Series**

All vehicles in a vehicle series will be treated as members of the same VSR Group for the purpose of the VSR Reviews. This is particularly important for the Sports, Sports Premium, Luxury 2 Door and Luxury 4 Door Groups.

For example, consider a vehicle series that has two distinctive VINs, X and Y. Version X has a net weight to horsepower ratio that does **not** meet the requirements of the Sports Group, and would qualify for the Midsize Group. Version Y has a net weight to horsepower ratio that **would** qualify it for the Sports Group.

When assigning this vehicle series to a particular VSR Group, we will weight the two versions according to their distributions. In the above example, if version X had 1,000 car years and version Y had 200 car years, the entire vehicle series would be assigned to the Midsize Group. If the distributions were reversed, the entire vehicle series would be assigned to the Sports Group.

This rule also applies to subseries established under Separating Vehicle Series Rule IV.E. above. As such, the parent vehicle series and its subseries will share the same VSR Group regardless of the differences that were the basis for splitting up the parent vehicle series.

I. **Consistent Treatment By Model Year**

When indications for a particular vehicle series straddle the threshold or indicate reversal between model years (lower symbol in the later model year), a symbol adjustment may be applied in order to provide consistent treatment, for that vehicle series, by model year.

We expect this rule to be applied rarely.