

# AUSTIN MUTUAL

## PERSONAL AUTO COVERAGE

### PROGRAM MANUAL

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## PERSONAL AUTO

The personal auto insurance policy in simplified language provides bodily injury and property damage liability, plus a variety of other coverages which are outlined in these pages for private passenger auto risks.

### Binding Authority

You may bind coverage, subject to the ineligible risk characteristics found in this section and the eligibility section of the General Rules, up to the limits shown below. If higher authorizations are required, contact the Home Office.

Bodily injury	\$500,000/500,000
Property damage	\$250,000

Limitations apply for certain driver classifications. Refer to Limit of Liability Guidelines in State Pages.

### Ineligible Risks

No new personal auto business that has been previously insured in a nonstandard auto market in the prior year.

No Prior Insurance - Any risk that fails to carry prior insurance and is in violation of the law. Insureds that can provide documentation that there was no need for prior insurance due to a military deployment, previously used a company vehicle, or other limited circumstances are exempt from this guideline.

Risks having convictions for driving while under the influence of alcohol or any chemical, careless or reckless driving, hit-run, leaving the scene of an accident or similar serious conviction within the last five years.

### Ineligible Automobiles

Ambulances, police, fire or other emergency vehicles  
Amusement devices, carnivals or circuses  
Anniversary Cars  
Barracuda  
Bradley GT  
Bricklin  
Buses  
Camaro - IROC Z, Z28, RS  
Corvette  
Datsun 280Z, ZX  
Dodge Viper & Dodge Stealth  
Chevrolet Geo Tracker (1998 and prior)  
High performance autos (Symbol H by ISO)  
Jeep CJ-5, CJ-7 & Wrangler (prior to year 2000 models) series  
Kit Cars  
Lotus  
Mail delivery or collection (other than RFD) vehicles  
Mazda RX-7  
Newspaper delivery vehicles  
Obsolete automobiles  
Pace cars  
Pontiac Fiero Series & Firebird Formula & Trans Am  
Public or private livery (taxicabs, limousines, etc.)

Racing vehicles  
Suzuki Samurai and Sidekick

This list is not all inclusive. Automobiles with characteristics similar to those listed may also be ineligible.

### Submission Risks (Non-Binding)

Agents may not bind coverage on the following classes, but individual consideration will be given a risk if complete information is submitted to the Home Office so that an underwriting investigation can be completed.

- Automobiles over 15 years old - Part D, Coverage for Damage to your Auto. **Submit photo for consideration.**
- Risks having more than one minor moving violation or any chargeable accident in the last 36 months by any member of the applicant's household. (Refer to Eligibility in the General Rules.) Subject to Accident and Violation Surcharge.
- Sports or high performance cars, as determined by the Company.
- Vehicles valued in excess of \$80,000 (except motorhomes).
- Motorhomes in excess of \$150,000.

### Supporting Coverage Risks

Risks which require supporting automobile coverage for a parent or guardian are:

- any automobile principally driven by a youthful operator under 23 years of age.

Supporting coverage policies must be in force or submitted at the time the youthful driver application is submitted to the Company.

### Application

The application must be submitted electronically through the Austin Rating Tool (ART) - [www.austinmutual.com](http://www.austinmutual.com) on or before the date on which the insurance is effective.

The agent must keep and retain all original signed applications including but not limited to any signed selection, rejection or reduction requests and The Fair Credit Reporting Act compliance notice.

Failure to furnish all of the information requested in the application may jeopardize coverage and delay issuance of the policy. A copy of the Austin Mutual "Notice of Insurance Information Practices" must be given to the applicant at this time.

### Underwriting Investigations

As part of our initial underwriting procedure and subsequent periodic review, an investigative report concerning the applicant may be made whereby information is obtained through personal interviews with others such as family members, business associates, financial sources, friends or neighbors.

## GENERAL RULES - PERSONAL AUTO

### Eligibility

An applicant or any member of the household must hold a valid driver's license for the state in which the auto is garaged. The vehicle to be covered must be registered in the applicant's name, or in the case of spouses, in the name of either. For automobiles driven principally by children, the registration and insurance should be in the child's name unless there is a motor vehicle registration law to the contrary.

### Safe Driver Program

1. Only one minor violation in the household that occurred over 12 months ago, if the age of the driver was 23 or older.
2. No at-fault accidents within the last three years.
3. No serious or major violations within the last five years.
4. At least one vehicle has to be insured for full coverage (liability, comprehensive and collision coverages).
5. Minimum liability limits of 100/300/100 are required.
6. No more than two comprehensive claims within the last three years.

### Standard Auto Program

1. Only one minor violation per driver, not to exceed two minor violations in the household within the last three years subject to the following criteria:
  - No at-fault accidents for the driver with a violation
  - No violations for any driver under the age of 23 within the last three years
2. Only one at-fault accident per household subject to the following criteria:
  - No at-fault accidents for any driver under the age of 23 within the last three years
  - Loss payment must not exceed \$25,000
  - Loss payment in excess of \$1,000 will be surcharged
  - Claim has to be closed
  - No violations for the driver with an at-fault accident
3. No serious or major violations within the last five years
4. No more than three comprehensive claims within the last three years.

## DESCRIPTION OF COVERAGE

The following are general descriptions of personal auto coverages.

**-Liability** - Pays for bodily injury or property damage for which any covered person is legally responsible because of an auto accident, including supplementary payments for limited expenses such as bail bond and loss of earnings.

**-Personal Injury Protection (No-Fault)** - Pays each eligible insured person benefits for bodily injury caused by an auto accident without the need to prove someone else was at fault.

**-Uninsured Motorists** - Pays damages for bodily injury which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle.

**-Underinsured Motorists** - Pays damages for bodily injury which a covered person is legally entitled to recover from the owner or operator of an underinsured motor vehicle. Applies only after the limits of liability under any applicable bodily injury liability coverage have been exhausted.

**-Coverage for Damage to Your Auto** - Pays for direct and accidental loss other than collision (comprehensive) to a covered auto and its equipment, subject to any applicable deductible; and loss by collision, if included. Also pays for transportation expenses incurred in the event of total theft of a covered auto. Coverage not available for autos over 15 years old.

**-Towing and Labor Costs Coverage** - Pays for towing and labor costs incurred each time a covered auto is disabled. Eligible vehicles must be insured for Other than Collision coverage and must not be over 15 years old.

**-Miscellaneous Type Vehicle** - Provides coverage for miscellaneous vehicles under the Personal Auto policy. Refer to the home office for eligibility and rating.

A motorhome-type vehicle is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping. For custom built motorhomes, the model year of the chassis determines the model year of the motorhome.

**-Optional Limits Transportation Expenses Coverage** - Pays for expenses incurred by renting a substitute auto, and transportation expenses incurred as a result of loss to your covered auto, with a maximum limit per day and maximum total limit.

**-Excess Electronic Equipment Coverage** - Pays for loss to electronic equipment that reproduces, receives or transmits audio, visual or data signals only if the equipment is permanently installed in a covered auto at the time of loss.

-Pays for direct and accidental loss to tapes, records, disks, or other media used with electronic equipment with a maximum limit of \$200 per occurrence.

**-Trailer/Camper Body Coverage** - Pays for direct and accidental loss to pickup toppers and camper toppers, camper bodies, utility trailers, camper trailers and travel trailers (35 ft. maximum length), and accessories including awnings, cabanas, etc. These units must be insured specifically for Collision or Other than Collision coverages.

**Pickup toppers *must be listed and insured separately on the policy.***

**-Customizing Equipment** - It is mandatory that coverages for custom furnishings or equipment be included with the value of the auto. Add the cost of the customizing to the value of the vehicle to determine the appropriate rating symbol.

**Exception:** Audio, visual and data electronic equipment, tapes, records, discs and other media are to be insured separately.

**-Extended Non-Owned Coverage - Vehicles Furnished Or Available For Regular Use** - Liability coverage may be extended to the named individual or family members including named individual's spouse (not employed by a garage) who is furnished a non-owned auto for regular use, including use in U.S. Government business. The non-owned auto must have primary liability insurance in effect.

**-Full Safety Glass Coverage** - Provides Other than Collision coverage with no deductible for repair or replacement of damaged safety glass on a covered auto.

**-Auto Loan/Lease Coverage** - A policy providing both collision and other than collision coverages may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle and the actual cash value of the vehicle.

**-Auto Elite Coverage** – Offers enhanced coverages provided under the Auto policy in one package. Coverage is available to cars, vans, and pickups that have both Collision and Other Than Collision coverages and includes the following:

- Transportation Expenses – Rental Reimbursement
- Personal Clothing and Baggage
- Towing and Labor Costs
- Accidental Airbag Deployment
- Trip Interruption
- Pet Injury Collision Coverage
- Auto Loan/Lease Coverage

**- New Vehicle Replacement Coverage** – In the event of a total loss to a covered new vehicle, provides coverage for the purchase price of the damaged vehicle or the purchase price of a new vehicle of similar make, model, and equipment.

Coverage is available for new cars, vans, and pickups within one year from date of purchase that are owned or leased. The vehicle must have Collision and Other Than Collision coverages.

**- Original Equipment Manufactured Parts Coverage** – Provides for the replacement of damaged parts with original equipment on covered autos within the first six model years.

Coverage is available for cars, vans, and pickups that are owned or leased and is applicable until the renewal when the vehicle to which it applies has reached the eleventh year of the vehicle. The vehicle must have Collision and Other Than Collision coverages.

## **LIMIT OF LIABILITY GUIDELINES**

Maximum limits, subject to Home Office approval:

Bodily injury (uninsured and underinsured motorists)	\$500,000/500,000
Property damage	\$250,000

Minimum Limits: Refer to State Page.

Special Limits for Certain Risks or Classes: Refer to State Page.

## **Mandatory and Optional Coverages**

Personal auto mandatory and optional coverages are indicated in the state pages under State Personal Auto Insurance Coverages.

## **Policy Term**

A policy may be written for 6 or 12 months policy term.

## **Policy Changes**

All policy change requests should be sent to the Home Office on or before the date of change. Adequate information must be provided so that the policy can be amended correctly, with particular attention to the following:

- Full name and complete address of loss payee if adding or changing loss payee
- Limits of liability if adding coverage
- Changes in risk or exposure -- youthful drivers (when adding second car); change in class (new occupation or address)
- Additional interest information

A 15-day follow-up on inquiries to agents is routine. Your response within this time will eliminate further correspondence.

## **Increases in Limits of Liability or Coverages**

If insurance is increased or coverage added, the additional premium shall be computed on a pro rata basis, subject to all the rules of this manual. Such additional premium is in addition to the policy minimum premium unless applied at policy inception date.

## **Cancellation or Reduction in Limits of Liability or Coverages**

If insurance is canceled or reduced at the request of either the insured or the Company, the earned premium is computed on a pro rata basis.

Evidence of cancellation may be any one of the following:

- The original policy and memorandum copy
- Lost policy release signed by the insured and loss payee, if applicable
- Copy of mail notice of cancellation, including postal receipts



## Assignment of Policy

A personal auto policy cannot be assigned to another person. It must be canceled and rewritten, subject to all the rules of this manual.

## Additional Interests

Lessor's or loss payable interests may be included by endorsement PP 03 05 or PP 03 19.

## DRIVER AND AUTO DEFINITIONS

**Age** for rating purposes - The actual birth date will be used to determine age of the driver.

**Ownership/Insured** - a private passenger auto type vehicle shall be rated according to the appropriate driver/use private passenger auto classification and insured as follows for:

1. Individual or spouses, residents of same household - auto insured under personal auto policy;
2. Business or corporation - auto insured under business auto policy.

**Driven to and from Work** - Means the auto is customarily used in the course of driving to and from work and includes the use of automobiles in a car pool or other share-the-ride arrangements.

An auto driven part way to or from work, such as to a railroad or bus depot, shall be considered as driven to and from work.

**Farm Automobile** - To be eligible for farm class an automobile must be principally garaged on a farm and not used to drive to and from work, nor used in any business except farming.

**Married** - Is a married person living with his or her spouse.

**Single** - Is a single person, including a person widowed, divorced or legally separated (persons having custody of one or more resident children are considered single).

**Principal Operator** - Is an operator driving the auto 50 percent or more of the total road miles, or driving to and from work or school regularly, or has unrestricted use of the automobile.

## Private Passenger Auto

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months and is:
  - a. not used as a public or livery conveyance for passengers,
  - b. not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
  - a. has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and

- b. is not used for the delivery or transportation of goods or materials unless such use is:

- (1) incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
- (2) for farming or ranching.

3. A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:
  - a. it meets the conditions in 2.a. and b. above; and
  - b. coverage is limited in accordance with the federal employees using autos in government business endorsement.

