



Date: 11-18-24

Re: **Washington Personal Auto Manual**
Grange Insurance Association

Revisions: Base Rates

Effective: 12-1-24 New Business and 1-1-25 Renewals

RATES	EDITION DATE	REVISED PAGES	REVISIONS
BASE RATES and COMP/COLL (Relativities and Model Year Symbols)	8-15-25	R-14 R-15 R-17, R-18, R-19 R-20, R-21, R-22	<u>Revisions made to the following with an overall rate impact of +2.6%:</u> Property Damage Base Rates Personal Injury Protection (PIP) & Medical Base Rates Comprehensive Relativities & Model Year Symbols Collision Relativities and Model Year Symbols

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GRANGE INSURANCE ASSOCIATION



PRIVATE PASSENGER AUTO RATES AND RULES

WASHINGTON

8/15/24 Edition

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GENERAL RULES

RULE 1. DEFINITIONS

A. 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
 - 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 13,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 13,000 lbs. for which a symbol is displayed in the Symbol and Identification section; 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.

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 **a.** and **b.** above; and
 - b. Coverage is limited in accordance with the Federal Employees Using Autos In Government Business endorsement (**PP0301**).
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. It is principally garaged on a farm or ranch; and
 - b. It otherwise meets the definitions in **1.** and **2.** above.

B. AUTO

as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.

C. LIABILITY

as used in this manual refers only to Bodily Injury and Property Damage Coverages.

D. SINGLE LIMIT LIABILITY

as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

E. COMPREHENSIVE COVERAGE

as used in this manual refers to other than collision damage to a motor vehicle.

F. OWNED

as used in this manual includes:

1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the Additional Insured-Lessor endorsement (**PP0319**).
2. A vehicle owned by a trust. Refer to Rule **2.E.** for eligibility requirements applicable to vehicles owned by a trust.

G. GROSS VEHICLE WEIGHT RATING

as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

RULE 2. PERSONAL AUTO POLICY – ELIGIBILITY

A. PRIVATE PASSENGER AUTOS/MOTOR VEHICLES

A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:

1. They are written on a specified auto basis; and
2. They are owned by an individual or by spouses who are residents in the same household. Both spouses may be listed as named insureds on the Declarations page.

B. JOINT OWNERSHIP

A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., that are owned jointly by two or more:

1. Resident relatives other than spouses;
2. Resident individuals; or
3. Non-resident relatives, including non-resident spouses;

If:

- They are written on a specified auto basis;
- The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
- The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

Note

The insurer may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage endorsement. Refer to company for the application of this exclusion.

C. MISCELLANEOUS TYPE VEHICLE

A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles and snowmobiles if:

1. They are written on a specified vehicle basis,
2. They are owned by:
 - a. An individual,
 - b. Spouses,
 - c. Two or more relatives other than spouses,
 - d. Two or more resident individuals, and
3. Coverage is limited in accordance with the Miscellaneous Type Vehicle or Snowmobile endorsement.

D. RESERVED FOR FUTURE USE**E. OWNED BY TRUST**

A Personal Auto Policy shall be used to afford coverage to:

- Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
- Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles;

if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

Requirements

- a. The grantor of the trust must be:
 - (1) An individual or spouses; and
 - (2) The only named insured(s) shown in the Declarations.
- b. All vehicles insured under the policy must be owned by the trust.
- c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.

RULE 3. PREMIUM DETERMINATION

Single Limit Liability, or Bodily Injury Liability and Property Damage Liability; Medical Payments; Personal Injury Protection, Comprehensive and Collision premiums are determined as follows:

A. DETERMINE CLASSIFICATION, FACTOR, CODE

Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.

B. MODEL YEAR AND SYMBOL DETERMINATION**1. Comprehensive and Collision Symbols**

- a. Refer to the Model Year/Age Group Rule (Rule 6.) to determine the model year/age of the auto. If the rates for a model year are not displayed in the Model Year and Symbol Relativities Table, use the rates shown for the latest model year listed.
- b. Symbol determination is done using ISO VINMaster and the vehicle's VIN number or year, make or model information. If a symbol cannot be obtained from VINMaster assign a symbol based on the cost new of the auto, using the most current ISO Price/Symbol Chart.

2. Liability and PIP/Medical Payments Symbols (LPMP)

- a. Refer to the Liability and PIP/Medical Payments Vehicle Factor Table (see Rate Pages) to determine the correct LPMP vehicle rating factor for each coverage (BI, PD, PIP and Med Pay).
- b. The LPMP vehicle rating factors are multiplicative factors used for 2012 vehicles and newer that are applied in the same manner as other multiplicative classification rating factors, in accordance with the Premium Determination Rules discussed here. Determine the premiums for BI & PD Liability and PIP/Medical Payments Coverages under the LPMP Vehicle Rating Plan as follows:
 - (1) BI Liability premium = BI Rate x Classification rating factor x LPMP BI & PD Liability vehicle rating factor.
 - (2) PD Liability premium = PD Rate x Classification rating factor x LPMP BI & PD Liability vehicle rating factor.
 - (3) PIP/Med Payments premium = PIP/Med Pay Rate x Classification rating factor x LPMP PIP/Med Pay vehicle rating factor.
- c. The LPMP Vehicle Rating Plan does not affect the premium determination procedures that apply to Comprehensive and Collision coverages, or to other coverages not specified in these rules.
- d. LPMP vehicle rating factors do not apply to risks rated in accordance with Named Non-Owner coverage or with Rule 17., Extended Non-Owned Liability Coverage.
- e. If no LPMP liability symbol exists in VINMaster for the vehicle being rated, use a factor of 1.0 until ISO publishes LPMP symbols information for that vehicle.

C. DEFINE TERRITORY

Refer to Territory Definitions to determine the territory code for the location where the auto is principally garaged.

Note

When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

D. BASE RATES

Refer to the Rate pages to determine base rates for the desired coverage for the appropriate territory.

RULE 3. PREMIUM DETERMINATION (Continued))

E. TIERING AND INSURANCE SCORE FACTORS

The correct tier factors from the Grange Auto 2.0 Scoring Model and insurance credit score factor, as determined by the "Choice Point Attract for Washington" credit score model, must be entered and applied to the base rates. Refer to the Rate Pages for insurance credit score ranges and factors.

When the tier is re-scored at renewal, the tier movement will be limited to a maximum of one tier up or down for six month renewal policies and two tiers for twelve month renewal policies.

Tiers and the associated factors are shown in the table below:

TIER	FACTOR	TIER	FACTOR	TIER	FACTOR	TIER	FACTOR
200	0.67	213	0.85	226	1.21	239	1.63
201	0.68	214	0.87	227	1.24	240	1.67
202	0.69	215	0.90	228	1.27	241	1.70
203	0.70	216	0.93	229	1.30	242	1.74
204	0.71	217	0.95	230	1.33	243	1.77
205	0.73	218	0.98	231	1.37	244	1.82
206	0.74	219	1.01	232	1.40	245	1.84
207	0.75	220	1.03	233	1.43	246	1.88
208	0.76	221	1.06	234	1.46	247	1.91
209	0.77	222	1.09	235	1.50	248	1.94
210	0.78	223	1.12	236	1.53	249	2.20
211	0.80	224	1.15	237	1.56		
212	0.83	225	1.18	238	1.60		

Refer to the rate manual for tier score ranges from which to determine the appropriate tier. Also, refer to RULE 3.J. for explanation of the Grange Auto 2.0 Scoring Model used for tiering selection.

Grange will reorder an insured's insurance credit score every 36 months from the time of their last report, or as often as annually if requested by a named insured.

F. COMPUTING PREMIUM

The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor and adding the appropriate Expense Fees according to the following rule:

Expense Fees

1. Refer to Rate Pages to determine the applicable Expense Fees.
2. Expense Fees are added separately to the premium for the Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and No-Fault Coverages applying to each auto.
3. Expense Fees are not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.).
4. Expense Fees are subject to the Cancellation and Suspension provisions of this manual.
5. Expense Fees apply to the rates for Miscellaneous Types vehicles as follows:
 - a. Motorcycles, Go Carts and Similar Vehicles
Add the expense fees to the B.I., P.D., Comprehensive, Collision and, if applicable, No-Fault rates that apply.
 - b. Snowmobiles and All-Terrain Vehicles, Dune Buggies, Golf Carts and Antique Autos
Add the expense fees to the Liability rates and, if applicable, No-Fault rates.
 - c. Classic Auto and Motor Homes
Add the expense fees to the Liability, Physical Damage and, if applicable, No-Fault rates.
 - d. Recreational Trailers
Add the expense fees to the Comprehensive and Collision rates.

RULE 3. PREMIUM DETERMINATION (Continued))

G. SURCHARGE

When a surcharge is applicable under the Certified Risk – Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

H. RATES FOR MEDICAL PAYMENTS COVERAGE

Rates for \$1,000 Medical Payments coverage are determined by multiplying the \$10,000 Personal Injury Protection rate by 0.234.

I. ANNUAL POLICIES

Multiply the total premium by 2.00.

J. GRANGE AUTO 2.0 SCORING MODEL

Refer to the table below for the scoring model characteristic variables. The associated model characteristic point values and score ranges are located in the Rate manual. The model functions as follows:

1. A vehicle tier score is calculated for each vehicle by adding up the points associated with each characteristic.
2. The vehicle tier scores are then added together and divided by the number of vehicles (rounded to the integer) to calculate an average policy tier score.
3. The policy tier score will fall into a specific score range associated with a rating tier, which is then assigned to the policy.
4. The factor associated with the rating tier (as shown in RULE 3.E.) is applied to the rating steps.

Scorecard Characteristics

Policy Characteristics

Policy Age	Number of Vehicles with a Lienholder
0 - 1	0
2 - 3	1
4 - 5	2 +
6 - 7	
8 - 9	
10 - 11	
12 - 14	
15 +	

Payment History Characteristics

Late pays include only those over 3 days late.

Late Pays in the Last 1 Year	Late Pays in the Last 3 Year	Non Pay Reinstates in the Last 3 Years
0	0	0
1 - 2	1 +	1 +
3 +		



RULE 3. PREMIUM DETERMINATION (Continued))

Prior Insurance Characteristics

Prior BI Limits *
No Prior
< 50,000
50,000 – 99,999
100,000 – 249,999
250,000 – 499,999
500,000 +

Prior Carriers *
0 – 2
3
4
5
6 +

*** Point value based on number of policy terms.**

Vehicle Characteristics

Vehicle Age
0 – 1
2 – 6
7
8
9 – 10
11
12
13
14 – 15
16
17 – 19
20 +



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RULE 3. PREMIUM DETERMINATION (Continued))

Household Characteristics

# of Married Drivers	# of Young Drivers	# of Vehicles	Min Driver Age	Max Driver Age
0	0	1 - 2	< = 84	< = 75
1 +	1	3 +	85	76
	2		86	77
	3+		87	78
			88	79
			89	80 - 81
			90 +	82
				83
				84
				85 +

Claim Characteristics

Not at fault accidents in the last 5 years (by size of claim)

Small (< \$1K)	Medium (\$1K - \$10K)	Large (> \$10K)
0	0	0
1 +	1 +	1 +

Non Accident claims in the last 3 years (by size of claim)

Small (< \$1K)	Medium (\$1K - \$10K)	Large (> \$10K)
0	0	0
1	1 +	1 +
2		
3 +		

RULE 4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types rule unless the Miscellaneous Types rule states, classify and rate as a private passenger auto.

Refer to Washington Class Plan Pages for the Primary and Secondary Classification Rating Factors and Statistical Code Tables that apply.

Refer to Section **C.** below for definitions of terms used in this rule.

A. DETERMINE CLASSIFICATION AND RATING FACTOR

Autos owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:

1. Primary Classification

- a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student classes, and
- b. Determine the applicable factor from the Primary Rating Factor tables.

2. Secondary Classification

- a. Determine if the auto is:
 - (1) A single car, or
 - (2) Part of a multi-car risk.
- b. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

3. Classification Changes

Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions

1. A policy shall not be changed mid-term because of the attained age of an operator of the auto.
2. A policy shall not be changed mid-term to effect a change in the Driving Record Sub-Classification.
3. Policies Exceeding One Year
The attained age of an operator shall be recognized during the 2nd and 3rd annual policy periods or the portion of these years affected.
4. A policy shall not be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

B. AUTOS OWNED BY FARM FAMILY

Private Passenger Autos Owned by Farm Family Co-partnerships, or Farm Family Corporations and Covered by a Personal Auto Policy

A private passenger auto owned by a farm family co-partnership or farm family corporation, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule **4.A.**, provided that vehicle is:

1. Not experience rated, and
2. Not used in an occupation other than farming or ranching, or
3. Used only in driving to or from the occupation of farming and not any other occupation.

RULE 4. CLASSIFICATIONS (Continued)

C. DEFINITIONS**1. Use Classifications****a. Business Use**

means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

b. Farm Use

means the auto is principally garaged on a farm or ranch, and

(1) It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and

(2) It is not customarily used in any occupation other than farming or ranching.

c. Pleasure Use

means:

(1) No BUSINESS USE.

(2) Personal use including driving to or from work or school:

(a) Less than 3 road miles one way; or

(b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.

d. Work Less Than 15 Miles

means:

(1) No BUSINESS USE.

(2) Personal use including driving to or from work or school:

(a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or

(b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.

e. Work 15 Or More Miles

means:

(1) No BUSINESS USE.

(2) Personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.

f. Park and Ride

An auto driven part way to or from work or school, such as to a park and ride, railroad or bus depot, whether or not the auto is parked at those locations during the day, shall be considered as driving to or from work or school.

g. Federal Employees

An auto used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the Federal Employees Using Autos In Government Business endorsement (PP 0301) is used to limit coverage.