**Occasional Operator** - Does not drive to and from work regularly, does not have unrestricted use of the automobile, or uses it less than 50 percent of the road miles.

**Resident** - Is anyone residing in the same household.

**Used for Business** - Means the auto is required by or customarily used in connection with the insured's occupation, profession or business, other than driving to and from work.

**Youthful Operator** - Means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:

1. Youthful Unmarried Male Operator – unmarried male under 25 years of age who is not an owner or principal operator;
2. Youthful Unmarried Male Owner or Principal Operator – unmarried male under 30 years of age who is an owner or principal operator;
3. Youthful Married Male Operator – married male under 25 years of age;
4. Youthful Unmarried Female Operator – unmarried female under 25 years of age who is not an owner or principal operator;
5. Youthful Unmarried Female Owner or Principal Operator – unmarried female under 30 years of age who is an owner or principal operator;
6. Youthful Married Female Operator – married female under 25 years of age.

**No Youthful Operator** - Means:

1. A Youthful Operator classification is not applicable to the auto, and
2. The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
  - a. Operator Age 30 or over
  - b. All Other Operators Age 25-29: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.

Exceptions:

- (a) a person active in the U. S. military service is not considered a resident in the household unless this person customarily operates the auto.
- (b) a youthful unmarried operator who is a student residing at an educational institution over 250 road miles from the auto's place of principal garaging.

## **RATING TERRITORIES**

State territory divisions by ZIP code determine the basic premiums. Refer to State Pages.

## **DRIVER AND AUTO RISK CREDITS**

### **Safe Driver Discount**

A 13 percent discount from our Standard Driver rates applies when all drivers in the household meet the following criteria:

1. For new business refer to the eligibility rules in the General Rules-Personal Auto pages.
2. For new business must have a one-year prior history in a preferred or standard automobile market.

The discount is applied to the following coverage premiums:

- Bodily injury liability
- Property damage liability
- No-Fault PIP
- Collision
- Other than collision

In the event of a chargeable accident or a violation a surcharge may be applied to the following renewal period.

### **Multi-Car Discount**

A 15 percent discount applies if our policy insures two or more private passenger autos owned by an individual or jointly owned by two or more relatives or residents of the same household.

- Bodily injury liability
- Property damage liability
- No-Fault PIP
- Collision
- Other than collision

This discount applies only to private passenger units for which liability coverage is provided.

### **Supporting Coverage Discount**

A supporting coverage discount will be applied to the following coverage premiums:

- Bodily injury liability
- Property damage liability
- No-Fault PIP

- Uninsured/underinsured motorists
- Collision
- Other than collision

if the named insured maintains supporting coverage with this Company.

A 10 percent supporting coverage discount applies for only the following:

- Tenant Form 4
- Unit-Owner Form 6

A 15 percent supporting coverage discount applies for only the following:

- Homeowner Form 2 or 3

A 20 percent supporting coverage discount applies for only the following:

- Home-Xtra Form 3
- Home-Xtra+ Form 5

No other Homeowner programs qualify as supporting coverage for the discount.

### **Anti-Theft Device Discount**

Vehicles equipped with anti-theft devices. This discount applies to other than collision (OTC) coverage only. To qualify, the vehicle must be equipped with a device meeting the following criteria.

Alarm ONLY and Active Disabling Devices

A 5% discount on other than collision (OTC) coverage shall be afforded on vehicles equipped with a device that does one or more of the following when activated:

1. sounds an alarm;
2. causes the vehicle horn to sound;
3. causes the vehicle lights to flash; or
4. causes the vehicle to be rendered inoperable.

To qualify, the device must:

1. be provided by the manufacturer of a vehicle as original equipment, or installed in a vehicle by the manufacturer of the vehicle or an authorized dealer of that manufacturer; and
2. be self-activating upon locking the passenger doors of the vehicle.

### **Driver Training Discount**

The applicable Drivers Training Classification applies to each Youthful Operator under 21 years of age that has successfully completed a driver education course.

This discount applies only to private passenger units for which liability coverage is provided.



## Good Student Discount

This discount applies only to the unit which the qualifying driver is assigned.

The applicable Good Student Classification applies provided:

1. The owner or operator is a full time high school, vocational-technical, college or university student.
2. A certified statement or a current copy of the report card for the eligible student from a school official is presented to the Company at the inception date of the policy and every 5 years thereafter provided the student has met one of the following requirements during the immediately preceding school semester:
  - a. is in the upper 20 percent of his/her class scholastically;
  - b. maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B";
  - c. when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent; or
  - d. student is included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

**Current Business** - The Good Student Discount will be continued only if a new certificate or a current copy of the report card for the eligible student is sent to the Home Office every 5 years. The Home Office will send a notice to the agent approximately 90 days prior to the renewal date, stating that a new Good Student Certificate or a current copy of the report card for the eligible student is required. It is then the agent's responsibility to forward the certificate or a current copy of the report card for the eligible student to the Home Office prior to the renewal notice being issued. This means that we must receive it no later than 45 days prior to the renewal date. Midterm class changes to apply the Good Student Discount will be processed using the current date. Backdating the effective date is not permitted.

## Senior Driver Motor Vehicle Accident Prevention Course (APC) Credit

A 10 percent Senior Driver Motor Vehicle Accident Prevention Course (APC) Credit shall apply to the premiums for Bodily Injury and Property Damage Liability, Personal Injury Protection, Uninsured/Underinsured Motorists, Other Than Collision (Comp) and Collision Coverages provided:

1. The auto is classified and rated as a private passenger auto; and
2. The operator of the auto:
  - (a) is age 55 or older; and
  - (b) has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed one of the following types of courses approved by the Minnesota Commissioner of Public Safety;

- i) Accident Prevention Course; or
- ii) Accident Prevention Refresher Course.

This discount shall apply:

1. To new and renewal policies with inception dates within the 36 month period following the course completion date.
2. To the auto operated by the insured with the course completion certificate subject to the following:
  - a. If more than one person insured on the policy meets the APC credit eligibility criteria set fourth in paragraph 2 above, the APC credit shall be afforded to the number of autos equal to the number of insureds eligible for the credit.
  - b. If the number of autos exceeds the number of insureds who meet the APC credit eligibility criteria, the APC credit shall be afforded to such excess autos only if there are no other drivers assigned to those autos (i.e. drivers who do not meet the APC credit eligibility criteria).
3. Only once to each such auto regardless of the number of operators with course completion certificates.

After 36 months the senior driver must retake the course or refresher course and be recertified to continue to be eligible for the premium credit.

## Senior Driver Personal Injury Protection Credit

A 10 percent Senior Driver Personal Injury Protection discount shall be applied to the premium for personal injury protection coverages, provided that the principal operator of the auto:

1. is age 65 or older and is not employed and does not receive income from wages; or
2. is age 60 or older and is retired and receiving a pension.

This discount is allowed because the qualified senior driver would not need coverage for wage loss reimbursement under personal injury protection. This discount shall apply only to the unit principally driven by the qualifying senior driver under this rule, and must be specifically requested by endorsement or indicated on the Minnesota Auto Application Supplement.

## Asset Management Factor

The following rate adjustments will be applied to policies based on the insured's insurance score.

<u>Rate Impact</u>	<u>Indicator</u>
+90%	K
+80%	L
+69%	Y
+45%	U
+34%	J/T
+22%	S
+7%	P
0%	N
-8%	3
-12%	2
-17%	D
-25%	F
-29%	7
-30%	G
-40%	8

This factor applies to classic auto, private passenger, pickup and van type vehicles and to the following coverage premiums:

- Bodily injury liability
- Property damage liability
- No-Fault PIP
- Collision
- Other than collision

Bodily injury and property damage must be present for the factor to apply.

The designated impact will be automatically applied to all new business and renewals. The score and associated impact will be updated within 36 months of its application. Per Minnesota statute 72A.20, Subd. 36 the insured may request us to order a new score no more than twice in any given calendar year and any resulting change will be effective on the next renewal. It is important to understand that such interim requests may result in an increased premium, as well as a decreased or no change in the premium charged.

All applicants are notified of our use of insurance scores for underwriting and rating purposes through the application process. All existing insureds have been notified by letter. In addition, form PM183 Authorization to Collect Credit Information remains available for use if so desired. As noted above no mid-term changes are made.

### Longevity Discount

A Longevity Discount applies to policies which remain continuously in force for five years or more. Upon completion of the fifth year the discount applies. If the policy has a lapse in coverage, for any reason including non-payment of premium, the discount no longer applies.

The discount applies to private passenger autos, pickups, vans, motor homes and classic autos and to the following coverage premiums:

- Bodily injury liability
- Property damage liability
- No Fault PIP
- Collision
- Other than collision

Discount applies based on number of years insured:

<u>Years Insured</u>	<u>Discount</u>
5-6	1%
7-8	2%
9 or more	3%

### New Business Discount

A New Business Discount applies to new policies when during the past 12 months the policyholder has been claim free except for one comprehensive, glass or towing claim. If the policy has a lapse in coverage, for any reason including non-payment of premium, the discount no longer applies.

The discount applies to private passenger autos, pickups, vans, motor homes and classic autos and to the following coverage premiums:

- Bodily injury liability
- Property damage liability
- No Fault PIP
- Collision
- Other than collision

The amount of discount will range up to 15% based on a combination of the number of years insured and insurance score. The discount is reduced annually and upon completion of the tenth year no longer applies.

## DRIVER AND AUTO RISK SURCHARGES

### Special Class Autos

If acceptable, premiums for special class autos will be surcharged as indicated for the following coverages.

- Bodily injury liability
- Property damage liability
- No-Fault PIP
- Uninsured/underinsured motorists
- Collision
- Other than collision

Description	Surcharge
Special Class (*)	50%

(\*) Autos described under Ineligible Automobiles rule must be referred to the Home Office.

Accident Record Rating

The premiums for bodily injury, property damage, personal injury protection and collision coverages shall be subject to surcharges determined in the following manner:

-Chargeable Accidents

On renewal business an accident shall be chargeable as of the renewal period following the date the Company has recorded payments under bodily injury or property damage liability or collision. The policy is not surcharged for a claim under the personal injury protection coverage unless a payment is first made under bodily injury, property damage or collision coverage for the same loss.

-Accident Charges

A surcharge of 22 percent will be applied for one chargeable accident in a three-year period after the loss payment exceeds \$1,000.

A surcharge of 82 percent will apply to the second chargeable accident in a three-year period after the loss payment exceeds \$1,000.

A surcharge of 134 percent will apply to the third chargeable accident and to any additional accidents in a three-year period after the loss payment exceeds \$1,000.

The surcharge applies to the vehicle that the driver involved in the chargeable accident is assigned. If the vehicle is replaced, the surcharge applies to the replacement unit. If the vehicle is removed from the policy, the surcharge applies to the remaining vehicle. If there is more than one remaining vehicle, the surcharge applies to the vehicle the driver is assigned.

-Exceptions

A collision loss where the insurer recovers 80 percent or more of the loss through subrogation; or

Automobile lawfully parked (an automobile rolling from a parked position shall not be considered lawfully parked); or

Applicant or other operator residing in the same household, or owner, reimbursed by or on behalf of a person responsible for the accident or has judgment against such person; or

Automobile of an applicant or other operator resident in the same household struck in rear by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or

Operator of the other automobile involved in such accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of a moving traffic violation in connection therewith; or

Automobile operated by applicant or other operator resident in the same household is damaged as a result of contact with a hit-run driver, if applicant or other operator so reports the accident to proper authority within 24 hours; or

Accidents involving damage by contact with animals or fowl; or

Accidents involving physical damage limited to and caused by flying gravel, missiles or falling objects; or

Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any police or fire department, first aid squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.

Violation Surcharges

Rules for Surcharging

- 1. Violation surcharges will be accumulated on a per driver basis and applied to the vehicle driven by each driver. If the driver with violations is assigned to more than one vehicle, the surcharge will apply to the highest rated vehicle. If there is more than one driver per vehicle, the additional drivers will be assigned as secondary drivers and the total surcharges for the assigned drivers of each vehicle will be combined. All violations will be surcharged for six semi-annual terms (36 months).
- 2. Apply surcharge to BI, PD, PIP, COL and OTC.
- 3. Do not surcharge one speeding violation per person, if that is the only violation for that driver.
- 4. Do not surcharge for the first and only violation per household unless it is a serious or major violation.
- 5. No surcharge is applied for a violation incurred at the same time as a chargeable accident.
- 6. No surcharge is applied for a driver in the household who has his/her own separate policy with Austin Mutual and is being surcharged on that policy.
- 7. Commercial violations of the serious or major category will be subject to the following surcharges.

Violation Surcharges

1 minor moving violation per person	+ 15%
2 minor moving violations per person	+ 30%
3 minor moving violations per person	+ 60%
4 minor moving violations per person	+100%
5 minor moving violations per person	+150%
1 serious violation	+ 80%
1 major violation	+110%

Minor Chargeable Traffic Violations

All violations not listed as major or serious are considered minor.

Serious Chargeable Traffic Violation

- Alcohol consumption by a minor
- Careless driving
- Excess speed in commercial vehicle
- Exhibition driving
- Failure to stop for or passing a school bus or emergency vehicle
- Open bottle
- Operating a motor vehicle without Liability Insurance; or equivalent
- Racing

- Reckless driving
- Serious speed
- Any related serious chargeable traffic violation or related major chargeable traffic violation where an individual **allows** the violation, such as open bottle, hit and run, etc. or any violation that results in suspension or revocation of an operator's license.

#### **Major Chargeable Traffic Violation**

- Driving while in an intoxicated condition or under the influence of drugs; also includes a driver's license record entry of implied consent
- Failure to stop and report when involved in an accident
- A felony involving the use of a motor vehicle
- Driving a motor vehicle in a reckless manner which results in injury to a person
- Driving a motor vehicle during the period of time the driver's license is suspended or revoked

#### **Automobile Rating Symbols**

Private passenger, pickup and sedan delivery - to be used in determining other than collision and collision premiums, based on the current ISO Symbol and Identification manual.

## **PREMIUM DETERMINATION - MINNESOTA PERSONAL AUTO**

### **Base Premium Computation**

- Bodily Injury and Property Damage Liability**
- Uninsured Motorists**
- Underinsured Motorists**
- Personal Injury Protection - No-Fault**

1. Determine rating territory (refer to pages PA-9c thru PA-9s).
2. Determine coverage and limit of liability where applicable (refer to state page Limit of Liability Guidelines).
3. Determine driver classification (refer to Page PA-7 thru PA-7c).
4. Determine "Safe Driver" or "Standard" program.
5. Increase limit (where applicable) - determine factor (refer to state page) and apply to base premium.
6. Credit\* and/or surcharge\* (where applicable) - determine percentage factor (refer to state page) and apply to premium from 4 or 5 above.

- Other than Collision**
- Collision**

1. Determine rating territory (refer to pages PA-9c thru PA-9s).
2. Determine driver classification (refer to Page PA-7 thru PA-7c).
3. Determine rating symbol and age of vehicle.
4. Determine coverage and select the "Safe Driver" or "Standard" program for desired deductible.
5. Credit\* and/or surcharge\* (where applicable) - determine percentage factor (refer to state page) and apply to premium determined in 4.

\*The credits are multiplicative and surcharges are accumulated in one net factor which applies to the base premium. If a deductible not included in the basic premiums is selected, the credits and/or net surcharge factor is applied after the deductible base premium has been calculated.

### **-Other Optional Coverages**

1. Determine coverage and refer to Optional Coverage - Premium Table for rates and premium.
2. Credit and/or surcharge does not apply.
3. All premiums and rates in Optional Coverage - Premium Table are for six months. For a 12 month policy charge the manual rate multiplied by a factor of 2.0.

# MINNESOTA DRIVER CLASSIFICATION

No Youthful Operator						
Operator Age	Pleasure	Work 3 or Less Miles	Work Over 3 but no More Than 15 Miles	Work Over 15 Miles	Business	Farm
30	3001	3002	3003	3004	3005	3006
31	3101	3102	3103	3104	3105	3106
32	3201	3202	3203	3204	3205	3206
33	3301	3302	3303	3304	3305	3306
34	3401	3402	3403	3404	3405	3406
35	3501	3502	3503	3504	3505	3506
36	3601	3602	3603	3604	3605	3606
37	3701	3702	3703	3704	3705	3706
38	3801	3802	3803	3804	3805	3806
39	3901	3902	3903	3904	3905	3906
40	4001	4002	4003	4004	4005	4006
41	4101	4102	4103	4104	4105	4106
42	4201	4202	4203	4204	4205	4206
43	4301	4302	4303	4304	4305	4306
44	4401	4402	4403	4404	4405	4406
45	4501	4502	4503	4504	4505	4506
46	4601	4602	4603	4604	4605	4606
47	4701	4702	4703	4704	4705	4706
48	4801	4802	4803	4804	4805	4806
49	4901	4902	4903	4904	4905	4906
50	5001	5002	5003	5004	5005	5006
51	5101	5102	5103	5104	5105	5106
52	5201	5202	5203	5204	5205	5206
53	5301	5302	5303	5304	5305	5306
54	5401	5402	5403	5404	5405	5406
55	5501	5502	5503	5504	5505	5506
56	5601	5602	5603	5604	5605	5606
57	5701	5702	5703	5704	5705	5706
58	5801	5802	5803	5804	5805	5806
59	5901	5902	5903	5904	5905	5906
60	6001	6002	6003	6004	6005	6006
61	6101	6102	6103	6104	6105	6106
62	6201	6202	6203	6204	6205	6206
63	6301	6302	6303	6304	6305	6306
64	6401	6402	6403	6404	6405	6406
65	6501	6502	6503	6504	6505	6506
66	6601	6602	6603	6604	6605	6606
67	6701	6702	6703	6704	6705	6706
68	6801	6802	6803	6804	6805	6806
69	6901	6902	6903	6904	6905	6906
70	7001	7002	7003	7004	7005	7006
71	7101	7102	7103	7104	7105	7106
72	7201	7202	7203	7204	7205	7206
73	7301	7302	7303	7304	7305	7306
74	7401	7402	7403	7404	7405	7406
75	7501	7502	7503	7504	7505	7506
76	7601	7602	7603	7604	7605	7606
77	7701	7702	7703	7704	7705	7706
78	7801	7802	7803	7804	7805	7806
79	7901	7902	7903	7904	7905	7906
80	8001	8002	8003	8004	8005	8006
81	8101	8102	8103	8104	8105	8106
82	8201	8202	8203	8204	8205	8206
83	8301	8302	8303	8304	8305	8306
84	8401	8402	8403	8404	8405	8406
85 or Over	8501	8502	8503	8504	8505	8506



Youthful Operator - Unmarried Male Without Good Student Discount					
Operator Age		Not Principal Operator		Principal Operator	
		Pleasure or Farm	Work or Business	Pleasure or Farm	Work or Business
Without Driver Training	17 or Less	1701	1702	1703	1704
	18	1801	1802	1803	1804
	19	1901	1902	1903	1904
	20	2001	2002	2003	2004
With Driver Training	17 or Less	1711	1712	1713	1714
	18	1811	1812	1813	1814
	19	1911	1912	1913	1914
	20	2011	2012	2013	2014
With or Without Driver Training	21	2101	2102	2103	2104
	22	2201	2202	2203	2204
	23	2301	2302	2303	2304
	24	2401	2402	2403	2404
	25	Classify As All Other Operators Age 25-29		2503	2504
	26			2603	2604
	27			2703	2704
	28			2803	2804
	29			2903	2904

Youthful Operator - Unmarried Male With Good Student Discount					
Operator Age		Not Principal Operator		Principal Operator	
		Pleasure or Farm	Work or Business	Pleasure or Farm	Work or Business
Without Driver Training	17 or Less	1721	1722	1723	1724
	18	1821	1822	1823	1824
	19	1921	1922	1923	1924
	20	2021	2022	2023	2024
With Driver Training	17 or Less	1731	1732	1733	1734
	18	1831	1832	1833	1834
	19	1931	1932	1933	1934
	20	2031	2032	2033	2034
With or Without Driver Training	21	2121	2122	2123	2124
	22	2221	2222	2223	2224
	23	2321	2322	2323	2324
	24	2421	2422	2423	2424

Youthful Operator - Married Male					
Operator Age		Good Student Discount		W/O Good Student Discount	
		Pleasure or Farm	Work or Business	Pleasure or Farm	Work or Business
Without Driver Training	17 or Less	1741	1742	1743	1744
	18	1841	1842	1843	1844
	19	1941	1942	1943	1944
	20	2041	2042	2043	2044
With Driver Training	17 or Less	1751	1752	1753	1754
	18	1851	1852	1853	1854
	19	1951	1952	1953	1954
	20	2051	2052	2053	2054
With or Without Driver Training	21	2141	2142	2143	2144
	22	2241	2242	2243	2244
	23	2341	2342	2343	2344
	24	2441	2442	2443	2444
	25	Classify As All Other Operators Age 25-29			
	26				
	27				
	28				
	29				

Youthful Operator - Unmarried Female Without Good Student Discount					
Operator Age		Not Principal Operator		Principal Operator	
		Pleasure or Farm	Work or Business	Pleasure or Farm	Work or Business
Without Driver Training	17 or Less	1705	1706	1707	1708
	18	1805	1806	1807	1808
	19	1905	1906	1907	1908
	20	2005	2006	2007	2008
With Driver Training	17 or Less	1715	1716	1717	1718
	18	1815	1816	1817	1818
	19	1915	1916	1917	1918
	20	2015	2016	2017	2018
With or Without Driver Training	21	2105	2106	2107	2108
	22	2205	2206	2207	2208
	23	2305	2306	2307	2308
	24	2405	2406	2407	2408
	25	Classify As All Other Operators Age 25-29		2507	2508
	26			2607	2608
	27			2707	2708
	28			2807	2808
	29			2907	2908

Youthful Operator - Unmarried Female With Good Student Discount					
Operator Age		Not Principal Operator		Principal Operator	
		Pleasure or Farm	Work or Business	Pleasure or Farm	Work or Business
Without Driver Training	17 or Less	1725	1726	1727	1728
	18	1825	1826	1827	1828
	19	1925	1926	1927	1928
	20	2025	2026	2027	2028
With Driver Training	17 or Less	1735	1736	1737	1738
	18	1835	1836	1837	1838
	19	1935	1936	1937	1938
	20	2035	2036	2037	2038
With or Without Driver Training	21	2125	2126	2127	2128
	22	2225	2226	2227	2228
	23	2325	2326	2327	2328
	24	2425	2426	2427	2428

Youthful Operator - Married Female					
Operator Age		Good Student Discount		W/O Good Student Discount	
		Pleasure or Farm	Work or Business	Pleasure or Farm	Work or Business
Without Driver Training	17 or Less	1745	1746	1747	1748
	18	1845	1846	1847	1848
	19	1945	1946	1947	1948
	20	2045	2046	2047	2048
With Driver Training	17 or Less	1755	1756	1757	1758
	18	1855	1856	1857	1858
	19	1955	1956	1957	1958
	20	2055	2056	2057	2058
With or Without Driver Training	21	2145	2146	2147	2148
	22	2245	2246	2247	2248
	23	2345	2346	2347	2348
	24	2445	2446	2447	2448
	25	Classify As All Other Operators Age 25-29			
	26				
	27				
	28				
	29				

All Other Operators						
Operator Age	Pleasure	Work 3 or Less Miles	Work Over 3 but no More Than 15 Miles	Work Over 15 Miles	Business	Farm
25	2571	2572	2573	2574	2575	2576
26	2671	2672	2673	2674	2675	2676
27	2771	2772	2773	2774	2775	2776
28	2871	2872	2873	2874	2875	2876
29	2971	2972	2973	2974	2975	2976

When the number of autos exceeds the number of youthful operators, the youthful operator classification will be assigned to the auto with the highest premium for all coverages combined. However, when the youthful operator is the principal operator of an auto, that auto will carry the appropriate youthful classification.

On multi-car policies a charge will apply for each youthful operator.

For youthful driver maximum coverage limits, refer to the state page Limit of Liability Guidelines.