RULE 4. CLASSIFICATIONS (Continued)

2. Age, Sex and Marital Status Classifications**a. 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.

b. 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 30-39
 - (b) Operator Age 40-49
 - (c) Operator Age 50-64
 - (d) Operator Age 65-74
 - (e) Operator Age 75-79
 - (f) Operator Age 80-84
 - (g) Operator Age 85 or Over
 - (h) All Other Operators Age 25-29: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.

c. Age

means the age attained on the last birthday.

d. Married means

a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.

e. Resident

means anyone residing in the same household.

Exceptions:

- 1. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- 2. If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is MARRIED.

RULE 4. CLASSIFICATIONS (Continued)

3. Single Car and Multi-Car Risks: Operator Assignment Rule**a. Classify Single Car risks and Multi-Car risks**

according to Rules **4.C.3.b.** or **4.C.3.c.** below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.

- (1)** Rule **4.C.3.b.** applies if a Youthful Operator classification applies to any auto on the policy.
- (2)** Rule **4.C.3.c.** applies if a Youthful Operator classification does NOT apply to any auto on the policy.

b. Operator assignment - Youthful Operator(s)

Policies insuring one or more Youthful Operators.

- (1)** Single Car Risks – The youthful operator with the highest Primary Rating Factor shall apply.
- (2)** Multi-Car Risks
 - (a)** Assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest total base premium.
 - (b)** Assign other youthful operators to the auto she/he operates most frequently.
 - (c)** After all youthful operators have been assigned to autos according to **(a)** and **(b)** above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:
 - (i)** Establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.
 - (ii)** An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (iii)** Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
 - (d)** If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.

c. Operator assignment - No Youthful Operator

Policies insuring NO drivers eligible for a Youthful Operator classification.

- (1)** Single Car Risks – Assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest primary rating factor to the auto.
- (2)** Multi-Car Risks – Assign operators to autos in accordance with Paragraph **(a)** below, then determine the classification rating factor for each auto in accordance with Paragraphs **(b)** and **(c)** below.
 - (a)** Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.

RULE 4. CLASSIFICATIONS (Continued)

- (b) Determine the classification rating factor for each auto as follows:
 - (i) If only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) below.
 - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest total base premium that the individual operates.
 - (iii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (iv) If more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.
 - (v) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
- (c) If the number of autos exceeds the number of operators, refer to Rule **4.C.3.c.(3)** to classify autos in excess of the number of operators insured on the policy.
- (3) Excess Autos – Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40-74, the Excess Autos 2 (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.
 - (b) If not all operators on the policy are age 40-74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.

d. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured in the same company for any of the following coverages: single limit liability (or bodily injury and property damage liability) medical payments, no fault, comprehensive or collision.

e. TOTAL BASE PREMIUM

is the sum of the base premium for single limit liability or bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.

RULE 4. CLASSIFICATIONS (Continued)

4. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a.** The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1)** A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice-driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2)** A minimum of 3 clock hours per student of actual driving experience exclusive of observation-time in the car, and
A minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b.** The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c.** The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d.** The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency; or
- e.** The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
- f.** "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in **a.**, **b.**, and **c.**, or **d.** or **e.** above.

5. Good Student

The applicable Good Student Classification applies provided:

- a.** The owner or operator is –
 - (1)** 16 through 24 years of age, and
 - (2)** A full time high school, college, university or technical school student.
- b.** A certified statement from a school official is presented to the Company indicating that the student has met one of the following requirements:
 - (1)** Is in the upper 20% of his/her class scholastically, or
 - (2)** Maintains a "B" average, or its equivalent.

If the letter grading system cannot be averaged then no grade can be below "B."
 - (3)** 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.
 - (4)** Student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement.

See Rule **4.C.3.b.**

RULE 4. CLASSIFICATIONS (Continued)

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a.** A hood lock which can be released only from inside the vehicle; and
- b.** A device meeting the criteria of either Paragraph **1.** or **2.** below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

1. Alarm ONLY and Active Disabling Devices

A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.

2. Passive Disabling Devices

A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

7. Safety Equipment Discounts**a. Passive Restraint and Air Bag Discount**

The following discounts apply to Medical Payments and/or any No-Fault Coverage only. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph **(1)** or **(2)** below:

- (1)** 20% discount shall be afforded when the restraint is installed in the driver-side-only position.
- (2)** 30% discount shall be afforded when the restraints are installed in both front out-board seat positions.

b. Anti-Lock Braking System Discount

A 5% discount for Bodily Injury and Property Damage Liability (or Single Limit Liability) coverages shall be afforded for those private passenger autos equipped with a factory installed four-wheel Anti-Lock Braking System (ABS).

Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.

8. Pickups and Vans

- a.** Liability and Physical Damage: Rate as private passenger. For non-symbolled pickups, determine a symbol based on original cost new from the tables on page **1** of the Symbol and Identification Section.
- b.** Coverage for caps, covers or bedliners on a pickup is provided without additional premium charge and without specific description of the cap, cover or bedliner.
- c.** Camper bodies with or without facilities for cooking or sleeping: Rate as separate item. Refer to Rule **19.** Miscellaneous Types.

RULE 4. CLASSIFICATIONS (Continued)

9. Motor Vehicle Accident Prevention Course Discount

- a. A 4% Motor Vehicle Accident Prevention Course Discount applies to the premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payment, Personal Injury Protection, and Collision and Comprehensive coverages, provided:
- (1) The auto is classified and rated as a private passenger auto; and
 - (2) The principal operator of the auto;
 - (a) Is age 55 or older, and
 - (b) Has a completion certificate, dated within the most recent 24 months, certifying successful completion of the accident prevention course approved by the Washington Department of Licensing.
- b. This discount shall apply:
- (1) To new and renewal policies with inception dates within the 24-month period following the course completion date.
 - (2) Only to that vehicle principally operated by the eligible person.
 - (3) Only once to each such auto regardless of the number of operators with course completion certificates.
- c. This discount does not apply to vehicles classified and rated under the Miscellaneous Types rule unless otherwise specified.

10. Accident Free Discount

- a. A discount will be applied, per driver, to all coverages of the vehicle rated. Not available for Miscellaneous Type vehicles.
- b. Discount is based upon the number of accident free years as indicated below:

Years	0	1	2	3
Discount	0%	2%	4%	6%

- c. Discount will be applied as follows:
- (1) The discount will be applied per driver.
 - (2) The discount will be allowed if the driver has not, in the previous year with GIA and/or Granwest Property & Casualty had a "chargeable accident."
 - (3) The discount will be adjusted at the policy renewal date.
 - (4) The discount percentage is increased one level annually to a maximum of 6%.
 - (5) When a driver has a "chargeable accident," the discount percentage is removed.
 - (6) The discount will only be evaluated at renewal. That is, the discount will not be changed mid-term.
- d. Definitions
- Chargeable Accident:
- An accident for which the driver is more than 50% at fault and which results in bodily injury, death or damage to property.

11. Multi Policy Discount - Grange Insurance Association

A discount will be allowed if the named insured has a Homeowner or FarmPak policy written with Grange Insurance Association or its affiliates. The total policy premium will be reduced by 10%.

12. Employee Discount

Employees and their immediate family members living in the same household and serviced through the GIA Customer service Department and in Agency Stat Code #39100, which is the agency code reserved for current employees, will receive a 10% discount off the base premium.

RULE 5. DRIVING ACTIVITY RATING PLAN (DARP)

1. Eligibility

When the Driving Activity Rating Plan (DARP) is used it may be applied to all eligible autos. Exception: The DARP will not apply to miscellaneous type vehicles unless the Miscellaneous Type rule states "Classify and rate as a private passenger auto."

2. Definition

An accident is "at fault" when the insured driver's liability for the accident is 51% or greater.

3. Violations**a. Renewals**

(1) Surcharges are assigned for convictions of major and minor violations.

(2) No surcharges are assigned for convictions of administrative, non-moving or equipment violations.

(3) The experience period for surcharging minor violations is 36 months prior to the effective date of the renewal and, for major violations, 60 months prior to the renewal effective date. However, no incident occurring prior to February 22, 2016 shall be chargeable with regard to these DARP rules. Minor and Major violations are defined as shown on the rate pages.

b. Drivers Added During the Policy Period

Drivers with chargeable violations added during the policy period will be surcharged on the effective date they are added. Surcharges will be removed at the renewal date following the expiration of the violation experience period.

4. Accidents

Accidents are charged according to the Comprehensive Loss and Underwriting Exchange Report (CLUE), or by disclosure from the insured or a prior/current insurance carrier. The experience period for chargeable accidents is 36 months prior to the effective date of the policy renewal. However, no accident occurring prior to February 22 2016 shall be chargeable with regard to these DARP rules.

a. Bodily Injury (BI) Accidents

Bodily Injury accidents are charged as follows:

(1) If claim indicates BI at zero payout but status of claim is "open", the accident will be surcharged.

(2) If claim indicates BI at zero payout and status is "closed" the accident is not chargeable.

(3) If claim indicates at least \$1.00 paid, the accident will be surcharged.

b. Property Damage Liability

Any claims payout or claims reserve of at least \$1,000 will be surcharged.

c. Collision Damage Payment

Any Collision claims payout or reserve of at least \$1,000 which is also "at fault" will be surcharged.

d. Combination Property Damage and Collision

Any combination of Property Damage Liability (PD) and Collision Damage claims payout or reserve of at least \$1,000 will be surcharged.

5. Violation and Accident Combinations

a. If both an accident and violation occur on the same date, surcharge only the highest rated incident.

b. If there are multiple violations and an accident on the same date, surcharge only the highest rated incident.

c. For multiple violations on the same date and no accident, surcharge only the highest rated incident.

RULE 5. DRIVING ACTIVITY RATING PLAN (DARP) (Continued)

6. Assignment of Surcharge Points

Surcharge points are assigned to eligible vehicles as follows:

- a. Assign the surcharge to the vehicle that the driver, who incurred the surcharge, is rated on.
- b. If the number of vehicles is less than the number of drivers and the driver incurring the surcharge is not rated on a vehicle, assign the surcharge to the highest rated vehicle on the policy, prior to the application of any other surcharges.

7. Addition and Removal of Surcharges for Renewals

Any violation or accident within the experience period and occurring or discovered during the policy period will be added at policy renewal date only, except for newly added drivers as stated in RULE 5. 3.b. above. Concurrently, any incident which expires during the policy period will be removed only at the next renewal.

8. Drivers Subject to DARP Surcharges

Any driver listed on the policy is subject to surcharge under DARP rules except;

- a. A driver who has been surcharged for the same activity on another Grange Insurance Association or Granwest Property & Casualty policy; or
- b. A driver who is specifically excluded from the policy.

RULE 6. MODEL YEAR/AGE GROUPS FOR COMPREHENSIVE AND COLLISION COVERAGES

A. WHERE MODEL YEAR IS USED IN RATING:

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.

B. RESERVED FOR FUTURE USE**C. RESERVED FOR FUTURE USE**

RULE 7. MINIMUM PREMIUM RULE

- A.** A minimum premium charge shall be made for each policy, certificate, declaration or binder covering one or more of the following perils:
 - 1.** Comprehensive,
 - 2.** Collision,
 - 3.** Single Limit Liability,
 - 4.** Bodily Injury Liability, or
 - 5.** Property Damage Liability.
- B.** Premium for other coverages which may also be included in the policy shall be in addition to the minimum premium.
- C.** The minimum premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.
- D.** Minimum policy premium charge:
 - 6 month policy term - \$50
 - 12 month policy term - \$100

RULE 8. POLICY PERIOD

A. MINIMUM/MAXIMUM PERIOD

No policy may be written for a period less than 6 months or longer than one year.

B. PREMIUM

Premium charged for policy terms not exceeding 12 months is as follows:

- 1.** Twelve-Month Policies
 - Multiply the semi-annual premium or the six month Minimum premium, whichever is greater, by 2.00.
- 2.** Six-Month Policies
 - Policies issued for a 6-month period with an effective date on the 29th, 30th and 31st of any month. The first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.
 - Premium for this extended coverage of 1 to 3 days may be waived.
- 3.** Other Short-Term Policies written for less than 12 months and other than 6 months –
 - Such policies shall be written on a pro rata basis in accordance with the Pro Rata Table in the Cancellation rule.

C. RESERVED FOR FUTURE USE



RULE 9. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments
 - 1. If an outstanding policy is amended and results in a refund of less than \$2, the amount may be waived.
 - 2. Reserved For Future Use
 - 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

RULE 10. CANCELLATION

- A. **IF A POLICY, VEHICLE OR FORM OF COVERAGE IS CANCELLED,**
 - 1. By the company, compute return premium pro rata.
 - 2. By the insured, compute return premium pro rata.
- B. **INSTRUCTIONS FOR USE OF PRO RATA TABLES**
 - 1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
 - 2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
 - 3. The difference in the case of 1-year policies, represents the percentage of the annual premium which is to be retained by the company.
 - 4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
 - 5. For 3-Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

Example:

Cancellation date May 19, 1976..... 1976.381

Effective date March 2, 1976..... 1976.167

0.214

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

For a 6-Month Term Policy: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium.

For a 3-Month Term Policy: Multiply .214 by 4. (.214 x 4 = .856). Earned premium will be .856 times the quarter-annual term premium.

Note:

As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.



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10. CANCELLATION (Continued)

C. PRO RATA TABLE - JANUARY THROUGH JUNE

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			



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10. CANCELLATION (Continued)

D. PRO RATA TABLE - JULY THROUGH DECEMBER

JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

RULE 11. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other auto business.