# MINNESOTA PERSONAL AUTO INSURANCE

## Personal Auto Insurance Coverages - Forms and Endorsements

PP 00 01	Personal Auto Policy
C13	Exclusion of Work Loss Benefits
C38	Punitive Damage Exclusion
C53	Common Loss Deductible
C178	Additional Insured
C387	Auto Elite Endorsement
C388	New Vehicle Replacement Coverage
C389	Original Equipment Manufactured Parts Endorsement
PA 01 60	Amendment of Policy Provisions - Minnesota
PA 05 67	Personal Injury Protection Coverage - Minnesota
PA 05 67A	PIP Coverage - Minnesota Benefits Schedule Endorsement
PA 05 67B	Combined PIP Coverage - Minnesota Benefits Schedule Endorsement
PP 03 01	Federal Employees Using Autos in Government Business
PP 03 02	Optional Limits Transportation Expenses Coverage
PP 03 03	Towing and Labor Costs Coverage
PP 03 05	Loss Payable Clause
PP 03 06	Extended Nonowned Coverage - Vehicles Furnished Or Available For Regular Use
PP 03 07	Trailer/Camper Body Coverage (Maximum Limit of Liability)
PP 03 08	Coverage for Damage to Your Auto (Maximum Limit of Liability)
PP 03 13	Excess Electronic Equipment Coverage
PP 03 15	Full Safety Glass Coverage
PP 03 18	Customizing Equipment Coverage
PP 03 19	Additional Insured - Lessor
PP 03 21	Limited Mexico Coverage
PP 03 23	Miscellaneous Type Vehicle Endorsement
PP 03 35	Auto Loan/Lease Coverage
PP 04 97	Uninsured/Underinsured Motorist Coverage - Minnesota
PP 13 01	Coverage For Damage To Your Auto Exclusion Endorsement
PP 13 03	Trust Endorsement
PP 23 21	Joint Ownership Coverage-Minnesota
PP 23 40	Public or Livery Conveyance Exclusion Endorsement

## Limit of Liability Guidelines

### Minimum Limits:

Bodily Injury	\$30,000/60,000
Property Damage	\$25,000
Uninsured Motorists	\$30,000/60,000
Underinsured Motorists	\$30,000/60,000
Personal Injury Protection	\$40,000 aggregate (includes \$20,000 medical expenses, \$20,000 nonmedical expenses)

### Principal Youthful Drivers:

Single youthful male and female principal operators under age 25 without the supporting automobile coverage of a parent or guardian are eligible for maximum limits of \$50,000/100,000 bodily injury, \$50,000 property damage, \$50,000/100,000 UM/UIM and PIP coverage, Plan B.

Youthful male married drivers under age 23 are eligible for \$50,000/100,000 bodily injury liability, \$50,000 property damage, \$50,000/100,000 UM/UIM and PIP coverage, Plan B.

If special circumstances call for higher limits, please contact the Underwriting Department for consideration.

# MINNESOTA AUTOMOBILE INSURANCE LAW REQUIREMENTS

## Mandatory Coverages and Provisions

Automobile insurance must include the following coverages, subject to the limits described in the Limits of Liability Guidelines.

- Bodily injury liability
- Property damage liability
- Uninsured motorists
- Underinsured motorists
- Personal injury protection (No-Fault)

Failure to maintain the required coverages as indicated makes the motor vehicle owner guilty of a misdemeanor and subject to driver's license revocation and revocation of motor vehicle registration.

Common Loss Deductible - At the insured's option, he/she may choose to have the single highest deductible amount apply whenever an occurrence involves more than one coverage part of another policy in which he/she is insured with us. Attach Endorsement C-53

Punitive Damage Exclusion - Any loss or related defense costs which are punitive in nature are not covered. Attach Endorsement C-38

## DESCRIPTION OF COVERAGE

**Classic Autos** - A classic auto is a motor vehicle of the private passenger type, which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

Physical Damage  
Attach Endorsement PP 03 08

**Note:** Coverage is not provided on an "Agreed Value" basis.

**Antique Autos** - An antique auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes. **The antique vehicle must have antique or historic license plates.**

Attach Endorsement PP 03 08

### Note:

1. Coverage is not provided on "Agreed Value" basis.
2. Do not bind coverage on a vehicle with a value over \$30,000. Refer to the Home Office.
3. Vehicle must be insured for 100% of its full value.
4. Attach two color photographs taken from opposite diagonal corners of the vehicle.

5. Antique autos owned by an individual may be written when our Company provides insurance for the person's other eligible private passenger vehicles.

## Optional Coverages

The law requires that certain options be available to the policyholder. These are:

- Higher liability coverage limits.
- Additional Personal Injury Protection (PIP - No-Fault) medical expense benefits (increased limits). Refer to PIP plan information section.
- Higher uninsured/underinsured motorists (UM/UIM) limits. Refer to UM/UIM coverage information section.
- Deductible options for PIP - \$100 deductible for medical expense benefits applicable to a given loss for injuries sustained by the named insured or any resident relatives; \$200 deductible for work loss or essential services expenses otherwise payable as a result of an injury to anyone insured in one accident.
- Combining of coverage, whereby the policyholder may elect to add together the PIP coverage on two or more vehicles.

## Personal Injury Protection (No-Fault) Coverage - PIP

The law provides that a person may recover benefits promptly from his own insurance company for injuries resulting from an automobile accident without the need to prove someone else was at fault. However, the insured still has the right to recover damages for bodily injury from another person, based on negligence, if medical bills total more than \$4,000 or if there is permanent disfigurement or injury, disability for at least 60 days, or death. The right to recover property damage remains unchanged, and collision and other than collision are the same.

## Basic and Optional Plans

A basic PIP plan and four optional coverage plans for the required options are available. In selecting a coverage plan, the agent should review the insured's needs, taking into consideration present health and accident coverage, the potential medical expense requirements of the insured and average weekly earnings. As the nonmedical expense wage loss recovery is based on actual loss of earnings, coverage should be matched as closely as possible to the insured's actual weekly earnings.

### Plan B (Basic)

\$20,000 maximum medical expense  
\$20,000 aggregate nonmedical expense  
\$ 500 maximum work loss per week

### Plan D (Optional)

\$30,000 maximum medical expense  
\$20,000 aggregate nonmedical expense  
\$ 500 maximum work loss per week

### Plan G (Optional)

\$40,000 maximum medical expense  
\$20,000 aggregate nonmedical expense  
\$ 500 maximum work loss per week

### Plan J (Optional)

\$50,000 maximum medical expense  
\$20,000 aggregate nonmedical expense  
\$ 500 maximum work loss per week

### Plan K (Optional)

\$50,000 maximum medical expense  
\$30,000 aggregate nonmedical expense  
\$ 500 maximum work loss per week

All plans include the following benefits:

- maximum of \$200 per week for essential services expenses;
- maximum of \$5,000 for funeral expenses;
- maximum of \$500 per week for survivors' loss as defined in paragraphs (a) and (b) of the definition of survivors' loss.

### Combined Personal Injury Protection Coverage

Under the basic PIP (No-Fault) coverage, combining --formerly stacking-- (adding together the same coverage on two or more insured vehicles, even if insured under different policies by different insurers, to determine aggregate total coverage) is available, but is not automatic. If the insured wishes to combine PIP benefits, this option must be requested.

### Uninsured and Underinsured Motorists Coverage (UM/UIM)

The law requires that UM/UIM coverages be included in each automobile insurance policy. For basic limits, refer to Limit of Liability Guidelines. Optional higher limits are available, but may not exceed the bodily injury limits. Lower limits of \$25,000/50,000 are also available. Refer to Company for rate.

### Minnesota Automobile Insurance Cancellations

The law provides that "Cancellation of a policy of automobile insurance shall not be effective unless any unearned premium due the insured is returned to the insured with a notice of cancellation not later than the effective date of the cancellation." Our Company will comply with the provisions of the law in the following manner.

New Applications - New automobile applications are considered the same as policies; therefore, the law applies to both. **The Company requires a two month deposit premium with a new automobile application.**

Direct Notice Cancellations Initiated by the Company, Cancellations for Underwriting Reasons and Insured's Request for Cancellation:

Direct Bill Policies - At the time the cancellation is initiated, if premium has been paid, a refund check for the unearned premium will be issued within 30 days following the receipt by the insurer of the insured's request for cancellation. The check for the unearned premium will accompany the cancellation notice to the insured.

### Increased Limits Factors

	Limit	Factor
Bodily Injury	30/60	1.00
	50/100	1.20
	100/300	1.59
	250/500	1.81
	500/500	1.95
Property Damage	10,000	1.00
	25,000	1.09
	50,000	1.14
	100,000	1.19
	250,000	1.21
Uninsured/Underinsured	25/50	1.00
Motorists	30/60	1.15
25/50 (basic premium)	50/100	1.30
UM } Refer to individual	100/300	1.60
UIM } territory	250/500	2.10
Round UM/UIM premiums to nearest dollar.	500/500	2.50

### Driver and Auto Discount/Surcharges Table

The following is a list with an explanation of the abbreviations shown on the policy declarations if applicable to the risk.

#### Discounts:

MC	Multi-Car
AP	Senior Driver Accident Prevention Course
AT	Anti-Theft
DT	Driver Training
GS	Good Student
SC	Supporting Coverage
PI	Senior Driver PIP
LG	Longevity
NB	New Business

#### Surcharges:

SP	Special Class
AC	Accident
VI	Violation



### EXAMPLES FOR APPLYING VIOLATIONS SURCHARGE

Example	Dad	Mom	Son	Veh. 1*	Veh. 2*
1	-Fail to signal 15%	-Speed 0%	- 0%	15%	0%
2	-Fail to signal -- 15%	-Speed -Fail to signal 30%	-- -- 0%	15%	30%

1st speed violation per person is not surcharged until a second violation occurs. Then both are surcharged.

\*Dad assigned to Veh. #1.

\*Son assigned to Veh. #2/Mom assigned as secondary driver of Veh. #2.

NOTE: THESE ARE EXAMPLES ONLY AND WOULD APPLY ONLY TO IN FORCE BUSINESS. FOR NEW BUSINESS, REFER TO ELIGIBILITY RULE.

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 55001 – 55106**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
55001	AFTON	41	55051	MORA	43
55002	ALMELUND	42	55052	MORRISTOWN	44
55003	BAYPORT	41	55053	NERSTRAND	46
55005	BETHEL	42	55054	ELKO NEW MARKET	44
55006	BRAHAM	42	55055	NEWPORT	45
55007	BROOK PARK	43	55056	NORTH BRANCH	42
55008	CAMBRIDGE	42	55057	NORTHFIELD	44
55009	CANNON FALLS	44	55060	OWATONNA	44
55010	CASTLE ROCK	44	55063	PINE CITY	43
55011	CEDAR	42	55065	RANDOLPH	44
55012	CENTER CITY	42	55066	RED WING	44
55013	CHISAGO CITY	42	55067	ROCK CREEK	43
55014	CIRCLE PINES	41	55068	ROSEMOUNT	45
55016	COTTAGE GROVE	45	55069	RUSH CITY	42
55017	DALBO	42	55070	SAINT FRANCIS	42
55018	DENNISON	46	55071	SAINT PAUL PARK	45
55019	DUNDAS	44	55072	SANDSTONE	43
55020	ELKO NEW MARKET	44	55073	SCANDIA	41
55021	FARIBAULT	44	55074	SHAFER	42
55024	FARMINGTON	45	55075	SOUTH SAINT PAUL	45
55025	FOREST LAKE	42	55076	INVER GROVE HEIGHTS	45
55026	FRONTENAC	46	55077	INVER GROVE HEIGHTS	45
55027	GOODHUE	46	55078	STACY	42
55029	GRANDY	42	55079	STACY	42
55030	GRASSTON	43	55080	STANCHFIELD	42
55031	HAMPTON	44	55082	STILLWATER	41
55032	HARRIS	42	55083	STILLWATER	41
55033	HASTINGS	45	55084	TAYLORS FALLS	42
55036	HENRIETTE	43	55085	VERMILLION	45
55037	HINCKLEY	43	55087	WARSAW	44
55038	HUGO	41	55088	WEBSTER	44
55040	ISANTI	42	55089	WELCH	44
55041	LAKE CITY	46	55090	WILLERNIE	51
55042	LAKE ELMO	45	55092	WYOMING	42
55043	LAKELAND	41	55101	SAINT PAUL	47
55044	LAKEVILLE	45	55102	SAINT PAUL	48
55045	LINDSTROM	42	55103	SAINT PAUL	47
55046	LONSDALE	44	55104	SAINT PAUL	49
55047	MARINE ON SAINT CROIX	41	55105	SAINT PAUL	48
55049	MEDFORD	44	55106	SAINT PAUL	47

**Table #1(T) ZIP Codes 55001 – 55106**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 55107 – 55341**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
55107	SAINT PAUL	48	55301	ALBERTVILLE	57
55108	SAINT PAUL	51	55302	ANNANDALE	57
55109	SAINT PAUL	51	55303	ANOKA	58
55110	SAINT PAUL	52	55304	ANDOVER	42
55111	SAINT PAUL	45	55305	HOPKINS	58
55112	SAINT PAUL	51	55306	BURNSVILLE	55
55113	SAINT PAUL	51	55307	ARLINGTON	44
55114	SAINT PAUL	53	55308	BECKER	56
55115	SAINT PAUL	51	55309	BIG LAKE	42
55116	SAINT PAUL	48	55310	BIRD ISLAND	44
55117	SAINT PAUL	54	55311	OSSEO	58
55118	SAINT PAUL	48	55312	BROWNTON	44
55119	SAINT PAUL	51	55313	BUFFALO	57
55120	SAINT PAUL	45	55314	BUFFALO LAKE	44
55121	SAINT PAUL	55	55315	CARVER	44
55122	SAINT PAUL	55	55316	CHAMPLIN	56
55123	SAINT PAUL	45	55317	CHANHASSEN	58
55124	SAINT PAUL	55	55318	CHASKA	55
55125	SAINT PAUL	45	55319	CLEAR LAKE	56
55126	SAINT PAUL	51	55320	CLEARWATER	57
55127	SAINT PAUL	51	55321	COKATO	57
55128	SAINT PAUL	51	55322	COLOGNE	44
55129	SAINT PAUL	45	55323	CRYSTAL BAY	58
55130	SAINT PAUL	47	55324	DARWIN	44
55133	SAINT PAUL	47	55325	DASSEL	44
55144	SAINT PAUL	51	55327	DAYTON	56
55145	SAINT PAUL	47	55328	DELANO	44
55146	SAINT PAUL	48	55329	EDEN VALLEY	44
55150	MENDOTA	48	55330	ELK RIVER	57
55155	SAINT PAUL	47	55331	EXCELSIOR	58
55164	SAINT PAUL	47	55332	FAIRFAX	44
55165	SAINT PAUL	47	55333	FRANKLIN	44
55166	SAINT PAUL	47	55334	GAYLORD	44
55168	SAINT PAUL	47	55335	GIBBON	44
55170	SAINT PAUL	47	55336	GLENCOE	44
55171	SAINT PAUL	47	55337	BURNSVILLE	55
55172	SAINT PAUL	47	55338	GREEN ISLE	44
55175	SAINT PAUL	47	55339	HAMBURG	44
55187	SAINT PAUL	45	55340	HAMEL	58
55188	SAINT PAUL	45	55341	HANOVER	44

**Table #2(T) ZIP Codes 55107 – 55341**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 55342 – 55423**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
55342	HECTOR	44	55383	NORWOOD	44
55343	HOPKINS	55	55384	SPRING PARK	58
55344	EDEN PRAIRIE	58	55385	STEWART	44
55345	MINNETONKA	58	55386	VICTORIA	55
55346	EDEN PRAIRIE	58	55387	WACONIA	44
55347	EDEN PRAIRIE	58	55388	WATERTOWN	44
55348	MAPLE PLAIN	44	55389	WATKINS	44
55349	HOWARD LAKE	57	55390	WAVERLY	57
55350	HUTCHINSON	44	55391	WAYZATA	58
55352	JORDAN	45	55392	NAVARRE	58
55353	KIMBALL	44	55393	MAPLE PLAIN	44
55354	LESTER PRAIRIE	44	55394	YOUNG AMERICA	44
55355	LITCHFIELD	44	55395	WINSTED	44
55356	LONG LAKE	58	55396	WINTHROP	44
55357	LORETTO	44	55397	YOUNG AMERICA	44
55358	MAPLE LAKE	57	55398	ZIMMERMAN	42
55359	MAPLE PLAIN	44	55399	YOUNG AMERICA	44
55360	MAYER	44	55401	MINNEAPOLIS	53
55361	MINNETONKA BEACH	58	55402	MINNEAPOLIS	53
55362	MONTICELLO	57	55403	MINNEAPOLIS	53
55363	MONTROSE	57	55404	MINNEAPOLIS	59
55364	MOUND	58	55405	MINNEAPOLIS	53
55365	MONTICELLO	42	55406	MINNEAPOLIS	53
55366	NEW AUBURN	44	55407	MINNEAPOLIS	59
55367	NEW GERMANY	44	55408	MINNEAPOLIS	59
55368	NORWOOD YOUNG AMERICA	44	55409	MINNEAPOLIS	53
55369	OSSEO	57	55410	MINNEAPOLIS	55
55370	PLATO	44	55411	MINNEAPOLIS	60
55371	PRINCETON	42	55412	MINNEAPOLIS	60
55372	PRIOR LAKE	45	55413	MINNEAPOLIS	53
55373	ROCKFORD	57	55414	MINNEAPOLIS	53
55374	ROGERS	57	55415	MINNEAPOLIS	53
55375	SAINT BONIFACIUS	44	55416	MINNEAPOLIS	55
55376	SAINT MICHAEL	57	55417	MINNEAPOLIS	53
55377	SANTIAGO	56	55418	MINNEAPOLIS	51
55378	SAVAGE	55	55419	MINNEAPOLIS	53
55379	SHAKOPEE	55	55420	MINNEAPOLIS	55
55380	SILVER CREEK	56	55421	MINNEAPOLIS	61
55381	SILVER LAKE	44	55422	MINNEAPOLIS	53
55382	SOUTH HAVEN	57	55423	MINNEAPOLIS	53

**Table #3(T) ZIP Codes 55342 – 55423**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 55424 – 55586**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
55424	MINNEAPOLIS	58	55483	MINNEAPOLIS	53
55425	MINNEAPOLIS	55	55484	MINNEAPOLIS	53
55426	MINNEAPOLIS	55	55485	MINNEAPOLIS	53
55427	MINNEAPOLIS	62	55486	MINNEAPOLIS	53
55428	MINNEAPOLIS	62	55487	MINNEAPOLIS	53
55429	MINNEAPOLIS	61	55488	MINNEAPOLIS	53
55430	MINNEAPOLIS	61	55550	YOUNG AMERICA	44
55431	MINNEAPOLIS	55	55551	YOUNG AMERICA	44
55432	MINNEAPOLIS	57	55552	YOUNG AMERICA	44
55433	MINNEAPOLIS	57	55553	YOUNG AMERICA	44
55434	MINNEAPOLIS	57	55554	NORWOOD	44
55435	MINNEAPOLIS	55	55556	YOUNG AMERICA	44
55436	MINNEAPOLIS	58	55557	YOUNG AMERICA	44
55437	MINNEAPOLIS	55	55558	YOUNG AMERICA	44
55438	MINNEAPOLIS	58	55559	YOUNG AMERICA	44
55439	MINNEAPOLIS	58	55560	YOUNG AMERICA	44
55440	MINNEAPOLIS	53	55562	YOUNG AMERICA	44
55441	MINNEAPOLIS	58	55564	YOUNG AMERICA	44
55442	MINNEAPOLIS	58	55565	MONTICELLO	42
55443	MINNEAPOLIS	62	55566	YOUNG AMERICA	44
55444	MINNEAPOLIS	62	55567	YOUNG AMERICA	44
55445	MINNEAPOLIS	56	55568	YOUNG AMERICA	44
55446	MINNEAPOLIS	58	55569	OSSEO	56
55447	MINNEAPOLIS	58	55570	MAPLE PLAIN	44
55448	MINNEAPOLIS	57	55571	MAPLE PLAIN	44
55449	MINNEAPOLIS	57	55572	ROCKFORD	44
55450	MINNEAPOLIS	45	55573	YOUNG AMERICA	44
55454	MINNEAPOLIS	59	55574	MAPLE PLAIN	44
55455	MINNEAPOLIS	53	55575	HOWARD LAKE	56
55458	MINNEAPOLIS	53	55576	MAPLE PLAIN	44
55459	MINNEAPOLIS	53	55577	ROCKFORD	44
55460	MINNEAPOLIS	53	55578	MAPLE PLAIN	44
55467	MINNEAPOLIS	59	55579	MAPLE PLAIN	44
55470	MINNEAPOLIS	53	55580	MONTICELLO	42
55472	MINNEAPOLIS	53	55581	MONTICELLO	42
55473	MINNEAPOLIS	53	55582	MONTICELLO	42
55474	MINNEAPOLIS	53	55583	NORWOOD	44
55478	MINNEAPOLIS	53	55584	MONTICELLO	42
55479	MINNEAPOLIS	53	55585	MONTICELLO	42
55480	MINNEAPOLIS	53	55586	MONTICELLO	42

**Table #4(T) ZIP Codes 55424 – 55586**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 55587 – 55768**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
55587	MONTICELLO	42	55717	CANYON	63
55588	MONTICELLO	42	55718	CARLTON	43
55589	MONTICELLO	42	55719	CHISHOLM	43
55590	MONTICELLO	42	55720	CLOQUET	63
55591	MONTICELLO	42	55721	COHASSET	43
55592	MAPLE PLAIN	44	55722	COLERAINE	43
55593	MAPLE PLAIN	44	55723	COOK	64
55594	YOUNG AMERICA	44	55724	COTTON	63
55595	LORETTO	44	55725	CRANE LAKE	64
55596	LORETTO	44	55726	CROMWELL	43
55597	LORETTO	44	55730	GRAND RAPIDS	68
55598	LORETTO	44	55731	ELY	63
55599	LORETTO	44	55732	EMBARRASS	63
55601	BEAVER BAY	63	55733	ESKO	63
55602	BRIMSON	63	55734	EVELETH	63
55603	FINLAND	63	55735	FINLAYSON	43
55604	GRAND MARAIS	63	55736	FLOODWOOD	43
55605	GRAND PORTAGE	63	55738	FORBES	63
55606	HOVLAND	63	55741	GILBERT	63
55607	ISABELLA	63	55742	GOODLAND	43
55609	KNIFE RIVER	63	55744	GRAND RAPIDS	68
55612	LUTSEN	63	55745	GRAND RAPIDS	68
55613	SCHROEDER	63	55746	HIBBING	43
55614	SILVER BAY	63	55747	HIBBING	43
55615	TOFTE	63	55748	HILL CITY	43
55616	TWO HARBORS	63	55749	HOLYOKE	43
55701	ADOLPH	63	55750	HOYT LAKES	63
55702	ALBORN	63	55751	IRON	63
55703	ANGORA	64	55752	JACOBSON	43
55704	ASKOV	43	55753	KEEWATIN	43
55705	AURORA	63	55756	KERRICK	43
55706	BABBITT	63	55757	KETTLE RIVER	43
55707	BARNUM	43	55758	KINNEY	63
55708	BIWABIK	63	55760	MCGREGOR	43
55709	BOVEY	43	55763	MAKINEN	63
55710	BRITT	63	55764	MARBLE	43
55711	BROOKSTON	43	55765	MEADOWLANDS	63
55712	BRUNO	43	55766	MELRUDE	63
55713	BUHL	43	55767	MOOSE LAKE	43
55716	CALUMET	43	55768	MOUNTAIN IRON	63

**Table #5(T) ZIP Codes 55587 – 55768**



**PERSONAL VEHICLE MANUAL  
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**ZIP CODES 55769 – 55956**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
55769	NASHWAUK	43	55905	ROCHESTER	66
55771	ORR	64	55906	ROCHESTER	66
55772	NETT LAKE	64	55909	ADAMS	46
55775	PENGILLY	43	55910	ALTURA	46
55777	VIRGINIA	63	55912	AUSTIN	46
55779	SAGINAW	63	55917	BLOOMING PRAIRIE	44
55780	SAWYER	43	55918	BROWNSDALE	46
55781	SIDE LAKE	43	55919	BROWNSVILLE	46
55782	SOUDAN	64	55920	BYRON	46
55783	STURGEON LAKE	43	55921	CALEDONIA	46
55784	SWAN RIVER	43	55922	CANTON	46
55785	SWATARA	43	55923	CHATFIELD	66
55786	TACONITE	43	55924	CLAREMONT	44
55787	TAMARACK	43	55925	DAKOTA	46
55790	TOWER	64	55926	DEXTER	46
55791	TWIG	63	55927	DODGE CENTER	44
55792	VIRGINIA	63	55929	DOVER	46
55793	WARBA	43	55931	EITZEN	46
55795	WILLOW RIVER	43	55932	ELGIN	46
55796	WINTON	63	55933	ELKTON	46
55797	WRENSHALL	43	55934	EYOTA	66
55798	WRIGHT	43	55935	FOUNTAIN	46
55801	DULUTH	63	55936	GRAND MEADOW	46
55802	DULUTH	65	55939	HARMONY	46
55803	DULUTH	63	55940	HAYFIELD	44
55804	DULUTH	63	55941	HOKAH	46
55805	DULUTH	65	55942	HOMER	46
55806	DULUTH	65	55943	HOUSTON	46
55807	DULUTH	65	55944	KASSON	44
55808	DULUTH	63	55945	KELLOGG	46
55810	DULUTH	63	55946	KENYON	46
55811	DULUTH	63	55947	LA CRESCENT	46
55812	DULUTH	65	55949	LANESBORO	46
55814	DULUTH	63	55950	LANSING	46
55815	DULUTH	63	55951	LE ROY	46
55816	DULUTH	65	55952	LEWISTON	46
55901	ROCHESTER	66	55953	LYLE	46
55902	ROCHESTER	66	55954	MABEL	46
55903	ROCHESTER	66	55955	MANTORVILLE	44
55904	ROCHESTER	66	55956	MAZEPPA	46