RULE 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

A. 2011 AND LATER MODEL YEARS – SYMBOL 98 VEHICLES

Develop the Base Rates for Symbol 98 vehicles as follows:

1. Comprehensive

- a. Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

2. Collision

- a. Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

B. 1990 - 2010 MODEL YEARS – SYMBOL 27 VEHICLES

Develop the Base Rates for Symbol 27 vehicles as follows:

1. Comprehensive

- a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

2. Collision

- a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

C. 1975 AND PRIOR MODEL YEAR VEHICLES ABOVE \$10,000

1. COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
2. COLLISION: Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

D. ORIGINAL COST MEANS

1. Manufacturer's Suggested Retail Price for Autos built in U.S.
2. Manufacturer's Suggested Retail Price in U.S. for specially built Autos.
3. Manufacturer's Suggested Retail Price in U.S. for imported Autos.



RULE 13. RESERVED FOR FUTURE USE

RULE 14. MISCELLANEOUS COVERAGES

A. DOES NOT APPLY

B. UNDERINSURED MOTORISTS COVERAGE (INCLUDING UNINSURED MOTORISTS COVERAGE)

1. Owners

(Class Code – Refer to Statistical Plan)

This form of auto insurance, for either Bodily Injury or Bodily Injury and Property Damage Coverage, must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Washington. Bodily Injury Coverage must be afforded at limits equal to the policy's liability limits. Property Damage Coverage may be afforded at limits less than the policy's liability limits, but not less than the Financial Responsibility limits.

Property Damage is subject to a \$300 Deductible for accidents involving a hit-and-run vehicle and a \$100 Deductible for an accident involving other than a hit-and-run vehicle.

Exceptions

- (1)** The named insured or spouse may, in writing, reject Bodily Injury and Property Damage Underinsured Motorists Coverage or reject the Property Damage portion only.
- (2)** The named insured or spouse may reject limits equal to the Single Limit or Split Limit Bodily Injury Liability limits, in writing, and select lower limits of Bodily Injury Underinsured Motorists Coverage but not less than the Financial Responsibility limits.
- (3)** Subsequent renewal or supplemental policies issued by the same insurer need not provide the rejected coverage unless the named insured or spouse requests such coverage in writing.

No insured may have Property Damage Underinsured Motorists Coverage unless Bodily Injury Underinsured Motorists Coverage is also afforded.

Attach the applicable endorsement for Underinsured Motorists Coverage **(PP0481)** at Basic or Increased Limits. Refer to endorsement for scope of coverage.

Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Underinsured Motorists Coverage rates are provided for the following risks:

- (1)** Single Car Risk
- (2)** Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of Rule 4. Classifications do not apply to the rates for this coverage.

2. Reserved for future use

C. DEDUCTIBLE INSURANCE

1. Deductible Liability Insurance

Is not available for vehicles classified and rated according to the rules of this manual.

- 2.** Comprehensive Deductible options are shown on the state rate pages.
- 3.** Collision Deductible options are shown on the state rate pages.

RULE 14. MISCELLANEOUS COVERAGES (Continued)

D. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

1. The \$20/600 limit for Transportation Expenses Coverage may be increased. Please refer to the rate pages for appropriate limits and rates. Increased limits available are also shown on the Product Guide.

The provisions of Rule 4. Classifications do not apply to the rates for this coverage.

2. **Endorsement**

Attach the Optional Limits Transportation Expenses Coverage (**PP0302**) endorsement to the policy.

E. TOWING AND LABOR COSTS COVERAGE

1. **Coverage**

Coverage is available with respect to any vehicle eligible for coverage under this manual, except trailers, for towing and labor expenses incurred due to disablement.

Please refer to the rate pages for available limits and rates.

2. **Endorsement**

Attach the Towing And Labor Costs Coverage (**PP0303**) endorsement.

F. EXCESS ELECTRONIC EQUIPMENT COVERAGE

1. **Coverage**

Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the vehicle at the time of loss, is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- a. Radios and Stereos;
- b. Tape decks;
- c. Compact Disk Systems;
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

2. **Rating**

The provisions of Rule 4. Classifications do not apply for this coverage. Please refer to rate pages for appropriate limits and rates. Limits available are also shown in the Product Guide.

3. **Endorsement**

Attach the Excess Electronic Equipment Coverage - Washington (**PP1375**) endorsement to the policy.

G. TAPES, RECORDS, DISKS AND OTHER MEDIA COVERAGE

1. Additional coverage for \$200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.

RULE 14. MISCELLANEOUS COVERAGES (Continued)

2. Tapes, Records, Disks and Other Media Only

When coverage is not provided for increased limits for excess electronic equipment, coverage for \$200 worth of tapes, records, disks and other media is available for an additional charge. Please refer to the rate pages for appropriate rate.

The provisions of Rule **4**. Classifications do not apply for this coverage.

3. Endorsement

Attach the Excess Electronic Equipment Coverage - Washington (**PP1375**) endorsement to the policy.

H. CUSTOMIZED VANS AND PICKUPS

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

- 1.** Determine the Original Cost New of the vehicle, including the value of the customized equipment.
- 2.** Determine a symbol based on the amount developed in **1.** from the tables on pages 1 and 2 of the Symbol and Identification Section corresponding to the model year of the vehicle.
- 3.** Develop the premium according to the Premium Determination Rule, using the symbol determined in **2.**
- 4.** Attach the Customizing Equipment Coverage (**PP0318**) endorsement.

I. ORIGINAL EQUIPMENT MANUFACTURER (OEM) COVERAGE

1. Coverage

The endorsement provides coverage for Original Equipment Manufacturer (OEM) replacement parts, when available, under Comprehensive and Collision. It does not apply to repair or replacement of vehicle safety glass.

Please refer to the rate pages for the applicable rate.

2. Eligibility

Eligibility for this coverage will continue until the effective date of the first policy renewal after the vehicle to which it applies has reached the eleventh year of the vehicle. The year of the vehicle is determined by subtracting the vehicle model year from the current year.

3. Endorsement

Attach the Original Equipment Manufacturer (OEM) Coverage Endorsement (**P 1021G**) to the policy.

J. AUTO LOAN COVERAGE

1. Eligibility

A policy providing physical damage coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan financing the purchase of a vehicle and the actual cash value of the vehicle, subject to the following:

- a.** Auto Loan Coverage may be provided only:
 - (1)** To a vehicle that is a private passenger auto, motor home, or any other four-wheel vehicle with a load capacity of 1500 pounds or less; and
 - (2)** If the outstanding indebtedness on the loan is greater than the actual cash value of the vehicle.
- b.** The insured must request the Auto Loan Coverage within 30 days of purchase of a vehicle; and
- c.** Auto Loan Coverage may not be afforded to leased vehicles.

2. Rates

- a.** Comprehensive Coverage.
Charge 10% of the Comprehensive Coverage premium for the Auto Loan Coverage.
- b.** Collision Coverage
Charge 10% of the Collision Coverage premium for the Auto Loan Coverage.

3. Endorsement

Attach the Auto Loan/Lease Coverage - Washington endorsement (**PP0384**) to the policy.

RULE 14. MISCELLANEOUS COVERAGES (Continued)

K. TRIP INTERRUPTION COVERAGE**1. Description**

This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded.

Trip Interruption Coverage provides:

- a.** Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.
- b.** Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. Rating

Please refer to the rate pages for appropriate limit and rate.

The provisions of Rule **4**. Classifications do not apply to the rates for this coverage.

3. Endorsement

Attach the Trip Interruption Coverage (**PP1302**) endorsement to the policy.

L. AUTO LEASE COVERAGE**1. Eligibility**

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a.** Auto Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b.** The insured must request the Auto Lease Coverage within 30 days of Leasing a new vehicle.

2. Rates

Charge 7% of both the Collision and Comprehensive Coverage premiums for the Auto Lease Coverage.

3. Endorsement

Attach the Auto Loan/Lease Coverage endorsement (**PP0384**).

M. PERSONAL INJURY PROTECTION (PIP) COVERAGE**Basic Limits**

This form of auto insurance must be offered under every new auto liability policy issued or any renewal of an existing policy.

Increased Limits

Increased Limits Personal Injury Protection coverage shall be provided at the request of the named insured on policies affording basic limits PIP Coverage.

Exceptions**1.** The following vehicles are not eligible for PIP coverage:

- a.** A farm type tractor or other self-propelled equipment designed for use principally off public roads;
- b.** A vehicle operated on rails or crawler-treads;
- c.** A vehicle located for use as a residence;
- d.** A motorcycle; or
- e.** A moped.



RULE 14. MISCELLANEOUS COVERAGES (Continued)

2. A named insured has the right to reject basic limits PIP Coverage in writing. The rejection is valid and binding to all levels of coverage and on all persons who might have otherwise been insured under such coverage.
3. If a named insured:
 - a. Fails to reject basic limits PIP Coverage in writing; and
 - b. Does not request increased limits PIP Coverage;
The insurer shall provide to that named insured basic limits PIP Coverage, and not increased limits PIP Coverage.
4. If a named insured has rejected basic limits PIP Coverage in writing, such coverage shall not be included in any supplemental, renewal, or replacement policy unless the named insured subsequently requests such coverage in writing.

Basic Limits Personal Injury Protection Coverage Includes:

- \$10,000 for medical expenses.
- \$ 2,000 for funeral expenses.
- \$10,000 for income continuation benefits, subject to a maximum of \$200 per week.
- \$ 5,000 for loss of services subject to \$40 per day not to exceed \$200 per week.

Increased Limits Personal Injury Protection Coverage Includes:

- \$35,000 for medical expenses.
- \$ 2,000 for funeral expenses.
- \$35,000 for income continuation benefits, subject to a maximum of \$700 per week.
- \$14,600 for loss of services, subject to a maximum of \$40 per day.

Rates

Rates for all available PIP Coverage limits are displayed on the rate pages.

Endorsement

Attach Personal Injury Protection - Washington endorsement (**PP0569**).

N. LOSS PAYABLE ENDORSEMENT

A Loss Payable Endorsement designated as form **REG 335** contained in WAC-284-21-990 of the Washington Regulations is attached when:

1. Physical damage coverage is provided under the policy; and
2. A loss payee is named in the policy.

RULE 15. RESERVED FOR FUTURE USE

RULE 16. RESERVED FOR FUTURE USE

RULE 17. EXTENDED NON-OWNED COVERAGE

A. ELIGIBILITY

The Extended Non-owned Coverage endorsement may be used for an individual who owns an auto but also drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

B. COVERAGE

The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:

1. Vehicles Furnished Or Available For Regular Use Except As Public Or Livery Conveyances.

Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use **(PP0306)** endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

2. Reserved For Future Use**3. If liability coverage is extended under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement, Medical Payments Coverage may also be similarly extended.****C. RATING – LIABILITY AND MEDICAL PAYMENTS COVERAGE**

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule **3**. Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.

1. Vehicles Furnished Or Available For Regular Use Except Vehicles Furnished For Use As Public Or Livery Conveyances

Primary Liability/Medical Payments Insurance In Effect

Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Spouse)	13%

No Primary Liability/Medical Payments Insurance In Effect

Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Spouse)	100%

D. ENDORSEMENTS

Attach the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use **(PP0306)** endorsement.

RULE 18. INCREASED LIMITS

All the limits and increased limit factors written by GIA for Bodily Injury Liability, Property Damage Liability, Underinsured Motorists Bodily Injury, Underinsured Motorists Property Damage and Medical Payments are displayed on the rate pages. Selection of limits available can also be found on the Product Guide.

RULE 19. MISCELLANEOUS TYPES

The Private Passenger base rate will apply to all Miscellaneous Vehicles, except those designated as "classify and rate as private passenger auto"

A. MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing, and refrigeration facilities.

Attach the Miscellaneous Type Vehicle (**PP1376**) and the Miscellaneous Type Vehicle Amendment (Motor Homes) (**PP0328**) endorsements to the policy.

LIABILITY, MEDICAL PAYMENTS/NO-FAULT UNINSURED AND UNDERINSURED MOTORISTS COVERAGES

1. Motor Homes Used in Driving to or from Work or Used in Business
Classify and rate as private passenger autos.
2. Pleasure Use Motor Homes
 - a. Charge 50% of the otherwise applicable No Youthful Operator base class rate (Operator Age 30-39/Pleasure Use) for private passenger autos. (Class Code 943700)
 - b. Expense Fees
Add the appropriate expense fees, according to the Premium Determination rule.

PHYSICAL DAMAGE

3. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
 - a. Assign a symbol based on the amount determined in **3.** above using the tables on pages **1** and **2** of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.
 - b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with Rule **12.**, depending on the model year of the motor home.

Exception

For 1989 and Prior Model Year motor homes with stated value of \$65,001 and over, increase the Symbol 20 base rate (as calculated in Rule **12.**) as follows:

 - (i) Comprehensive
1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
 - (ii) Collision
1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
(Statistical Code – Use the code for Symbol 21 (**A**))
 - c. Motor Homes Used in Driving to or from Work or Used in Business
Classify and rate as private passenger autos, using the base rates calculated in **a.** and **b.**
 - d. Pleasure Use Motor Homes
Charge 35% of the base rates calculated in **a.** and **b.** (The Safe Driver Insurance Plan does not apply.) (Class Code 943700)
 - e. Expense Fees
Add the appropriate expense fees, according to the Premium Determination rule.
 - f. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

RULE 19. MISCELLANEOUS TYPES (Continued)

B. TRAILERS AND CAMPER BODIES DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS AND PICKUPS**LIABILITY**

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body:

1. Used for business purposes with other than a private passenger auto or owned pickup or van; or
2. When no auto is owned by the insured.

MEDICAL PAYMENTS

A Personal Auto Policy affording Medical Payments or Personal Injury Protection Coverage provides that coverage for trailers without additional premium charge and without specific description of the trailer if designed for use with a private passenger auto, pickup or van.

Exceptions

Coverage is not provided for a trailer:

1. Used for business purposes with other than a private passenger auto or owned pickup or van;
2. When no auto is owned by the insured; or
3. Located for use as a residence or premises.