**Table #6(T) ZIP Codes 55769 – 55956**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 55957 – 56063**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
55957	MILLVILLE	46	56017	CLEVELAND	44
55959	MINNESOTA CITY	46	56019	COMFREY	46
55960	ORONOCO	46	56020	CONGER	46
55961	OSTRANDER	46	56021	COURTLAND	46
55962	PETERSON	46	56022	DARFUR	46
55963	PINE ISLAND	46	56023	DELAVAN	44
55964	PLAINVIEW	46	56024	EAGLE LAKE	44
55965	PRESTON	46	56025	EASTON	46
55967	RACINE	46	56026	ELLENDALE	46
55968	READS LANDING	46	56027	ELMORE	46
55969	ROLLINGSTONE	46	56028	ELYSIAN	44
55970	ROSE CREEK	46	56029	EMMONS	46
55971	RUSHFORD	46	56030	ESSIG	46
55972	SAINT CHARLES	46	56031	FAIRMONT	46
55973	SARGEANT	46	56032	FREEBORN	46
55974	SPRING GROVE	46	56033	FROST	46
55975	SPRING VALLEY	46	56034	GARDEN CITY	44
55976	STEWARTVILLE	46	56035	GENEVA	46
55977	TAOPI	46	56036	GLENVILLE	46
55979	UTICA	46	56037	GOOD THUNDER	44
55981	WABASHA	46	56039	GRANADA	46
55982	WALTHAM	46	56041	HANSKA	46
55983	WANAMINGO	46	56042	HARTLAND	46
55985	WEST CONCORD	44	56043	HAYWARD	46
55987	WINONA	46	56044	HENDERSON	44
55988	STOCKTON	46	56045	HOLLANDALE	46
55990	WYKOFF	46	56046	HOPE	44
55991	ZUMBRO FALLS	46	56047	HUNTLEY	46
55992	ZUMBROTA	46	56048	JANESVILLE	44
56001	MANKATO	67	56050	KASOTA	44
56002	MANKATO	67	56051	KIESTER	46
56003	MANKATO	67	56052	KILKENNY	44
56006	MANKATO	67	56054	LAFAYETTE	46
56007	ALBERT LEA	46	56055	LAKE CRYSTAL	44
56009	ALDEN	46	56056	LA SALLE	46
56010	AMBOY	44	56057	LE CENTER	44
56011	BELLE PLAINE	44	56058	LE SUEUR	44
56013	BLUE EARTH	46	56060	LEWISVILLE	46
56014	BRICELYN	46	56062	MADELIA	46
56016	CLARKS GROVE	46	56063	MADISON LAKE	67

**Table #7(T) ZIP Codes 55957 – 56063**

**PERSONAL VEHICLE MANUAL  
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**ZIP CODES 56065 – 56173**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
56065	MAPLETON	44	56128	EDGERTON	46
56068	MINNESOTA LAKE	46	56129	ELLSWORTH	46
56069	MONTGOMERY	44	56131	FULDA	46
56071	NEW PRAGUE	44	56132	GARVIN	46
56072	NEW RICHLAND	46	56134	HARDWICK	46
56073	NEW ULM	46	56136	HENDRICKS	46
56074	NICOLLET	44	56137	HERON LAKE	46
56075	NORTHROP	46	56138	HILLS	46
56078	PEMBERTON	46	56139	HOLLAND	46
56080	SAINT CLAIR	46	56140	IHLEN	46
56081	SAINT JAMES	46	56141	IONA	46
56082	SAINT PETER	44	56142	IVANHOE	64
56083	SANBORN	46	56143	JACKSON	46
56084	SEARLES	46	56144	JASPER	46
56085	SLEEPY EYE	46	56145	JEFFERS	46
56087	SPRINGFIELD	46	56146	KANARANZI	46
56088	TRUMAN	44	56147	KENNETH	46
56089	TWIN LAKES	46	56149	LAKE BENTON	46
56090	VERNON CENTER	44	56150	LAKEFIELD	46
56091	WALDORF	46	56151	LAKE WILSON	46
56093	WASECA	46	56152	LAMBERTON	46
56096	WATERVILLE	44	56153	LEOTA	46
56097	WELLS	46	56155	LISMORE	46
56098	WINNEBAGO	46	56156	LUVERNE	46
56101	WINDOM	46	56157	LYND	46
56110	ADRIAN	46	56158	MAGNOLIA	46
56111	ALPHA	46	56159	MOUNTAIN LAKE	46
56113	ARCO	46	56160	ODIN	46
56114	AVOCA	46	56161	OKABENA	46
56115	BALATON	46	56162	ORMSBY	46
56116	BEAVER CREEK	46	56164	PIPESTONE	46
56117	BIGELOW	46	56165	READING	46
56118	BINGHAM LAKE	46	56166	REVERE	46
56119	BREWSTER	46	56167	ROUND LAKE	46
56120	BUTTERFIELD	46	56168	RUSHMORE	46
56121	CEYLON	46	56169	RUSSELL	46
56122	CHANDLER	46	56170	RUTHTON	46
56123	CURRIE	46	56171	SHERBURN	46
56125	DOVRAY	46	56172	SLAYTON	46
56127	DUNNELL	46	56173	STEEN	46

**Table #8(T) ZIP Codes 56065 – 56173**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 56174 – 56292**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
56174	STORDEN	46	56240	GRACEVILLE	64
56175	TRACY	46	56241	GRANITE FALLS	64
56176	TRIMONT	46	56243	GROVE CITY	44
56177	TROSKY	46	56244	HANCOCK	64
56178	TYLER	46	56245	HANLEY FALLS	64
56180	WALNUT GROVE	46	56248	HERMAN	64
56181	WELCOME	46	56249	HOLLOWAY	64
56183	WESTBROOK	46	56251	KANDIYOHI	44
56185	WILMONT	46	56252	KERKHOVEN	64
56186	WOODSTOCK	46	56253	LAKE LILLIAN	64
56187	WORTHINGTON	46	56255	LUCAN	46
56201	WILLMAR	44	56256	MADISON	64
56207	ALBERTA	64	56257	MARIETTA	64
56208	APPLETON	64	56258	MARSHALL	46
56209	ATWATER	44	56260	MAYNARD	64
56210	BARRY	64	56262	MILAN	64
56211	BEARDSLEY	64	56263	MILROY	46
56212	BELLINGHAM	64	56264	MINNEOTA	64
56214	BELVIEW	64	56265	MONTEVIDEO	64
56215	BENSON	64	56266	MORGAN	44
56216	BLOMKEST	64	56267	MORRIS	64
56218	BOYD	64	56270	MORTON	44
56219	BROWNS VALLEY	64	56271	MURDOCK	64
56220	CANBY	46	56273	NEW LONDON	44
56221	CHOKIO	64	56274	NORCROSS	64
56222	CLARA CITY	64	56276	ODESSA	64
56223	CLARKFIELD	64	56277	OLIVIA	44
56224	CLEMENTS	44	56278	ORTONVILLE	64
56225	CLINTON	64	56279	PENNOCK	44
56226	CLONTARF	64	56280	PORTER	46
56227	CORRELL	64	56281	PRINSBURG	64
56228	COSMOS	44	56282	RAYMOND	44
56229	COTTONWOOD	46	56283	REDWOOD FALLS	44
56230	DANUBE	64	56284	RENVILLE	64
56231	DANVERS	64	56285	SACRED HEART	64
56232	DAWSON	64	56287	SEAFORTH	64
56235	DONNELLY	64	56288	SPICER	44
56236	DUMONT	64	56289	SUNBURG	44
56237	ECHO	46	56291	TAUNTON	64
56239	GHENT	46	56292	VESTA	46

**Table #9(T) ZIP Codes 56174 – 56292**

**PERSONAL VEHICLE MANUAL  
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**ZIP CODES 56293 – 56387**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
56293	WABASSO	64	56340	HOLDINGFORD	44
56294	WANDA	46	56341	HOLMES CITY	64
56295	WATSON	64	56342	ISLE	43
56296	WHEATON	64	56343	KENSINGTON	64
56297	WOOD LAKE	46	56344	LASTRUP	42
56301	SAINT CLOUD	56	56345	LITTLE FALLS	42
56302	SAINT CLOUD	56	56347	LONG PRAIRIE	68
56303	SAINT CLOUD	56	56349	LOWRY	64
56304	SAINT CLOUD	56	56350	MC GRATH	43
56307	ALBANY	44	56352	MELROSE	44
56308	ALEXANDRIA	44	56353	MILACA	42
56309	ASHBY	64	56354	MILTONA	44
56310	AVON	44	56355	NELSON	44
56311	BARRETT	64	56356	NEW MUNICH	44
56312	BELGRADE	44	56357	OAK PARK	56
56313	BOCK	42	56358	OGILVIE	43
56314	BOWLUS	42	56359	ONAMIA	42
56315	BRANDON	64	56360	OSAKIS	44
56316	BROOTEN	44	56361	PARKERS PRAIRIE	64
56317	BUCKMAN	42	56362	PAYNESVILLE	44
56318	BURTRUM	68	56363	PEASE	57
56319	CARLOS	44	56364	PIERZ	42
56320	COLD SPRING	56	56367	RICE	56
56321	COLLEGEVILLE	44	56368	RICHMOND	44
56323	CYRUS	64	56369	ROCKVILLE	56
56324	DALTON	64	56371	ROSCOE	44
56325	ELROSA	44	56372	SAINT CLOUD	56
56326	EVANSVILLE	64	56373	ROYALTON	42
56327	FARWELL	64	56374	SAINT JOSEPH	56
56328	FLENSBURG	42	56375	SAINT STEPHEN	56
56329	FOLEY	56	56376	SAINT MARTIN	44
56330	FORESTON	56	56377	SARTELL	56
56331	FREEPORT	44	56378	SAUK CENTRE	44
56332	GARFIELD	64	56379	SAUK RAPIDS	57
56333	GILMAN	56	56381	STARBUCK	64
56334	GLENWOOD	44	56382	SWANVILLE	68
56335	GREENWALD	44	56384	UPSALA	68
56336	GREY EAGLE	68	56385	VILLARD	44
56338	HILLMAN	42	56386	WAHKON	43
56339	HOFFMAN	64	56387	WAITE PARK	56

**Table #10(T) ZIP Codes 56293 – 56387**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 56388 – 56541**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
56388	WAITE PARK	56	56469	PALISADE	43
56389	WEST UNION	44	56470	PARK RAPIDS	68
56393	SAINT CLOUD	56	56472	PEQUOT LAKES	42
56395	SAINT CLOUD	56	56473	PILLAGER	42
56396	SAINT CLOUD	56	56474	PINE RIVER	68
56397	SAINT CLOUD	56	56475	RANDALL	68
56398	SAINT CLOUD	56	56477	SEBEKA	68
56399	SAINT CLOUD	56	56478	NIMROD	68
56401	BRAINERD	42	56479	STAPLES	68
56425	BAXTER	42	56481	VERNDALE	68
56430	AH GWAH CHING	68	56482	WADENA	68
56431	AITKIN	43	56484	WALKER	68
56433	AKELEY	68	56501	DETROIT LAKES	64
56434	ALDRICH	68	56502	DETROIT LAKES	64
56435	BACKUS	68	56510	ADA	64
56436	BENEDICT	68	56511	AUDUBON	64
56437	BERTHA	68	56514	BARNESVILLE	64
56438	BROWERVILLE	68	56515	BATTLE LAKE	64
56440	CLARISSA	68	56516	BEJOU	64
56441	CROSBY	43	56517	BELTRAMI	64
56442	CROSSLAKE	43	56518	BLUFFTON	64
56443	CUSHING	68	56519	BORUP	64
56444	DEERWOOD	43	56520	BRECKENRIDGE	64
56446	EAGLE BEND	68	56521	CALLAWAY	64
56447	EMILY	43	56522	CAMPBELL	64
56448	FIFTY LAKES	43	56523	CLIMAX	64
56449	FORT RIPLEY	42	56524	CLITHERALL	64
56450	GARRISON	43	56525	COMSTOCK	64
56452	HACKENSACK	68	56527	DEER CREEK	64
56453	HEWITT	68	56528	DENT	64
56455	IRONTON	43	56529	DILWORTH	69
56456	JENKINS	42	56531	ELBOW LAKE	64
56458	LAKE GEORGE	68	56533	ELIZABETH	64
56459	LAKE HUBERT	42	56534	ERHARD	64
56461	LAPORTE	68	56535	ERSKINE	64
56464	MENAHGA	68	56536	FELTON	64
56465	MERRIFIELD	43	56537	FERGUS FALLS	64
56466	MOTLEY	42	56538	FERGUS FALLS	64
56467	NEVIS	68	56540	FERTILE	64
56468	NISSWA	42	56541	FLOM	64