LIABILITY AND MEDICAL PAYMENTS AND PERSONAL INJURY PROTECTION

Liability and Medical Payments or Personal Injury Protection Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Trailer/Camper Body Coverage (Maximum Limit Of Liability) (**PP1373**) endorsement.

Note: Coverage is not provided on an "agreed value" basis.

1. Recreational Trailers and Camper Bodies

- a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision – Use Motor Home rates.

2. All Other Trailers

(Class Code 941000)

Coverage	GIA Rate
\$100 Deductible Comprehensive	\$0.29
\$200 Deductible Collision	\$0.38

RULE 19. MISCELLANEOUS TYPES (Continued)

C. RESERVED FOR FUTURE USE - EXCEPT FOR PASSENGER HAZARD EXCLUSION

1. Basic Limits

No motorcycle or similar vehicle insured for Basic Limits Split Bodily Injury Liability or Basic Limits Single Limit Liability in Washington is eligible for a Passenger Hazard Exclusion.

2. Increased Limits

A motorcycle or similar vehicle insured for Increased Limits Split Limit Bodily Injury Liability or Increased Limits Single Limit Liability in Washington may be provided a Passenger Hazard Exclusion. However, the Passenger Hazard Exclusion may only be purchased for increased limits if the insured has been given the opportunity to purchase full passenger coverage and has rejected it in writing. This rejection shall apply only to amounts in excess of basic limits.

3. Discount

For motorcycles or similar vehicles to which a Passenger Hazard Exclusion applies, the reductions contained in the General Rules to the Increased Limits Liability rate are replaced by the following:

Single Limit	Factor
\$ 75,000	1%
100,000	1%
200,000	3%
300,000	4%
500,000	5%

Split Limits	Factor
50/100	7%
100/200	12%
100/300	13%
300/300	14%
250/500	15%

D. SNOWMOBILES AND ALL-TERRAIN VEHICLES

(Class Code – 959000) (Including Passenger Hazard)

(Class Code – 967000) (Excluding Passenger Hazard)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane type propellers or fans. Attach the Snowmobile **(PP0340)** endorsement.

An all-terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water.

All premiums apply for the period of coverage.

Attach the Miscellaneous Type Vehicle **(PP1376)** endorsement.

1. Liability

Charge 15% of private passenger base rates.

2. Passenger Hazard Exclusion - See Rule 19. Item C.3.

3. Medical Payments – \$1,000 Limit Only

Charge 200% of Private Passenger base rate.

4. Underinsured Motorists

Charge the private passenger rate.

5. Physical Damage

Coverage	Deductible	GIA Rate Per \$100
Comprehensive	\$100	\$0.97
Collision	\$200	\$0.82

RULE 19. MISCELLANEOUS TYPES (Continued)

E. DUNE BUGGIES

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

All premiums apply for the period of coverage.

Attach the Miscellaneous Type Vehicle (**PP1376**) endorsement.

1. Registered Dune Buggies

Classify and rate as private passenger autos.

2. Non-Registered Dune Buggies

Class Code – 943200 (Including Passenger Hazard)

Class Code – 943400 (Excluding Passenger Hazard)

a. Liability

Charge 90% of private passenger base rates.

b. Passenger Hazard Exclusion - See Rule 19. Item C.3.

c. Medical Payments

Charge the private passenger base rate.

d. Underinsured Motorists

Charge the private passenger rate.

e. Physical Damage

Coverage	Deductible	GIA Rate Per \$100
Comprehensive	\$100	\$1.02
Collision	\$200	\$2.62

F. GOLF CARTS

(Class Code 943500)

A golf cart is a three or four-wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

All premiums apply for the period of coverage.

Attach the Miscellaneous Type Vehicle (**PP1376**) endorsement.

LIABILITY

Charge 15% of the Private Passenger base rate.

PHYSICAL DAMAGE

Coverage	Deductible	GIA Rate Per \$100
Comprehensive	\$100	\$0.34
Collision	\$200	\$0.40

RULE 19. MISCELLANEOUS TYPES (Continued)

G. ANTIQUE AUTOS

(Class Code 962000)

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.

LIABILITY

Charge 40% of the private passenger base rate.

MEDICAL PAYMENTS, UNDERINSURED MOTORISTS AND NO-FAULT

Charge the private passenger base rate.

Note: No-Fault coverages are to be afforded only where required.

PHYSICAL DAMAGE

Coverage	Deductible	GIA Rate Per \$100
Comprehensive	\$100	\$0.51
Collision	\$200	\$0.57

Attach the Coverage For Damage To Your Auto (Maximum Limit Of Liability) - Washington (**PP1374**) endorsement.

Note: Coverage is not provided on an "agreed value" basis.

H. 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.

LIABILITY, MEDICAL PAYMENTS, UNDERINSURED MOTORISTS AND NO-FAULT

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the Coverage For Damage To Your Auto (Maximum Limit Of Liability) - Washington (**PP1374**) endorsement.

Note: Coverage is not provided on an "agreed value" basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the table for 1990 and subsequent model years on page **1** of the Symbol and Identification Section.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

RULE 20. RATING TERRITORIES

Rule **20.** is replaced by the following:

- A.** The Rate Pages display rates by territory.
- B.** A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.
 - 1.** Determine the applicable rating territory based on the ZIP code of the ***location of principal garaging*** of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principle garaging, use the ZIP code of the garaging location to assign the rating territory.
 - 2.** In accordance with Washington insurance regulations:
 - a.** An insured's rates shall not be changed solely because the United States Postal Service (USPS) changed his or her ZIP code; and
 - b.** The physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect when the insurer made a rate filing defining the territory. Territory boundaries can be changed only by the insurer's subsequent rate filings.



TERRITORY DEFINITIONS

ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
98001	Auburn	51	98057	Renton	51
98002	Auburn	51	98058	Renton	51
98003	Federal Way	51	98059	Renton	51
98004	Bellevue	52	98061	Rollingbay	60
98005	Bellevue	52	98062	Seahurst	61
98006	Bellevue	53	98063	Federal Way	51
98007	Bellevue	52	98064	Kent	51
98008	Bellevue	52	98065	Snoqualmie	56
98009	Bellevue	52	98068	Snoqualmie Pass	71
98010	Black Diamond	53	98070	Vashon	57
98011	Bothell	54	98071	Auburn	51
98012	Bothell	55	98072	Woodinville	54
98013	Burton	57	98073	Redmond	54
98014	Carnation	53	98074	Sammamish	54
98015	Bellevue	52	98075	Sammamish	54
98019	Duvall	53	98077	Woodinville	54
98020	Edmonds	55	98082	Bothell	55
98021	Bothell	54	98083	Kirkland	52
98022	Enumclaw	53	98087	Lynnwood	55
98023	Federal Way	51	98089	Kent	51
98024	Fall City	53	98092	Auburn	51
98025	Hobart	53	98093	Federal Way	51
98026	Edmonds	55			
98027	Issaquah	53			
98028	Kenmore	55	98101	Seattle	58
98029	Issaquah	54	98102	Seattle	58
98030	Kent	51	98103	Seattle	58
98031	Kent	51	98104	Seattle	58
98032	Kent	51	98105	Seattle	58
98033	Kirkland	52	98106	Seattle	61
98034	Kirkland	54	98107	Seattle	58
98035	Kent	51	98108	Seattle	59
98036	Lynnwood	55	98109	Seattle	58
98037	Lynnwood	55	98110	Bainbridge Island	60
98038	Maple Valley	51	98111	Seattle	58
98039	Medina	52	98112	Seattle	58
98040	Mercer Island	52	98113	Seattle	58
98041	Bothell	54	98114	Seattle	58
98042	Kent	51	98115	Seattle	58
98043	Mountlake Terrace	55	98116	Seattle	61
98045	North Bend	56	98117	Seattle	55
98046	Lynnwood	55	98118	Seattle	59
98047	Pacific	51	98119	Seattle	58
98050	Preston	53	98121	Seattle	58
98051	Ravensdale	53	98122	Seattle	58
98052	Redmond	54	98124	Seattle	59
98053	Redmond	54	98125	Seattle	55
98054	Redondo	61	98126	Seattle	61
98055	Renton	51	98127	Seattle	58
98056	Renton	52	98129	Seattle	58



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ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
98131	Seattle	58	98222	Blakely Island	62
98132	Seattle	58	98223	Arlington	53
98133	Seattle	55	98224	Baring	56
98134	Seattle	58	98225	Bellingham	56
98136	Seattle	61	98226	Bellingham	56
98138	Seattle	51	98227	Bellingham	56
98139	Seattle	58	98228	Bellingham	56
98141	Seattle	58	98229	Bellingham	56
98144	Seattle	59	98230	Blaine	56
98145	Seattle	58	98231	Blaine	56
98146	Seattle	61	98232	Bow	56
98148	Seattle	61	98233	Burlington	56
98151	Seattle	61	98235	Clearlake	56
98154	Seattle	58	98236	Clinton	62
98155	Seattle	55	98237	Concrete	56
98158	Seattle	61	98238	Conway	56
98160	Seattle	58	98239	Coupeville	62
98161	Seattle	58	98240	Custer	56
98164	Seattle	58	98241	Darrington	56
98165	Seattle	55	98243	Deer Harbor	62
98166	Seattle	61	98244	Deming	56
98168	Seattle	59	98245	Eastsound	62
98170	Seattle	58	98247	Everson	56
98171	Seattle	51	98248	Ferndale	56
98174	Seattle	58	98249	Freeland	62
98175	Seattle	55	98250	Friday Harbor	62
98177	Seattle	55	98251	Gold Bar	53
98178	Seattle	51	98252	Granite Falls	53
98181	Seattle	58	98253	Greenbank	62
98184	Seattle	61	98255	Hamilton	56
98185	Seattle	58	98256	Index	53
98188	Seattle	51	98257	La Conner	56
98189	Seattle	58	98258	Lake Stevens	53
98190	Seattle	61	98259	North Lakewood	53
98191	Seattle	58	98260	Langley	62
98194	Seattle	58	98261	Lopez Island	62
98195	Seattle	58	98262	Lummi Island	62
98198	Seattle	61	98263	Lyman	56
98199	Seattle	58	98264	Lynden	56
			98266	Maple Falls	56
			98267	Marblemount	56
98201	Everett	55	98270	Marysville	55
98203	Everett	55	98271	Marysville	55
98204	Everett	55	98272	Monroe	53
98205	Everett	55	98273	Mount Vernon	56
98206	Everett	55	98274	Mount Vernon	56
98207	Everett	55	98275	Mukilteo	55
98208	Everett	55	98276	Nooksack	56
98213	Everett	55	98277	Oak Harbor	62
98220	Acme	56	98278	Oak Harbor	62
98221	Anacortes	62	98279	Olga	62



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98280	Orcas	56	98348	La Grande	53
98281	Point Roberts	62	98349	Lakebay	57
98282	Camano Island	56	98350	La Push	60
98283	Rockport	56	98351	Longbranch	57
98284	Sedro Woolley	56	98352	Sumner	51
98286	Shaw Island	62	98353	Manchester	57
98287	Silvana	56	98354	Milton	64
98288	Skykomish	56	98355	Mineral	53
98290	Snohomish	53	98356	Morton	66
98291	Snohomish	53	98357	Neah Bay	60
98292	Stanwood	56	98358	Nordland	60
98293	Startup	53	98359	Olalla	57
98294	Sultan	53	98360	Orting	51
98295	Sumas	56	98361	Packwood	53
98296	Snohomish	53	98362	Port Angeles	60
98297	Waldron	62	98363	Port Angeles	60
			98364	Port Gamble	60
			98365	Port Ludlow	60
98303	Anderson Island	67	98366	Port Orchard	57
98304	Ashford	53	98367	Port Orchard	57
98305	Beaver	60	98368	Port Townsend	60
98310	Bremerton	57	98370	Poulsbo	60
98311	Bremerton	60	98371	Puyallup	64
98312	Bremerton	57	98372	Puyallup	51
98314	Bremerton	57	98373	Puyallup	65
98315	Silverdale	60	98374	Puyallup	51
98320	Brinnon	60	98375	Puyallup	65
98321	Buckley	53	98376	Quilcene	60
98322	Burley	57	98377	Randle	66
98323	Carbonado	53	98378	Retsil	57
98324	Carlsborg	60	98380	Seabeck	57
98325	Chimacum	60	98381	Sekiu	60
98326	Clallam Bay	60	98382	Sequim	60
98327	Dupont	73	98383	Silverdale	60
98328	Eatonville	53	98384	South Colby	57
98329	Gig Harbor	57	98385	South Prairie	53
98330	Elbe	53	98386	Southworth	57
98331	Forks	60	98387	Spanaway	65
98332	Gig Harbor	57	98388	Steilacoom	67
98333	Fox Island	57	98390	Sumner	51
98335	Gig Harbor	57	98391	Bonney Lake	51
98336	Glenoma	66	98392	Suquamish	60
98337	Bremerton	57	98393	Tracyton	60
98338	Graham	51	98394	Vaughn	57
98339	Port Hadlock	60	98395	Wauna	73
98340	Hansville	60	98396	Wilkeson	53
98342	Indianola	60	98397	Longmire	53
98343	Joyce	60	98398	Paradise Inn	53
98344	Kapowsin	51			
98345	Keyport	60			
98346	Kingston	60			



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98401	Tacoma	64			
98402	Tacoma	64	98501	Olympia	73
98403	Tacoma	64	98502	Olympia	73
98404	Tacoma	65	98503	Lacey	73
98405	Tacoma	65	98504	Olympia	73
98406	Tacoma	67	98505	Olympia	73
98407	Tacoma	64	98506	Olympia	73
98408	Tacoma	65	98507	Olympia	73
98409	Tacoma	65	98508	Olympia	73
98411	Tacoma	65	98509	Lacey	73
98412	Tacoma	65	98511	Tumwater	73
98413	Tacoma	65	98512	Olympia	73
98415	Tacoma	65	98513	Olympia	73
98416	Tacoma	67	98516	Olympia	73
98417	Tacoma	65	98520	Aberdeen	60
98418	Tacoma	65	98522	Adna	63
98419	Tacoma	65	98524	Allyn	57
98421	Tacoma	64	98526	Amanda Park	60
98422	Tacoma	51	98527	Bay Center	60
98424	Tacoma	64	98528	Belfair	57
98430	Camp Murray	73	98530	Bucoda	73
98431	Tacoma	53	98531	Centralia	73
98433	Tacoma	73	98532	Chehalis	63
98438	McChord AFB	73	98533	Cinebar	63
98439	Lakewood	73	98535	Copalis Beach	60
98442	Tacoma	65	98536	Copalis Crossing	60
98443	Tacoma	65	98537	Cosmopolis	60
98444	Tacoma	65	98538	Curtis	63
98445	Tacoma	65	98539	Doty	60
98446	Tacoma	65	98540	East Olympia	73
98447	Tacoma	65	98541	Elma	60
98448	Tacoma	65	98542	Ethel	63
98450	Tacoma	65	98544	Galvin	73
98455	Tacoma	65	98546	Grapeview	57
98460	Tacoma	65	98547	Grayland	60
98464	Tacoma	67	98548	Hoodsport	60
98465	Tacoma	67	98550	Hoquiam	60
98466	Tacoma	67	98552	Humptulips	60
98467	University Place	67	98554	Lebam	60
98471	Tacoma	65	98555	Lilliwaup	60
98477	Tacoma	65	98556	Littlerock	73
98481	Tacoma	65	98557	McCleary	60
98490	Tacoma	65	98558	McKenna	53
98492	Lakewood	67	98559	Malone	60
98493	Tacoma	67	98560	Matlock	60
98496	Lakewood	67	98561	Menlo	60
98497	Lakewood	67	98562	Moclips	60
98498	Lakewood	67	98563	Montesano	60
98499	Lakewood	67	98564	Mossyrock	66



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98565	Napavine	60	98624	Ilwaco	60
98566	Neilton	60	98625	Kalama	63
98568	Oakville	60	98626	Kelso	63
98569	Ocean Shores	60	98628	Klickitat	66
98570	Onalaska	63	98629	La Center	63
98571	Pacific Beach	60	98631	Long Beach	60
98572	Pe Ell	63	98632	Longview	63
98575	Quinault	60	98635	Lyle	66
98576	Rainier	73	98637	Nahcotta	60
98577	Raymond	60	98638	Naselle	60
98579	Rochester	73	98639	North Bonneville	66
98580	Roy	53	98640	Ocean Park	60
98581	Ryderwood	63	98641	Oysterville	60
98582	Salkum	63	98642	Ridgefield	63
98583	Satsop	60	98643	Rosburg	60
98584	Shelton	60	98644	Seaview	60
98585	Silver Creek	63	98645	Silverlake	63
98586	South Bend	60	98647	Skamokawa	63
98587	Taholah	60	98648	Stevenson	66
98588	Tahuya	57	98649	Toutle	66
98589	Tenino	73	98650	Trout Lake	66
98590	Tokeland	60	98651	Underwood	66
98591	Toledo	63	98660	Vancouver	68
98592	Union	57	98661	Vancouver	68
98593	Vader	63	98662	Vancouver	68
98595	Westport	60	98663	Vancouver	68
98596	Winlock	63	98664	Vancouver	68
98597	Yelm	53	98665	Vancouver	68
98599	Olympia	73	98666	Vancouver	68
			98667	Vancouver	68
			98668	Vancouver	68
98601	Amboy	63	98670	Wahkiacus	66
98602	Appleton	66	98671	Washougal	63
98603	Ariel	63	98672	White Salmon	66
98604	Battle Ground	68	98673	Wishram	66
98605	Bingen	66	98674	Woodland	63
98606	Brush Prairie	68	98675	Yacolt	63
98607	Camas	63	98682	Vancouver	68
98609	Carrolls	63	98683	Vancouver	68
98610	Carson	66	98684	Vancouver	68
98611	Castle Rock	63	98685	Vancouver	68
98612	Cathlamet	63	98686	Vancouver	68
98613	Centerville	66	98687	Vancouver	68
98614	Chinook	60			
98616	Cougar	66			
98617	Dallesport	66	98801	Wenatchee	200
98619	Glenwood	66	98802	East Wenatchee	200
98620	Goldendale	66	98807	Wenatchee	200
98621	Grays River	60	98811	Ardenvoir	202
98622	Heisson	68	98812	Brewster	202
98623	Husum	66	98813	Bridgeport	202



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98814	Carlton	200	98922	Cle Elum	71
98815	Cashmere	200	98923	Cowiche	71
98816	Chelan	200	98925	Easton	71
98817	Chelan Falls	200	98926	Ellensburg	200
98819	Conconully	202	98929	Goose Prairie	71
98821	Dryden	202	98930	Grandview	71
98822	Entiat	200	98932	Granger	71
98823	Ephrata	200	98933	Harrah	71
98824	George	200	98934	Kittitas	200
98826	Leavenworth	56	98935	Mabton	71
98827	Loomis	70	98936	Moxee	71
98828	Malaga	200	98937	Naches	71
98829	Malott	202	98938	Outlook	71
98830	Mansfield	202	98939	Parker	71
98831	Manson	200	98940	Ronald	71
98832	Marlin	202	98941	Roslyn	71
98833	Mazama	70	98942	Selah	71
98834	Methow	200	98943	South Cle Elum	200
98836	Monitor	56	98944	Sunnyside	71
98837	Moses Lake	202	98946	Thorp	71
98840	Okanogan	202	98947	Tieton	71
98841	Omak	202	98948	Toppenish	71
98843	Orondo	200	98950	Vantage	200
98844	Oroville	70	98951	Wapato	71
98845	Palisades	200	98952	White Swan	71
98846	Pateros	200	98953	Zillah	71
98847	Peshastin	200			
98848	Quincy	200			
98849	Riverside	202	99001	Airway Heights	72
98850	Rock Island	200	99003	Chattaroy	72
98851	Soap Lake	202	99004	Cheney	72
98852	Stehekin	200	99005	Colbert	72
98853	Stratford	202	99006	Deer Park	72
98855	Tonasket	70	99008	Edwall	202
98856	Twisp	70	99009	Elk	72
98857	Warden	202	99011	Fairchild Air Force Base	72
98858	Waterville	200	99012	Fairfield	72
98859	Wauconda	70	99013	Ford	70
98860	Wilson Creek	202	99014	Four Lakes	72
98862	Winthrop	70	99016	Greenacres	72
			99017	Lamont	202
			99018	Latah	72
98901	Yakima	71	99019	Liberty Lake	72
98902	Yakima	71	99020	Marshall	72
98903	Yakima	71	99021	Mead	72
98904	Yakima	71	99022	Medical Lake	72
98907	Yakima	71	99023	Mica	72
98908	Yakima	71	99025	Newman Lake	72
98909	Yakima	71	99026	Nine Mile Falls	72
98920	Brownstown	71	99027	Otis Orchards	72
98921	Buena	71	99029	Reardan	70



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99030	Rockford	72	99149	Malden	72
99031	Spangle	72	99150	Malo	70
99032	Sprague	202	99151	Marcus	70
99033	Tekoa	202	99152	Metalline	70
99034	Tumtum	70	99153	Metalline Falls	70
99036	Valleyford	72	99154	Mohler	202
99037	Veradale	72	99155	Nespelem	202
99039	Waverly	202	99156	Newport	70
99040	Wellpinit	70	99157	Northport	70
			99158	Oakesdale	202
			99159	Odessa	202
99101	Addy	70	99160	Orient	70
99102	Albion	202	99161	Palouse	201
99103	Almira	202	99163	Pullman	201
99104	Belmont	202	99164	Pullman	202
99105	Benge	202	99165	Pullman	200
99107	Boysds	70	99166	Republic	70
99109	Chewelah	70	99167	Rice	70
99110	Clayton	70	99169	Ritzville	202
99111	Colfax	201	99170	Rosalia	72
99113	Colton	201	99171	Saint John	202
99114	Colville	70	99173	Springdale	70
99115	Coulee City	202	99174	Steptoe	202
99116	Coulee Dam	202	99176	Thornton	202
99117	Creston	202	99179	Uniontown	201
99118	Curlew	70	99180	Usk	70
99119	Cusick	70	99181	Valley	70
99121	Danville	70	99185	Wilbur	202
99122	Davenport	202			
99123	Electric City	202			
99124	Elmer City	202	99201	Spokane	72
99125	Endicott	202	99202	Spokane	72
99126	Evans	70	99203	Spokane	72
99128	Farmington	202	99204	Spokane	72
99129	Fruitland	202	99205	Spokane	72
99130	Garfield	201	99206	Spokane	72
99131	Gifford	70	99207	Spokane	72
99133	Grand Coulee	202	99208	Spokane	72
99134	Harrington	202	99209	Spokane	72
99135	Hartline	202	99210	Spokane	72
99136	Hay	201	99211	Spokane	72
99137	Hunters	70	99212	Spokane	72
99138	Inchelium	70	99213	Spokane	72
99139	Ione	70	99214	Spokane	72
99140	Keller	202	99215	Spokane	72
99141	Kettle Falls	70	99216	Spokane	72
99143	Lacrosse	201	99217	Spokane	72
99144	Lamona	202	99218	Spokane	72
99146	Laurier	70	99219	Spokane	72
99147	Lincoln	202	99220	Spokane	72
99148	Loon Lake	70	99223	Spokane	72



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99224	Spokane	72
99228	Spokane	72
99251	Spokane	72
99252	Spokane	72
99256	Spokane	72
99258	Spokane	72
99260	Spokane	72
99299	Spokane	72
99301	Pasco	71
99302	Pasco	201
99320	Benton City	71
99321	Beverly	202
99322	Bickleton	71
99323	Burbank	71
99324	College Place	201
99326	Connell	202
99328	Dayton	201
99329	Dixie	201
99330	Eltopia	71
99333	Hooper	202
99335	Kahlotus	202
99336	Kennewick	71
99337	Kennewick	71
99338	Kennewick	71
99341	Lind	202
99343	Mesa	202
99344	Othello	202
99345	Paterson	71
99346	Plymouth	71
99347	Pomeroy	201
99348	Prescott	201
99349	Mattawa	71
99350	Prosser	71
99352	Richland	71
99353	West Richland	71
99354	Richland	71
99356	Roosevelt	66
99357	Royal City	71
99359	Starbuck	201
99360	Touchet	201
99361	Waitsburg	201
99362	Walla Walla	201
99363	Wallula	71
99371	Washtucna	202
99401	Anatone	201
99402	Asotin	201
99403	Clarkston	201



VIOLATION CODES

EXHIBIT VC

State of Washington – Violation codes – Driving Activity Rating Plan (DARP)

Grange classifications of "Administrative," "Ignore" or "Non-Moving" are not chargeable. Refer to DARP Surcharge Points and Surcharge Factors for surcharge amounts applied to each.

Standard Violation Code	Standard Violation Description	Grange Violations Description	Grange Classifications
22010	ACCIDENT		Accident
22720	AT FAULT (CONTRIBUTE) IN INJURY ACCIDENT		Accident
22710	AT FAULT (CONTRIBUTE) IN PROPERTY DAMAGE ACCI		Accident
22220	DRIV IN PD ACC TO PROVIDE INFO		Accident
22120	DRIV IN PI ACC TO RENDER AID AND INFO		Accident
22210	DRIV TO STOP AFTER PD ACC		Accident
22110	DRIV TO STOP AFTER PI ACC		Accident
22040	FATAL ACCIDENT INVOLVEMENT		Accident
22030	INJURY ACCIDENT INVOLVEMENT		Accident
22300	OTHR FAIL TO RPT ACC		Accident
22020	PROPERTY DAMAGE ONLY ACC INVOLVEMENT		Accident
16160	ACCIDENT INVOLVEMENT WITHDRWAL		Administrative
16170	ACCUMULATED OFFENSE WITHDRWAL		Administrative
12020	ADMINISTRATIVE MESSAGE		Administrative
8130	ADVERSE LICENSE CONDITION - CLEAR DRIVING RECD		Administrative
18120	ALCOHOL CLINIC, COURSE, PROGRAM		Administrative
16220	ALCOHOL/DRUG WITHDRWAL		Administrative
16360	APPEAR OF RESTRIC/PROB, ETC DENIED OR DROPPED		Administrative
19330	BAD/PROTESTED CHECK		Administrative
19140	CHANGE OF NAME- ADDRESS, DOB ETC.		Administrative
19120	CLASS OR ENDORSEMENT CHANGE		Administrative
18130	CLASS, COURSE, SCHOOL		Administrative
19430	CORRESPONDENCE RECEIVED		Administrative
19410	CORRESPONDENCE SENT		Administrative
16240	COURT ORDERED WITHDRWAL		Administrative
89130	CUSTOMER REVIEW REQUIRED-DMV NOTATIONS		Administrative
21220	DEFAULT ON INSTALLMENT PAYMENT		Administrative
13110	DRIV TO CARRY LIC AND DISPL ON DEMAND		Administrative
11110	DRIV/PERM OPER OF VEH NOT REG		Administrative
19220	DRIVER ED -HIGH SCHOOL ETC.-		Administrative
18140	EDUCATIONAL PROGRAM		Administrative
17130	ELIGIBLE FOR LIC		Administrative