**Table #11(T) ZIP Codes 56388 – 56541**



**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 56542 – 56662**

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
56542	FOSSTON	64	56587	VERGAS	64
56543	FOXHOME	64	56588	VINING	64
56544	FRAZEE	64	56589	WAUBUN	64
56545	GARY	64	56590	WENDELL	64
56546	GEORGETOWN	64	56591	WHITE EARTH	64
56547	GLYNDON	69	56592	WINGER	64
56548	HALSTAD	64	56593	WOLF LAKE	64
56549	HAWLEY	64	56594	WOLVERTON	64
56550	HENDRUM	64	56601	BEMIDJI	68
56551	HENNING	64	56619	BEMIDJI	68
56552	HITTERDAL	64	56621	BAGLEY	68
56553	KENT	64	56623	BAUDETTE	64
56554	LAKE PARK	64	56626	BENA	68
56556	MCINTOSH	64	56627	BIG FALLS	64
56557	MAHNOMEN	64	56628	BIGFORK	68
56560	MOORHEAD	69	56629	BIRCHDALE	64
56561	MOORHEAD	69	56630	BLACKDUCK	68
56562	MOORHEAD	69	56631	BOWSTRING	68
56563	MOORHEAD	69	56633	CASS LAKE	68
56565	NASHUA	64	56634	CLEARBROOK	68
56566	NAYTAHWAUSH	64	56636	DEER RIVER	68
56567	NEW YORK MILLS	64	56637	TALMOON	68
56568	NIELSVILLE	64	56639	EFFIE	64
56569	OGEMA	64	56641	FEDERAL DAM	68
56570	OSAGE	64	56644	GONVICK	68
56571	OTTERTAIL	64	56646	GULLY	64
56572	PELICAN RAPIDS	64	56647	HINES	68
56573	PERHAM	64	56649	INTERNATIONAL FALLS	64
56574	PERLEY	64	56650	KELLIHER	68
56575	PONSFORD	64	56651	LENGBY	64
56576	RICHVILLE	64	56652	LEONARD	68
56577	RICHWOOD	64	56653	LITTLEFORK	64
56578	ROCHERT	64	56654	LOMAN	64
56579	ROTHSAY	64	56655	LONGVILLE	68
56580	SABIN	69	56657	MARCELL	68
56581	SHELLY	64	56658	MARGIE	64
56583	TINTAH	64	56659	MAX	68
56584	TWIN VALLEY	64	56660	MIZPAH	64
56585	ULEN	64	56661	NORTHOME	68
56586	UNDERWOOD	64	56662	OUTING	68

**Table #12(T) ZIP Codes 56542 – 56662**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

**ZIP CODES 56663 – 56763**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
<b>56663</b>	PENNINGTON	68	<b>56724</b>	GATZKE	64
<b>56666</b>	PONEMAH	68	<b>56725</b>	GOODRIDGE	68
<b>56667</b>	PUPOSKY	68	<b>56726</b>	GREENBUSH	64
<b>56668</b>	RANIER	64	<b>56727</b>	GRYGLA	64
<b>56669</b>	KABETOGAMA	64	<b>56728</b>	HALLOCK	64
<b>56670</b>	REDBY	68	<b>56729</b>	HALMA	64
<b>56671</b>	REDLAKE	68	<b>56731</b>	HUMBOLDT	64
<b>56672</b>	REMER	68	<b>56732</b>	KARLSTAD	64
<b>56673</b>	ROOSEVELT	64	<b>56733</b>	KENNEDY	64
<b>56676</b>	SHEVLIN	68	<b>56734</b>	LAKE BRONSON	64
<b>56678</b>	SOLWAY	68	<b>56735</b>	LANCASTER	64
<b>56679</b>	SOUTH INTERNATIONAL FALLS	64	<b>56736</b>	MENTOR	64
<b>56680</b>	SPRING LAKE	68	<b>56737</b>	MIDDLE RIVER	64
<b>56681</b>	SQUAW LAKE	68	<b>56738</b>	NEWFOLDEN	64
<b>56682</b>	SWIFT	64	<b>56740</b>	NOYES	64
<b>56683</b>	TENSTRIKE	68	<b>56741</b>	OAK ISLAND	64
<b>56684</b>	TRAIL	64	<b>56742</b>	OKLEE	64
<b>56685</b>	WASKISH	64	<b>56744</b>	OSLO	64
<b>56686</b>	WILLIAMS	64	<b>56748</b>	PLUMMER	64
<b>56687</b>	WILTON	68	<b>56750</b>	RED LAKE FALLS	64
<b>56688</b>	WIRT	68	<b>56751</b>	ROSEAU	64
<b>56701</b>	THIEF RIVER FALLS	64	<b>56754</b>	SAINT HILAIRE	64
<b>56710</b>	ALVARADO	64	<b>56755</b>	SAINT VINCENT	64
<b>56711</b>	ANGLE INLET	64	<b>56756</b>	SALOL	64
<b>56713</b>	ARGYLE	64	<b>56757</b>	STEPHEN	64
<b>56714</b>	BADGER	64	<b>56758</b>	STRANDQUIST	64
<b>56715</b>	BROOKS	64	<b>56759</b>	STRATHCONA	64
<b>56716</b>	CROOKSTON	64	<b>56760</b>	VIKING	64
<b>56720</b>	DONALDSON	64	<b>56761</b>	WANNASKA	64
<b>56721</b>	EAST GRAND FORKS	64	<b>56762</b>	WARREN	64
<b>56722</b>	EUCLID	64	<b>56763</b>	WARROAD	64
<b>56723</b>	FISHER	64			

**Table #13(T) ZIP Codes 56663 – 56763**

**PERSONAL VEHICLE MANUAL  
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MINNESOTA**

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>41</b>	55001	55014	55043	55073	55083	
	55003	55038	55047	55082		
<b>42</b>	55002	55040	55304	55586	56344	56466
	55005	55045	55309	55587	56345	56468
	55006	55056	55365	55588	56353	56472
	55008	55069	55371	55589	56359	56473
	55011	55070	55398	55590	56364	
	55012	55074	55565	55591	56373	
	55013	55078	55580	56313	56401	
	55017	55079	55581	56314	56425	
	55025	55080	55582	56317	56449	
	55029	55084	55584	56328	56456	
	55032	55092	55585	56338	56459	
<b>43</b>	55007	55711	55742	55767	55795	56447
	55030	55712	55746	55769	55797	56448
	55036	55713	55747	55775	55798	56450
	55037	55716	55748	55780	56342	56455
	55051	55718	55749	55781	56350	56465
	55063	55719	55752	55783	56358	56469
	55067	55721	55753	55784	56386	
	55072	55722	55756	55785	56431	
	55704	55726	55757	55786	56441	
	55707	55735	55760	55787	56442	
	55709	55736	55764	55793	56444	
<b>44</b>	55009	55333	55394	55579	56050	56307
	55010	55334	55395	55583	56052	56308
	55019	55335	55396	55592	56055	56310
	55020	55336	55397	55593	56057	56312
	55021	55338	55399	55594	56058	56316
	55031	55339	55550	55595	56065	56319
	55046	55341	55551	55596	56069	56321
	55049	55342	55552	55597	56071	56325
	55052	55348	55553	55598	56074	56331
	55054	55350	55554	55599	56082	56334
	55057	55353	55556	55917	56088	56335
	55060	55354	55557	55924	56090	56340
	55065	55355	55558	55927	56096	56352
	55066	55357	55559	55940	56201	56354
	55087	55359	55560	55944	56209	56355
	55088	55360	55562	55955	56224	56356
	55089	55366	55564	55985	56228	56360
	55307	55367	55566	56010	56243	56362
	55310	55368	55567	56011	56251	56368
	55312	55370	55568	56017	56266	56371
	55314	55375	55570	56023	56270	56376
	55315	55381	55571	56024	56273	56378
	55322	55383	55572	56028	56277	56385
	55324	55385	55573	56034	56279	56389
	55325	55387	55574	56037	56282	
	55328	55388	55576	56044	56283	
	55329	55389	55577	56046	56288	
	55332	55393	55578	56048	56289	
<b>45</b>	55016	55033	55044	55068		
	55024	55042	55055	55071		

**Table #14(T) Territory Definitions**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>45 (Cont'd)</b>	55075	55111	55129	55372		
	55076	55120	55187	55450		
	55077	55123	55188			
	55085	55125	55352			
<b>46</b>	55018	55952	55992	56068	56127	56165
	55026	55953	56007	56072	56128	56166
	55027	55954	56009	56073	56129	56167
	55041	55956	56013	56075	56131	56168
	55053	55957	56014	56078	56132	56169
	55909	55959	56016	56080	56134	56170
	55910	55960	56019	56081	56136	56171
	55912	55961	56020	56083	56137	56172
	55918	55962	56021	56084	56138	56173
	55919	55963	56022	56085	56139	56174
	55920	55964	56025	56087	56140	56175
	55921	55965	56026	56089	56141	56176
	55922	55967	56027	56091	56143	56177
	55925	55968	56029	56093	56144	56178
	55926	55969	56030	56097	56145	56180
	55929	55970	56031	56098	56146	56181
	55931	55971	56032	56101	56147	56183
	55932	55972	56033	56110	56149	56185
	55933	55973	56035	56111	56150	56186
	55935	55974	56036	56113	56151	56187
	55936	55975	56039	56114	56152	56220
	55939	55976	56041	56115	56153	56229
	55941	55977	56042	56116	56155	56237
	55942	55979	56043	56117	56156	56239
	55943	55981	56045	56118	56157	56255
	55945	55982	56047	56119	56158	56258
	55946	55983	56051	56120	56159	56263
	55947	55987	56054	56121	56160	56280
	55949	55988	56056	56122	56161	56292
	55950	55990	56060	56123	56162	56294
	55951	55991	56062	56125	56164	56297
<b>47</b>	55101	55133	55165	55171		
	55103	55145	55166	55172		
	55106	55155	55168	55175		
	55130	55164	55170			
<b>48</b>	55102	55116	55150			
	55105	55118				
	55107	55146				
<b>49</b>	55104					
<b>51</b>	55090	55113	55127			
	55108	55115	55128			
	55109	55119	55144			
	55112	55126	55418			
<b>52</b>	55110					
<b>53</b>	55114	55403	55409	55415	55422	
	55401	55405	55413	55417	55423	
	55402	55406	55414	55419	55440	

**Table #15(T) Territory Definitions**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>53 (Cont'd)</b>	55455	55472	55480	55487		
	55458	55473	55483	55488		
	55459	55474	55484			
	55460	55478	55485			
	55470	55479	55486			
<b>54</b>	55117					
<b>55</b>	55121	55337	55410	55431		
	55122	55343	55416	55435		
	55124	55378	55420	55437		
	55306	55379	55425			
	55318	55386	55426			
<b>56</b>	55308	55445	56304	56357	56375	56395
	55316	55569	56320	56367	56377	56396
	55319	55575	56329	56369	56387	56397
	55327	56301	56330	56372	56388	56398
	55377	56302	56333	56374	56393	56399
	55380	56303				
<b>57</b>	55301	55330	55369	55390	55449	
	55302	55349	55373	55432	56363	
	55313	55358	55374	55433	56379	
	55320	55362	55376	55434		
	55321	55363	55382	55448		
<b>58</b>	55303	55331	55347	55391	55439	
	55305	55340	55356	55392	55441	
	55311	55344	55361	55424	55442	
	55317	55345	55364	55436	55446	
	55323	55346	55384	55438	55447	
<b>59</b>	55404	55454				
	55407	55467				
	55408					
<b>60</b>	55411					
	55412					
<b>61</b>	55421	55430				
	55429					
<b>62</b>	55427	55443				
	55428	55444				
<b>63</b>	55601	55612	55706	55733	55765	55801
	55602	55613	55708	55734	55766	55803
	55603	55614	55710	55738	55768	55804
	55604	55615	55717	55741	55777	55808
	55605	55616	55720	55750	55779	55810
	55606	55701	55724	55751	55791	55811
	55607	55702	55731	55758	55792	55814
	55609	55705	55732	55763	55796	55815
<b>64</b>	55703	55771	55790	56208	56212	56216
	55723	55772	56142	56210	56214	56218
	55725	55782	56207	56211	56215	56219