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12120	EXPIRED LICENSE		Administrative
21400	FAIL TO MEET OTHER REQUIREMENTS		Administrative
21310	FAIL TO MEET SECURITY FOLLOW ACC		Administrative
16520	FAILED EXAM		Administrative
16540	FAILED FIELD EXAMINATION		Administrative
16560	FAILED SPECIAL EXAM/REVIEW		Administrative
16550	FAILED VISION EXAMINATION		Administrative
16530	FAILED WRITTEN EXAMINATION		Administrative
18320	FAILURE TO APPEAR INTERVIEW/HEAR/EXAM		Administrative
18330	FAILURE TO ATTEND/COMPLETE COURSE, PROG		Administrative
19340	FAILURE TO DEPOSIT SECURITY		Administrative
88410	FALSE STATMT, MISREP, FAIL TO SIGN, ETC		Administrative
19350	FEE DUE		Administrative
19310	FINANCIAL TRANSACTION		Administrative
12730	FRAUDULENT LIC EXAM		Administrative
16230	HABITUAL OFFENDER WITHDRWAL		Administrative
18150	HEARING		Administrative
19130	ID CARD ISSUED, WITHDRAWN, ETC.		Administrative
13010	ID CARD VIOL		Administrative
18110	IMPROVEMENT ACTION UNSPECIFIED, OTHER		Administrative
18160	INTERVIEW		Administrative
11410	LEND/BORROW OR PERM USE REG CARD, PLATE,TITLE		Administrative
19420	LETTER NOT DELIVERED		Administrative
19110	LICENSE ISSUED OR REISSUED		Administrative
12010	LICENSING ACTION		Administrative
16350	MODIFICATION OF COND/RESTRICTIONS		Administrative
19150	MOVED OUT OF STATE		Administrative
19160	MOVING IN FROM ANOTHER STATE		Administrative
18340	NO ACTION		Administrative
12100	NO DRIV LIC, GENERALLY		Administrative
21210	NON-PAYMENT OF JUDGMENT		Administrative
17220	NOT GUILTY,CHARGE VACATED,EXPUNGED,OVERTURNED		Administrative
19170	ORGAN DONOR		Administrative
16150	OUT OF STATE WITHDRWAL		Administrative
21130	OWNER SHALL RET REG IF INS CANC		Administrative
11810	OWNER TO NOTIFY DEPT OF CHNG OF ADDRESS		Administrative



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11820	OWNER TO NOTIFY DEPT OF CHNG OF NAME		Administrative
11800	OWNER TO NOTIFY DEPT OF CHNG OF NAME/ADDRESS		Administrative
11610	OWNER TO RET REG MATERIAL UPON SUSP/REV/CANC		Administrative
17170	PARTIAL RESTORATION		Administrative
19210	POINT CREDIT		Administrative
11720	POSSESSION/USE OF ALTERED TITLE, REG, PLATES		Administrative
18410	RECORD FLAG		Administrative
66340	REFUSAL TO SUBMIT TO WEIGHING		Administrative
15310	REGISTRATION RESTORED		Administrative
15210	REGISTRATION/TITLE WITHDRAWN		Administrative
17110	REIN, LIC RESTORED OR REISSUED		Administrative
12013	REINSTATEMENT		Administrative
17160	RELEASE FROM PROBATION		Administrative
17210	REPEALED LAW		Administrative
19320	REQUIREMENTS SATISFIED		Administrative
18310	RESCHEDULE/POSTPONED CLASS, HEARING ETC.		Administrative
17150	RESTORATION OF PRIV AFTER LIMIT OR RESTR		Administrative
17180	RESTRICTION/OTHER ACTION APPEALED (STAYED)		Administrative
18210	SPECIAL EXAM REQUIRED		Administrative
18220	SPECIAL REVIEW /MEDICAL/ REQUIRED		Administrative
16330	SUSP OF ENDORSEMENT		Administrative
88210	VIOL OF CONDITIONS OF PROBATION		Administrative
88310	VIOL OF PROMISE TO APPEAR		Administrative
18170	WARNING LETTER		Administrative
16100	WITHDRAWAL, RECREATIONAL VEHICLE		Administrative
17140	WITHDRAWN IN ERROR, EXPUNGED		Administrative
17120	WITHDRWAL, LIFTED/STAYED/APPEALED		Administrative
19230	EXAM PASSED		Ignore
8120	LEXISNEXIS CLEAR		Ignore
8110	MVR RECORD CLEAR		Ignore
9110	MVR RECORD NOT FOUND		Ignore
9130	NO DMV RESPONSE		Ignore
9140	UNKNOWN STATUS TYPE		Ignore
16260	ALCOHOL (BAC ABOVE LEGAL LIMIT) WITHDRAWAL	Alcohol/Drug related	Major
53410	ALLOW INTOXICATED PERSON TO DRIV	Alcohol/Drug related	Major
16990	CDL 24 HR OUT-OF-SERVICE: DETECTABLE ALCOHOL	Alcohol/Drug related	Major



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16810	CDL 3 YR DISQUAL: BAC .04+, HAZ MAT	Alcohol/Drug related	Major
16820	CDL 3 YR DISQUAL: BAC .10+, HAZ MAT	Alcohol/Drug related	Major
16840	CDL 3 YR DISQUAL: DUI CONTROL SUBST, HAZ MAT	Alcohol/Drug related	Major
16830	CDL 3 YR DISQUAL: TEST REFUSAL, HAZ MAT	Alcohol/Drug related	Major
16710	CDL DISQUALIFICATION: BAC .04+	Alcohol/Drug related	Major
16720	CDL DISQUALIFICATION: BAC .10+	Alcohol/Drug related	Major
16730	CDL DISQUALIFICATION: CHEMICAL TEST REFUSAL	Alcohol/Drug related	Major
16740	CDL DISQUALIFICATION: DUI CONTROLLED SUBSTANC	Alcohol/Drug related	Major
16910	CDL LIFE DISQUAL: MANUF, DISTR, DISP CONT SUB	Alcohol/Drug related	Major
53220	DRINKING WHILE OPERATING MV	Alcohol/Drug related	Major
52150	DRIV IMPAIRED LESSER INCLUDED OFFENSES TO DUI	Alcohol/Drug related	Major
52140	DRIV UND COMB. INFLUENCE OF ALCOHOL AND DRUGS	Alcohol/Drug related	Major
52110	DRIV W/BAC GREATER THAN LEGAL LIMIT	Alcohol/Drug related	Major
52120	DUI OF ALCOHOL	Alcohol/Drug related	Major
52130	DUI OF DRUGS	Alcohol/Drug related	Major
52170	DUI OF SUBSTANCES NOT INTENDED TO INTOXICATE	Alcohol/Drug related	Major
52310	DUI RESULTING IN INJURY	Alcohol/Drug related	Major
52100	DUI, GENERALLY	Alcohol/Drug related	Major
55220	DWI RESULTING IN DEATH	Alcohol/Drug related	Major
53210	ILLEGAL POSSESSION OF ALCOHOL/DRUGS IN MV	Alcohol/Drug related	Major
52160	LESSER INCLUDED OFFENSE REDUCED FROM DUI	Alcohol/Drug related	Major
51220	NEGLIGENT DRIVING REDUCED FROM DUI	Alcohol/Drug related	Major
52180	NON-CONVICTION ALCOHOL OR DRUG OFFENSE	Alcohol/Drug related	Major
13420	NOTICE OF CHEMICAL TEST ABOVE LEGAL LIMIT	Alcohol/Drug related	Major
53240	OPEN CONTAINER BY PASSENGER	Alcohol/Drug related	Major
52810	RECREATIONAL VEH DUI/BAC/REFUSAL/IMPAIRMENT	Alcohol/Drug related	Major
52820	RECREATIONAL VEH INTOXICATI CAUSING DEATH/INJ	Alcohol/Drug related	Major
13410	REFUSAL TO SUBMIT TO CHEMICAL TEST	Alcohol/Drug related	Major
53230	TRANSPORTING ILLEGAL ALCOHOLIC BEVERAGE	Alcohol/Drug related	Major
52320	VIOL OF SPECIAL ALCOHOL PROVISION BY MINOR	Alcohol/Drug related	Major
52330	VIOLATION OF MINOR BAC LEVEL	Alcohol/Drug related	Major
18430	3 CONV IN ONE YEAR FLAG	All other major violations	Major
84150	AGGRESSIVE OPERATION	All other major violations	Major
58210	ASSAULT W/MV	All other major violations	Major
314JZ	BRIDGE SPEED 26 PLUS OVER LIMIT	Speeding 21 mph and over	Major
16860	CDL 3 YR DISQUAL: INVOLVED IN FELONY, HAZ MAT	All other major violations	Major



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16850	CDL 3 YR DISQUAL: LEAVING SCENE, HAZ MAT	All other major violations	Major
16890	CDL DISQUALIFICATION: MANSLAUGHTER, HAZ MAT	All other major violations	Major
56240	DAMAGING/TAMPERING W/MV	All other major violations	Major
16440	DECEASED	All other major violations	Major
33710	DISPL OF UNAUTH SIGNS, SIGNALS/MARKINGS	All other major violations	Major
37220	DRIV OFF PAVEMENT/RD TO PASS	All other major violations	Major
35110	DRIV OVER CENTER LINE	All other major violations	Minor
51310	DRIV TO ENDANGER	All other major violations	Major
35330	DROVE LT HALF APPROACHING BRIDGE/TUNNEL ETC.	All other major violations	Minor
35310	DROVE ON LT APPROACHING HILL/CURVE	All other major violations	Minor
35320	DROVE ON LT HALF APPROACHING INTSCT/RR	All other major violations	Minor
35300	DROVE ON LT, GENERALLY	All other major violations	Minor
35340	DROVE ON WRONG SIDE OF DIVIDED HWY	All other major violations	Minor
35350	DROVE ON WRONG SIDE OF RD	All other major violations	Minor
81140	DROVE THRU RR CROSSING GATE	All other major violations	Major
83110	FAIL OBEY POLICE OFF, FIREMAN/OTHR AUTH PERSON	All other major violations	Major
39150	FAIL OF EMER VEH TO EXERCISE DUE CARE RE PED	All other major violations	Major
22520	FAIL PROVIDE INFO - UNATTENDED PROPERTY ACCI	All other major violations	Major
12350	FAIL TO COMPLY W/LIC PROVISIONS	All other major violations	Major
84160	FAIL TO CONTROL VEHICLE	All other major violations	Major
35100	FAIL TO DRIV RT SIDE, GENERALLY	All other major violations	Minor
21320	FAIL TO FILE FUTURE PROOF FOLLOW CONVICTION	All other major violations	Major
21330	FAIL TO FILE FUTURE PROOF REASON UNSPECIFIED	All other major violations	Major
12210	FAIL TO SURR OUT-OF-ST PERM, MORE THAN 1 LIC	All other major violations	Major
32150	FAIL TO YLD TO EMER VEH	All other major violations	Major
32160	FAIL TO YLD TO VEH/PERSON IN HWY CONST/MAINT	All other major violations	Major
12720	FALSE AFFIDAVIT OF DRIVERS LICENSE APPLICATIO	All other major violations	Major
21340	FALSE CERTIF	All other major violations	Major
18520	FINANCIAL RESPONSIBILITY NOTICE REQUIREMENTS	All other major violations	Major
58120	FLEE/ATTEMPT TO ELUDE OFFICER - FELONY	All other major violations	Major
58110	FLEEING/ATTEMPTING TO ELUDE POLICE OFFICER	All other major violations	Major
12630	FREQ OF SERIOUS VIOL TO INDICATE DISREGARD	All other major violations	Major
12610	FREQ VIOLATOR AS DETERMINED BY PT SYSTEM	All other major violations	Major
18450	FREQUENT ACCIDENTS FLAG	All other major violations	Major
18420	FREQUENT VIOLATOR	All other major violations	Major
12030	HABITUAL OFFENDER	All other major violations	Major



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18440	HABITUAL VIOLATOR FLAG	All other major violations	Major
55110	HOMICIDE BY VEH, NEGLIGENT HOMICIDE	All other major violations	Major
82130	IMP OPER DUE TO PHYSICAL OR MENTAL DISABILITY	All other major violations	Major
83310	IMP OPER OF AUTH EMER VEH	All other major violations	Major
55210	INVOLUNTARY MANSLAUGHTER	All other major violations	Major
16310	LIC RESTRICTION, PROB	All other major violations	Major
16320	LICENSE RESTR/OCCUP LIC ISSUED	All other major violations	Major
13510	LICENSEE NOT ENTITLED/GAVE WRNG INFO,LIC CANC	All other major violations	Major
12340	LICENSEE SHALL NOT PERM UNLAWFUL USE OF LIC	All other major violations	Major
12380	MUTILATED LIC	All other major violations	Major
51210	NEGLIGENT DRIVING	All other major violations	Major
33510	NO VEH SHALL DRIV THROUGH SAFETY ZONE	All other major violations	Major
37310	OVERTOOK VEH STOPPED TO ALLOW PED MOVEMENT	All other major violations	Major
21110	OWNER NOT TO PERM OPER OF UNINSURED VEH	All other major violations	Major
88110	OWNER SHALL NOT PERM UNLAWFUL OPER OF VEH	All other major violations	Major
37410	PASSED STOPPED SCHL BUS	All other major violations	Major
12520	PERM UNAUTH MINOR TO DRIV	All other major violations	Major
12500	PERM UNAUTH PERSON TO DRIV, GENERALLY	All other major violations	Major
12510	PERM UNLICENSED DRIVER TO DRIVE	All other major violations	Major
21120	PERSON SHALL NOT DRIV UNINSURED VEH	All other major violations	Major
22330	PERSON SHALL NOT GIVE FALSE INFO IN REQ RPT	All other major violations	Major
16180	POINT SYSTEM SUSP	All other major violations	Major
31620	PREARRANGED RACING	All other major violations	Major
16340	PROBATION	All other major violations	Major
18510	PUNISHMENT TERMS - FINE, JAIL, SERVICE, ETC	All other major violations	Major
31610	RACING OR PARTICIPATING IN ANY MANNER IN RACE	All other major violations	Major
56230	RECEIVING STOLEN VEH	All other major violations	Major
56220	REMOVE/FALSIFY VEH/ENG IDENTIFICATION	All other major violations	Major
16210	SERIOUS OFFENSE -NON-ALCOHOL- WITHDRWAL	All other major violations	Major
55320	SERIOUS VIOL OF VEH LAW RESULTING IN DEATH	All other major violations	Major
55340	SERIOUS VIOL OF VEH LAW RESULTING IN INJURY	All other major violations	Major
311SZ	SPEED 35 PLUS OVER LIMIT	Speeding 21 mph and over	Major
311RZ	SPEED 40 PLUS OVER LIMIT	Speeding 21 mph and over	Major
31160	SPEED LIMIT IN SCHL ZONE	All other major violations	Minor
16130	SR-22/FIN/JUDG/INS WITHDRWAL	All other major violations	Major
56210	THEFT OF MV	All other major violations	Major