**Table #16(T) Territory Definitions**

**PERSONAL VEHICLE MANUAL  
TERRITORY PAGES  
MINNESOTA**

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>64 (Cont'd)</b>	56221	56284	56520	56565	56639	56729
	56222	56285	56521	56566	56646	56731
	56223	56287	56522	56567	56649	56732
	56225	56291	56523	56568	56651	56733
	56226	56293	56524	56569	56653	56734
	56227	56295	56525	56570	56654	56735
	56230	56296	56527	56571	56658	56736
	56231	56309	56528	56572	56660	56737
	56232	56311	56531	56573	56668	56738
	56235	56315	56533	56574	56669	56740
	56236	56323	56534	56575	56673	56741
	56240	56324	56535	56576	56679	56742
	56241	56326	56536	56577	56682	56744
	56244	56327	56537	56578	56684	56748
	56245	56332	56538	56579	56685	56750
	56248	56339	56540	56581	56686	56751
	56249	56341	56541	56583	56701	56754
	56252	56343	56542	56584	56710	56755
	56253	56349	56543	56585	56711	56756
	56256	56361	56544	56586	56713	56757
	56257	56381	56545	56587	56714	56758
	56260	56501	56546	56588	56715	56759
	56262	56502	56548	56589	56716	56760
	56264	56510	56549	56590	56720	56761
	56265	56511	56550	56591	56721	56762
	56267	56514	56551	56592	56722	56763
	56271	56515	56552	56593	56723	
	56274	56516	56553	56594	56724	
	56276	56517	56554	56623	56726	
	56278	56518	56556	56627	56727	
	56281	56519	56557	56629	56728	
<b>65</b>	55802	55807				
	55805	55812				
	55806	55816				
<b>66</b>	55901	55904	55923			
	55902	55905	55934			
	55903	55906				
<b>67</b>	56001	56002	56003	56006	56063	
<b>68</b>	55730	56437	56475	56631	56661	56687
	55744	56438	56477	56633	56662	56688
	55745	56440	56478	56634	56663	56725
	56318	56443	56479	56636	56666	
	56336	56446	56481	56637	56667	
	56347	56452	56482	56641	56670	
	56382	56453	56484	56644	56671	
	56384	56458	56601	56647	56672	
	56430	56461	56619	56650	56676	
	56433	56464	56621	56652	56678	
	56434	56467	56626	56655	56680	
	56435	56470	56628	56657	56681	
	56436	56474	56630	56659	56683	
<b>69</b>	56529	56560	56562	56580		
	56547	56561	56563			

**Table #17(T) Territory Definitions**

**PA-9s**

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**MN 02-16**

**RESERVED FOR FUTURE USE**

**AUSTIN MUTUAL**  
**MINNESOTA - PERSONAL AUTO INSURANCE**  
**OPTIONAL COVERAGE - PREMIUM TABLE**  
**6 MONTH PREMIUMS**

COVERAGE	LIMIT	PREM. BASE	RATE
<b>1. Towing and Labor Cost -</b> Eligible vehicles must be insured for Other than Collision coverage.	\$25 50 75 100 150	Each Auto	2.00 4.00 6.00 8.00 12.00
<b>2. Antique Auto -</b> Coverage may be added for BI and PD liability, Personal Injury Protection (No-Fault), Uninsured and Underinsured Motorists coverage. Refer to Home Office for eligibility and rating.  <b>Antique Auto -</b> (Classified as private passenger auto.) Basic Coverage premiums apply.  ** a. <u>Liability - Pleasure use only*</u> - A factor of .40 applies to the driver class premiums. ** b. <u>Personal Injury Protection (No-Fault) and Uninsured and Underinsured Motorists -</u> Charge the private passenger base rate. ** c. <u>Physical Damage (Collision and Other than Collision) -</u> Determine the cost symbol for 1989 and prior. Note: Coverage is provided on an actual cash value basis.  Personal Auto driver and auto risk credits do not apply. * Refer to rule for Antique Auto qualifications. ** No suspension of coverage permitted. This factor includes a lay up period.	Same as Policy		
<b>3. Classic Autos -</b> A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.  <u>Liability, Personal Injury Protection (No-Fault), Uninsured and Underinsured Motorists</u> Classify and rate as a private passenger auto.  <u>Physical Damage</u> Attach the coverage for damage to your auto (Maximum limit of liability) endorsement.  Note: Coverage is not provided on an "agreed value" basis. 1. Determine the amount of coverage applicable to the vehicle. 2. Determine the symbol based on the stated amount for 1990 and subsequent model years. 3. Classify and rate as a private passenger auto using the base rate for the current model year.	Same as Policy		
<b>4. Miscellaneous Type Vehicle -</b> Coverage may be added for liability BI and PD, Personal Injury Protection (No-Fault), Uninsured and Underinsured Motorists coverage. Refer to Home Office for eligibility and rating.  <b>Motorhome-type Vehicle -</b> (Classified as private passenger autos by driver and use). Basic coverage premiums apply.*  ** a. Pleasure use only - A factor of .60 applies to the driver class premiums. b. Driving to and from work - A factor of 1.00 applies to the appropriate driver class premiums. c. Business use - Refer to Home Office Underwriting.  Personal Auto driver and auto risk credits do not apply.  * Premiums for physical damage coverages (Collision and Other than Collision) are determined by the actual cash value, including the value of any custom built additions, and model year of the motorhome, classified under the Personal Auto cost and age symbols. Awnings, cabanas and similar accessories must be included in the value of the motor home.  ** No suspension of coverage permitted. This factor includes a lay up period.	Same as Policy		



**AUSTIN MUTUAL  
MINNESOTA - PERSONAL AUTO INSURANCE  
OPTIONAL COVERAGE - PREMIUM TABLE  
6 MONTH PREMIUMS**

COVERAGE	LIMIT	PREM. BASE	RATE
<b>5. Optional Limits Transportation Expenses Coverage</b> - (For renting substitute auto and incurred transportation expenses) <p>a. The Personal Auto policy includes coverage under Part D Coverage For Damage to Your Auto for transportation and loss of use expenses incurred as a result of a loss to a covered auto, subject to a limit of \$20 per day up to a maximum of \$600.</p> <p>b. For Transportation Expenses Coverage limit of \$30 per day up to a maximum of \$900.</p> <p>c. For Transportation Expenses Coverage limit of \$40 per day up to a maximum of \$1,200.</p> <p>d. For Transportation Expenses Coverage limit of \$50 per day up to a maximum of \$1,500.</p>		Each Auto	6.00
		Each Auto	12.00
		Each Auto	16.00
<b>6. Excess Electronic Equipment Coverage</b> <p>a. Additional Coverage (over the \$1,000 in the basic policy) for excess sound reproducing equipment installed in locations not normally used by the auto manufacturer for such equipment or accessories.</p> <p style="text-align: center;"><b><u>Total Value of Equipment</u></b> \$1,001 to 1,500 For each additional \$500 or fraction thereof</p> <p>b. Coverage may be provided for tapes, records, discs, and other media belonging to the insured and in the covered auto at the time of loss.</p>		Each Auto	13.00
		Each Auto	13.00
	\$200	Each Auto	4.25
<b>7. Covered Property</b> - Coverage may be provided for awnings and cabanas or equipment designed to create additional living facilities. <p>Note: Coverage is now provided under the motorhome or camper/travel trailer coverages.</p>			N/A
<b>8. Customizing Equipment</b> - It is mandatory that coverage be included for customizing equipment. Determine vehicle value, including customizing, and select the appropriate auto rating symbol to determine the premiums for Other than Collision and Collision coverages.		Each Auto	
<b>9. Extended Non-Owned Coverage - Vehicles Furnished Or Available For Regular Use</b> - Coverage may be extended to an individual for a non-owned auto furnished for regular use which has primary liability insurance in effect. Add premium charge for:			
a. Bodily Injury Liability	\$ 30/60	Charge	2.30
	50/100	Per	2.80
	100/300	Person	3.66
	250/500		4.16
b. Property Damage Liability	\$ 25,000		1.10
	50,000		1.15
	100,000		1.20

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**MINNESOTA - PERSONAL AUTO INSURANCE**  
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COVERAGE	LIMIT	PREM. BASE	RATE												
<p><b>10. Trailer/Camper Body Coverage</b> - Pickup toppers and camper toppers, camper bodies, utility trailers, camper trailers and travel trailers (35 ft. max. length) and accessories to be used with the unit including awnings, cabanas, and other equipment designed to increase the living area of the unit.</p> <p>-Physical Damage coverage is available on camping units only if we have other auto coverage in force for the applicant. The amount of coverage will be indicated in the Declarations.</p> <p>-Liability BI and PD coverage of the personal auto insurance policy is automatically extended to camper bodies, and trailers while being towed.</p> <p>The following physical damage rates apply to units valued up to \$40,000. Rates for higher values, contact the Home Office.</p> <table> <tr> <td>a. Other than Collision</td><td> \$ 50 Deductible  \$ 100 Deductible  \$ 250 Deductible  \$ 500 Deductible  \$1,000 Deductible </td><td>Per \$100 Orig. Cost New</td><td></td></tr> <tr> <td></td><td></td><td>Each Unit</td><td>0.45 0.36 0.31 0.25 0.20</td></tr> <tr> <td>b. Collision</td><td> \$ 100 Deductible  \$ 250 Deductible  \$ 500 Deductible  \$1,000 Deductible </td><td>Each Unit</td><td>0.44 0.35 0.30 0.24</td></tr> </table>	a. Other than Collision	\$ 50 Deductible \$ 100 Deductible \$ 250 Deductible \$ 500 Deductible \$1,000 Deductible	Per \$100 Orig. Cost New				Each Unit	0.45 0.36 0.31 0.25 0.20	b. Collision	\$ 100 Deductible \$ 250 Deductible \$ 500 Deductible \$1,000 Deductible	Each Unit	0.44 0.35 0.30 0.24			
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<p><b>11. Full Safety Glass Coverage</b> - (Provides other than collision coverage with no deductible for repair or replacement of damaged safety glass). May be added with premium charge. Determine premium for other than collision coverage and add the flat premium charge indicated</p> <table> <tr> <td><b>Other than Collision Coverage with:</b></td><td> \$ 50 Deductible  \$ 100 Deductible  \$ 250 Deductible  \$ 500 Deductible  \$1,000 Deductible  \$1,500 Deductible  \$2,000 Deductible  \$2,500 Deductible </td><td></td><td> <b>Each Auto</b>   5.00 12.00 22.00 31.00 37.00 39.00 42.00 47.00 </td></tr> </table>	<b>Other than Collision Coverage with:</b>	\$ 50 Deductible \$ 100 Deductible \$ 250 Deductible \$ 500 Deductible \$1,000 Deductible \$1,500 Deductible \$2,000 Deductible \$2,500 Deductible		<b>Each Auto</b>  5.00 12.00 22.00 31.00 37.00 39.00 42.00 47.00											
<b>Other than Collision Coverage with:</b>	\$ 50 Deductible \$ 100 Deductible \$ 250 Deductible \$ 500 Deductible \$1,000 Deductible \$1,500 Deductible \$2,000 Deductible \$2,500 Deductible		<b>Each Auto</b>  5.00 12.00 22.00 31.00 37.00 39.00 42.00 47.00												
<p><b>12. Auto Loan/Lease Coverage</b></p> <p>A policy providing both other than collision (comprehensive) and collision coverages may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle and the actual cash value of the vehicle, subject to the following:</p> <table> <tr> <td>a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and</td><td></td><td>Other than Collision (Comprehensive) &amp; Collision premiums ea. unit</td><td>7% charge</td></tr> <tr> <td>b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a new vehicle.</td><td></td><td></td><td></td></tr> </table> <p>A new vehicle as used in this rule is a vehicle that has not previously been titled under the motor vehicle laws of any state.</p>	a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and		Other than Collision (Comprehensive) & Collision premiums ea. unit	7% charge	b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a new vehicle.										
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COVERAGE	LIMIT	PREM. BASE	RATE
<b>13. Limited Mexico Coverage</b>  Coverage provided under the policy is extended to an accident occurring in Mexico within 25 miles of the United States border provided the trip is 10 days or less.		6 mos. 12 mos.	5.00 10.00
<b>14. Auto Elite Coverage</b> – Offers enhanced coverages provided under the Auto policy in one package and only applies to cars, vans, and pickups that have both Collision and Other Than Collision coverages. <ul style="list-style-type: none"> <li>a. Transportation Expenses – Rental Reimbursement</li> <li>b. Personal Clothing and Baggage</li> <li>c. Towing and Labor Costs</li> <li>d. Accidental Airbag Deployment</li> <li>e. Trip Interruption</li> <li>f. Pet Injury Collision Coverage</li> <li>g. Auto Loan/Lease Coverage</li> </ul>	1,500 500 150  600 500	Each Auto	\$60
<b>15. New Vehicle Replacement Coverage</b> – In the event of a total loss to a covered new vehicle, provides coverage for the purchase price of the damaged vehicle or the purchase price of a new vehicle of similar make, model, and equipment.  The vehicle must have Collision and Other Than Collision coverages.		Each Auto	\$7
<b>16. Original Equipment Manufactured Parts Coverage</b> – Provides for the replacement of damaged parts with original equipment on covered autos within the first six model years.  The vehicle must have Collision and Other Than Collision coverages.		Each Auto	\$15