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12320	UNLAWFUL TO DISPL ANOTHER PERSONS LIC	All other major violations	Major
12310	UNLAWFUL TO LEND LIC	All other major violations	Major
12300	UNSPECIFIED LIC MISREP, UNLAWFUL USE OF LIC	All other major violations	Major
12330	USE OF FALSE NAME/OTHR STATMT TO OBTAIN LIC	All other major violations	Major
56110	USE OF MV IN COMMISSION OF FELONY	All other major violations	Major
55310	VIOL OF VEH LAW RESULTING IN DEATH	All other major violations	Major
16140	WITHDRWAL-FAIL TO COMPLY PROG/PROBATION	All other major violations	Major
12620	HABITUALLY RECKLESS OR NEGLIGENT	Careless or reckless driving	Major
84140	RECKLESS (NOT WILLFUL) OPERATION	Careless or reckless driving	Major
51120	RECKLESS DRIVING REDUCED FROM DUI	Careless or reckless driving	Major
51110	RECKLESS DRIVING,WILLFUL AND WANTON DISREGARD	Careless or reckless driving	Major
84110	Careless OPERATION	Careless or reckless driving	Major
39160	FAIL TO YLD TO BLIND PED	Failure to yield	Major
16750	CDL DISQUALIFICATION: LEAVING SCENE OF ACCID	Hit and run	Major
22600	FAIL TO STOP AFTER ACC - UNSPECIFIED	Hit and run	Major
22510	FAIL TO STOP AFTER STRIKING UNATTENDED VEH	Hit and run	Major
16120	ADMIN WITHDRWAL, -FTA, TAX PAYMNT, ETC.-	Suspension or revocation of license	Major
16410	CANCELLATION	Suspension or revocation of license	Major
16940	CDL 120 DAY DISQUAL: 3 SERIOUS CONV IN 3 YRS	Suspension or revocation of license	Major
16930	CDL DISQUAL: 2 SERIOUS CONVICTIONS IN 3 YRS	Suspension or revocation of license	Major
16700	CDL DISQUALIFICATION, GENERALLY	Suspension or revocation of license	Major
16760	CDL DISQUALIFICATION: INVOLVED IN FELONY	Suspension or revocation of license	Major
16920	CDL LIFE DISQUAL: COMBINATION OF C11-C16	Suspension or revocation of license	Major
16510	DENIAL, GENERAL	Suspension or revocation of license	Major
12430	DEPT MAY EXTEND SUSP/REV FOR DWS/DWR	Suspension or revocation of license	Major
16690	DISQUALIFICATION, GENERALLY	Suspension or revocation of license	Major
12410	DRIV WHILE LIC SUSP/REV	Suspension or revocation of license	Major
12460	DRIV WHILE WITHDRAWN FOR HAB OFFENDER-FELONY	Suspension or revocation of license	Major
12450	DRIV WHILE WITHDRAWN FOR HAB OFFENDER-MISDEM	Suspension or revocation of license	Major
12360	FAIL TO SURR SUSP/REV LIC	Suspension or revocation of license	Major
12012	REVOCATION	Suspension or revocation of license	Major
16290	REVOCATION, UNSPECIFIED, OTHER	Suspension or revocation of license	Major
16110	SUSP OR WITHDRWAL, UNSPECIFIED, OTHER	Suspension or revocation of license	Major
12011	SUSPENSION	Suspension or revocation of license	Major
12370	UNLAWFUL TO DISPL ALTERED, CANC/SUSP/REV LIC	Suspension or revocation of license	Major
16610	VOL SURRENDER OF LICENSE	Suspension or revocation of license	Major



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16250	WITHDRWL REINSTATEMENT/APPEAL DENIED	Suspension or revocation of license	Major
16460	WITHDRWL, FALSE INFO	Suspension or revocation of license	Major
16420	WITHDRWL, LOSS OF CONSENT FOR MINOR	Suspension or revocation of license	Major
16430	WITHDRWL, MEDICAL REASONS/INCOMPETENCY	Suspension or revocation of license	Major
16450	WITHDRWL, INCORRECT INFO	Suspension or revocation of license	Major
18460	ACTION PENDING	All other minor violations	Minor
41330	BOTH HANDS MUST BE ON HANDLEBARS	All other minor violations	Minor
81130	CERTAIN HEAVY EQUIP NOT TO CROSS RR	All other minor violations	Minor
65120	CERTAIN SAFETY DEV REQ FOR HAZ/EXPLOS CARGO	All other minor violations	Minor
82210	COASTING OUT OF GEAR	All other minor violations	Minor
83210	CROSSING FIRE HOSE W/O CONSENT	All other minor violations	Minor
67130	DEPOSITED NAILS, GLASS, ETC. ON RD WAY	All other minor violations	Minor
13210	DRIV IN VIOL OF RESTR OF LIC	All other minor violations	Minor
33350	DRIV ON MOUNTAIN RD TO STAY RT, ETC.	All other minor violations	Minor
35610	DRIV TO RT SIDE OF OPPOSING TRAF	All other minor violations	Minor
31210	DRIV TOO SLOW AS TO IMPEDE TRAF	All other minor violations	Minor
82520	DRIV VEH ON SDWK	All other minor violations	Minor
82810	DRIV WHILE VISION OBSTRUCTED BY PASS	All other minor violations	Minor
12110	DRIVE WITHOUT CORRECT LICENSE CLASS	All other minor violations	Minor
82510	DROVE IN PROH AREA	All other minor violations	Minor
82620	DROVE ONTO/FROM CTRL ACCESS HWY WHERE PROH	All other minor violations	Minor
82410	DROVE THROUGH FUNERAL/MOVING PROCESSION	All other minor violations	Minor
36120	FAIL MAINT SAFE DIST BETWN TRUCK FOR PASSING	All other minor violations	Minor
61340	FAIL TO DIM HEADLIGHTS FOLLOW VEH	All other minor violations	Minor
61330	FAIL TO DIM HEADLIGHTS FOR APPROACHING VEH	All other minor violations	Minor
39130	FAIL TO EXERCISE DUE CARE TOWARD PED	All other minor violations	Minor
33310	FAIL TO OBEY LANE USE CTRL SIGNAL	All other minor violations	Minor
33340	FAIL TO OBEY NO LANE CHNG SIGN	All other minor violations	Minor
38110	FAIL TO SIGNAL INTENTION TO TURN	All other minor violations	Minor
38150	FAIL TO SIGNAL UPON STOPPING	All other minor violations	Minor
38130	FAIL TO SOUND HORN, MOUNTAIN RD	All other minor violations	Minor
84320	FAIL TO USE CHILD RESTRAINT SYSTEM	All other minor violations	Minor
61230	FAIL TO USE HEADLIGHTS	All other minor violations	Minor
61350	FAILED TO USE PROPER HEADLIGHT BEAM	All other minor violations	Minor
36140	FOLLOW FIRE TRUCK TOO CLOSELY	All other minor violations	Minor
36110	FOLLOW MORE CLOSELY THAN REASONABLE/PRUDENT	All other minor violations	Minor



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36100	FOLLOW TOO CLOSELY, GENERALLY	All other minor violations	Minor
68730	ILLEGAL CELL/MOBILE PHONE, GENERALLY	All other minor violations	Minor
82110	IMP BACKING	All other minor violations	Minor
34510	IMP CROSSED DIVIDED HWY	All other minor violations	Minor
38120	IMP HAND SIGNAL GIVEN	All other minor violations	Minor
34220	IMP LT TURN, TOO WIDE, FROM WRONG LANE	All other minor violations	Minor
37100	IMP PASSING UNSPECIFIED, OTHR	All other minor violations	Minor
34210	IMP RT TURN, TOO WIDE, FROM WRONG LANE	All other minor violations	Minor
67110	IMP TOWING	All other minor violations	Minor
34100	IMP TURN, GENERAL	All other minor violations	Minor
34600	IMP TURN, OTHR	All other minor violations	Minor
33410	IMP USE OF DESIGNATED CAR POOL LANE	All other minor violations	Minor
33370	IMP USE OF DESIGNATED CENTER LANE	All other minor violations	Minor
33360	IMP USE OF LANES DESIGNATED BY TRAF CTRL	All other minor violations	Minor
84120	IMPROPER OPERATION	All other minor violations	Minor
84330	IMPROPERLY TRANSPORTING PASSENGER	All other minor violations	Minor
84100	INATTENTION OPERATION	All other minor violations	Minor
32400	INTERFER WITH STREETCAR (DRVG TRACKS,PASS,ETC	All other minor violations	Minor
34400	LIMITATIONS ON TURNING AROUND, GENERALLY	All other minor violations	Minor
14110	LOSS OF CONSENT FOR MINOR'S LICENSE	All other minor violations	Minor
34230	LT TURN FROM LANE OTHER THAN DESIGNATED LANE	All other minor violations	Minor
42130	MAY NOT OPER MCYC MORE THAN 2 ABREAST IN LANE	All other minor violations	Minor
42120	MCYC PROH FROM OPER BETWEEN LANES	All other minor violations	Minor
42110	MCYC PROH FROM PASSING VEH IN SAME LANE	All other minor violations	Minor
42100	MCYC VIOL ON RD WAY LANED FOR TRAF, GENERALLY	All other minor violations	Minor
41100	MCYC VIOL, GENERALLY	All other minor violations	Minor
89030	MOVING SCHL BUS VIOL	All other minor violations	Minor
43110	MV MAY NOT DEPRIVE MCYC USE OF LANE	All other minor violations	Minor
1110	NO SVC DESCRIPTION AVAILABLE	All other minor violations	Minor
32310	NOT TO ENTER INTSCT IF SPACE INSUFFICIENT	All other minor violations	Minor
67210	OBSTRUCT, IMPEDE OR BLOCK TRAFFIC	All other minor violations	Minor
35430	ONEWAY ROADWAY	All other minor violations	Minor
82010	OTHER MOVING VIOL	All other minor violations	Minor
66010	OTHER PERM VIOL	All other minor violations	Minor
89210	OUT-OF-ST VIOL UNSPECIFIED	All other minor violations	Minor
41340	PASS NOT TO OBSTRUCT VIEW/INTERFERE W/CTRL	All other minor violations	Minor



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37200	PASSING ON RT PROH, GENERALLY, W/EXCEPTIONS	All other minor violations	Minor
37210	PASSING ON RT PROH; UNSAFE PASSING	All other minor violations	Minor
37110	PASSING UNSAFELY/INSUFFICIENT SIGHT DIST	All other minor violations	Minor
37120	PASSING WHERE PROH BY SIGNS/MARKINGS	All other minor violations	Minor
42210	PERSON ON MCYC MAY NOT ATTACH TO ANOTHER VEH	All other minor violations	Minor
34200	POSITION AND METHOD OF TURNING, GENERALLY	All other minor violations	Minor
82230	PUSHED VEH IN DANGEROUS MANNER	All other minor violations	Minor
85100	RECREATIONAL VEHICLE VIOLATION GENERALLY	All other minor violations	Minor
41320	RIDERS MUST SIT ASTRIDE THE SEAT	All other minor violations	Minor
41310	RIDERS ON MCYC LIMITED TO NUMBER OF SEATS	All other minor violations	Minor
41300	RIDERS ON MCYC, GENERALLY	All other minor violations	Minor
38140	SIGNAL TO BE GIVEN BY HAND, ARM/LAMP	All other minor violations	Minor
35530	SLOWER MOVING VEH TO USE RT LANE	All other minor violations	Minor
85120	SNOWMOBILE NOT TO BE OPER ON CTRL ACCESS HWY	All other minor violations	Minor
31220	SPEED UND POSTED MINIMUM	All other minor violations	Minor
82120	SPINNING WHEELS, EXCESSIVE ACCELERATION, ETC	All other minor violations	Minor
1130	STATE CODE/DESCRIPTION NOT VALID	All other minor violations	Minor
68740	TEXTING VIOLATIONS	All other minor violations	Minor
35540	TRUCKS TO KEEP RT	All other minor violations	Minor
1120	UNCLASSIFIED (UNCL) STATE CODE	All other minor violations	Minor
66330	UNLAWFUL TO OPER IN EXCESS OF REG LIMIT	All other minor violations	Minor
82610	UNLAWFUL USE OF CTRL ACCESS FACILITY	All other minor violations	Minor
33330	UNSAFE LANE CHNG	All other minor violations	Minor
82910	UNSAFE START FROM PARKED POSITION	All other minor violations	Minor
34410	UNSAFE U-TURN	All other minor violations	Minor
84130	UNSAFE, (NOT WILLFUL) OPERATION	All other minor violations	Minor
66220	UNSECURED/UNCOVERED LOAD, LEAKING LOAD	All other minor violations	Minor
33300	UNSPECIFIED LANE VIOL	All other minor violations	Minor
34420	U-TURN ON CURVE/GRADE	All other minor violations	Minor
36130	VEH IN CARAVAN TOO CLOSE TO ALLOW ENTRY	All other minor violations	Minor
63210	VIEW THROUGH WINDSHIELD OBSTRUCTED	All other minor violations	Minor
13220	VIOL OF INSTRUCTION PERM	All other minor violations	Minor
13320	VIOL OF OTHER OPERATIONALLY RESTR LIC	All other minor violations	Minor
13230	VIOL OF PROVISIONAL, PROBATIONAL, JUVENILE LIC	All other minor violations	Minor
65100	VIOL OF TRANS HAZ/EXPLOS MATERIAL, GENERALLY	All other minor violations	Minor
13200	VIOLATING CONDITIONS OF LIC, GENERALLY	All other minor violations	Minor



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12420	VIOLATION OF OUT-OF-SERVICE ORDER	All other minor violations	Minor
22700	VIOLATION RESULTING IN ACCIDENT	All other minor violations	Minor
35410	WRONG WAY ON ONE-WAY STREET	All other minor violations	Minor
35420	WRONG WAY ON ROTARY INTSCT	All other minor violations	Minor
35400	WRONG WAY, GENERALLY	All other minor violations	Minor
32170	DRIV ENTERING FROM PVT RD/DRIVEWAY TO STOP	Failure to stop	Minor
32210	DRIV TO STOP AT STOP SIGN AND YLD R.O.W.	Failure to stop	Minor
81120	FAIL OF SPECIFIED VEH TO STOP AT RR CROSS	Failure to stop	Minor
33220	FAIL TO OBEY FLASHING RED SIGNAL	Failure to stop	Minor
33240	FAIL TO OBEY FLASHING SIGNAL	Failure to stop	Minor
33230	FAIL TO OBEY FLASHING YELLOW SIGNAL	Failure to stop	Minor
81150	FAIL TO OBEY SIGNAL AT RR GRADE CROSSING	Failure to stop	Minor
33200	FAIL TO OBEY TRAF CTRL SIGNAL, GENERAL	Failure to stop	Minor
33110	FAIL TO OBEY TRAF DEV	Failure to stop	Minor
81100	FAIL TO OBEY TRAIN SIGNAL	Failure to stop	Minor
81110	FAIL TO OBEY TRAIN WHISTLE	Failure to stop	Minor
81160	FAIL TO STOP AT REQ RR GRADE CROSSING	Failure to stop	Minor
33210	FAIL TO STOP AT STEADY RED SIGNAL	Failure to stop	Minor
32180	FAILURE TO STOP - UNSPECIFIED, OTHER	Failure to stop	Minor
22610	FAILURE TO STOP AFTER ACCIDENT - ANIMAL	Failure to stop	Minor
38100	SIGNAL VIOL, GENERAL	Failure to stop	Minor
34310	TURNING IN VIOL OF CTRL DEV	Failure to stop	Minor
33250	VIOL OF TURN ON RED	Failure to stop	Minor
37710	FAIL TO GIVE WAY WHEN OVERTAKEN	Failure to yield	Minor
32130	FAIL TO OBEY YLD SIGN	Failure to yield	Minor
32110	FAIL TO YLD R.O.W. AT INTSCT	Failure to yield	Minor
39110	FAIL TO YLD TO PED AT SIGNALIZED INTSCT	Failure to yield	Minor
39140	FAIL TO YLD TO PED WHILE CROSSING SDWK	Failure to yield	Minor
39100	FAIL TO YLD TO PED, GENERALLY	Failure to yield	Minor
32100	FAIL TO YLD UNSPECIFIED, OTHER	Failure to yield	Minor
39120	FAILURE TO YLD TO PED UNSIGNALIZED INTSCT	Failure to yield	Minor
32120	LT TURNING VEH TO YLD TO APPROACHING TRAF	Failure to yield	Minor
32010	RIGHT OF WAY	Failure to yield	Minor
32140	VEH ENTERING FROM PVT RD/DRIVEWAY TO YLD	Failure to yield	Minor
311DI	SPEED 10-29 OVER LIMIT	Speeding 20 mph and under	Minor
311AN	SPEED 1-24 OVER LIMIT	Speeding 20 mph and under	Minor



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Standard Violation Code	Standard Violation Description	Grange Violations Description	Grange Classifications
311AH	SPEED 1-25 OVER LIMIT	Speeding 20 mph and under	Minor
311FH	SPEED 15-25 OVER LIMIT	Speeding 20 mph and under	Minor
311FI	SPEED 15-29 OVER LIMIT	Speeding 20 mph and under	Minor
311GN	SPEED 16-24 OVER LIMIT	Speeding 20 mph and under	Minor
311GH	SPEED 16-25 OVER LIMIT	Speeding 20 mph and under	Minor
311HN	SPEED 19-24 OVER LIMIT	Speeding 20 mph and under	Minor
311HZ	SPEED 20 PLUS OVER LIMIT	Speeding 20 mph and under	Major
311HI	SPEED 20-29 OVER LIMIT	Speeding 21 mph and over	Major
311IZ	SPEED 21 PLUS OVER LIMIT	Speeding 21 mph and over	Major
311IH	SPEED 21-25 OVER LIMIT	Speeding 21 mph and over	Major
311II	SPEED 21-29 OVER LIMIT	Speeding 21 mph and over	Major
311IJ	SPEED 21-30 OVER LIMIT	Speeding 21 mph and over	Major
311PZ	SPEED 25 PLUS OVER LIMIT	Speeding 21 mph and over	Major
311PI	SPEED 25-29 OVER LIMIT	Speeding 21 mph and over	Major
311PP	SPEED 25-34 OVER LIMIT	Speeding 21 mph and over	Major
311JZ	SPEED 26 PLUS OVER LIMIT	Speeding 21 mph and over	Major
311JI	SPEED 26-29 OVER LIMIT	Speeding 21 mph and over	Major
311JJ	SPEED 26-30 OVER LIMIT	Speeding 21 mph and over	Major
311JK	SPEED 26-35 OVER LIMIT	Speeding 21 mph and over	Major
311KZ	SPEED 30 PLUS OVER LIMIT	Speeding 21 mph and over	Major
311LZ	SPEED 31 PLUS OVER LIMIT	Speeding 21 mph and over	Major
311LK	SPEED 31-35 OVER LIMIT	Speeding 21 mph and over	Major
311LR	SPEED 31-40 OVER LIMIT	Speeding 21 mph and over	Major
311MZ	SPEED 36 PLUS OVER LIMIT	Speeding 21 mph and over	Major
311MR	SPEED 36-40 OVER LIMIT	Speeding 21 mph and over	Major
311ML	SPEED 36-45 OVER LIMIT	Speeding 21 mph and over	Major
311NZ	SPEED 46 PLUS OVER LIMIT	Speeding 21 mph and over	Major
31180	SPEED IN EXCESS OF 100 MPH	Speeding 21 mph and over	Major
31170	ENERGY SPEED	Speeding 20 mph and under	Minor
31140	MAXIMUM LIMIT AS ALTERED LOCAL AUTHORITIES	Speeding 20 mph and under	Minor
31110	MAXIMUM SPEED LIMIT 30 URBAN, 55 OTHR	Speeding 20 mph and under	Minor
31420	SPECIAL SPEED LIMIT ON BRIDGES	Speeding 20 mph and under	Minor
31310	SPECIAL SPEED LIMITATION FOR MCYC	Speeding 20 mph and under	Minor
31400	SPECIAL SPEED LIMITATIONS	Speeding 20 mph and under	Minor
311AZ	SPEED 1 PLUS OVER LIMIT	Speeding 20 mph and under	Minor
311DZ	SPEED 10 PLUS OVER LIMIT	Speeding 20 mph and under	Minor



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311DD	SPEED 10-14 OVER LIMIT	Speeding 20 mph and under	Minor
311DF	SPEED 10-19 OVER LIMIT	Speeding 20 mph and under	Minor
311EZ	SPEED 11 PLUS OVER LIMIT	Speeding 20 mph and under	Minor
311AC	SPEED 1-10 OVER LIMIT	Speeding 20 mph and under	Minor
311UA	SPEED 1-10 OVER LIMIT IN 35-55 MPH ZONE	Speeding 20 mph and under	Minor
311UB	SPEED 1-10 OVER LIMIT IN 40-55 MPH ZONE	Speeding 20 mph and under	Minor
311ED	SPEED 11-14 OVER LIMIT	Speeding 20 mph and under	Minor
311EE	SPEED 11-15 OVER LIMIT	Speeding 20 mph and under	Minor
311EG	SPEED 11-20 OVER LIMIT	Speeding 20 mph and under	Minor
311AD	SPEED 1-14 OVER LIMIT	Speeding 20 mph and under	Minor
311AE	SPEED 1-15 OVER LIMIT	Speeding 20 mph and under	Minor
311AF	SPEED 1-19 OVER LIMIT	Speeding 20 mph and under	Minor
311AQ	SPEED 1-4 OVER LIMIT	Speeding 20 mph and under	Minor
311AA	SPEED 1-5 OVER LIMIT	Speeding 20 mph and under	Minor
311FZ	SPEED 15 PLUS OVER LIMIT	Speeding 20 mph and under	Minor
311FF	SPEED 15-19 OVER LIMIT	Speeding 20 mph and under	Minor
311FG	SPEED 15-20 OVER LIMIT	Speeding 20 mph and under	Minor
311GZ	SPEED 16 PLUS OVER LIMIT	Speeding 20 mph and under	Minor
311GF	SPEED 16-18 OVER LIMIT	Speeding 20 mph and under	Minor
311GG	SPEED 16-20 OVER LIMIT	Speeding 20 mph and under	Minor
311AB	SPEED 1-9 OVER LIMIT	Speeding 20 mph and under	Minor
311QB	SPEED 5-9 OVER LIMIT	Speeding 20 mph and under	Minor
311BC	SPEED 6-10 OVER LIMIT	Speeding 20 mph and under	Minor
311BD	SPEED 6-14 OVER LIMIT	Speeding 20 mph and under	Minor
311BE	SPEED 6-15 OVER LIMIT	Speeding 20 mph and under	Minor
311BG	SPEED 6-20 OVER LIMIT	Speeding 20 mph and under	Minor
311CE	SPEED 9-15 OVER LIMIT	Speeding 20 mph and under	Minor
31120	SPEED GREATER THAN REASONABLE OR PRUDENT	Speeding 20 mph and under	Minor
311AM	SPEED LESS THAN 81 IN 65 MPH ZONE	Speeding 20 mph and under	Minor
31150	SPEED LIMIT FOR TRUCKS AND BUSES	Speeding 20 mph and under	Minor
31410	SPEED LIMIT IN CONST/WORK ZONE	Speeding 20 mph and under	Minor
311EF	SPEEDING INTERMEDIATE 11-19 MPH OVER	Speeding 20 mph and under	Minor
31100	SPEEDING, GENERALLY	Speeding 20 mph and under	Minor
31130	STATE SPEED ZONES AS NOTED BY SIGNS	Speeding 20 mph and under	Minor
67120	ABANDON VEHICLE	Non-moving or equipment violations	Non-moving
61410	ADDITIONAL LIGHTING EQUIP	Non-moving or equipment violations	Non-moving



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11510	ALL VEH TO SUBMIT TO VEH INSP	Non-moving or equipment violations	Non-moving
11710	ALTER, FORGE, COUNTERFEIT TITLE, REG, PLATES	Non-moving or equipment violations	Non-moving
21140	CANC OF INS IN MANDATORY INS STATE	Non-moving or equipment violations	Non-moving
11520	CERTIF OF INSP TO BE DISPL AT ALL TIMES	Non-moving or equipment violations	Non-moving
65130	COMPLY W/REG IF CARRYING HAZ/EXPLOS MATERIAL	Non-moving or equipment violations	Non-moving
62110	DEF BRAKE EQUIP	Non-moving or equipment violations	Non-moving
64310	DEF BRAKES - MCYC	Non-moving or equipment violations	Non-moving
62100	DEF BRAKES, GENERALLY	Non-moving or equipment violations	Non-moving
61130	DEF CLEARANCE/SIDEMARKER LAMPS	Non-moving or equipment violations	Non-moving
68110	DEF EXHAUST SYSTEM, EXCESSIVE NOISE	Non-moving or equipment violations	Non-moving
64110	DEF HEADLAMP - MCYC	Non-moving or equipment violations	Non-moving
68310	DEF HORN, NOT EQUIP W/HORN	Non-moving or equipment violations	Non-moving
61160	DEF LAMPS OTHR VEH	Non-moving or equipment violations	Non-moving
61150	DEF LAMPS/EMBLEMS ON FARM EQUIP	Non-moving or equipment violations	Non-moving
61170	DEF TURN SIGNAL LAMPS	Non-moving or equipment violations	Non-moving
61140	DEF/IMP DISPL PKG LAMPS	Non-moving or equipment violations	Non-moving
61100	DEF/NO LAMPS, GENERALLY	Non-moving or equipment violations	Non-moving
61120	DEF/NO STOP LAMPS	Non-moving or equipment violations	Non-moving
61110	DEF/NO TAIL LAMPS	Non-moving or equipment violations	Non-moving
22320	DRIV TO FILE WRITTEN ACC RPT WITHIN 10 DAS	Non-moving or equipment violations	Non-moving
67150	DROP/THROW OBJECT AT VEHICLE OR ROAD	Non-moving or equipment violations	Non-moving
68210	EXCESSIVE FUMES/SMOKE	Non-moving or equipment violations	Non-moving
68120	EXCESSIVE NOISE UNSPECIFIED CAUSE	Non-moving or equipment violations	Non-moving
68320	EXCESSIVE, UNNECESSARY USE OF HORN	Non-moving or equipment violations	Non-moving
68520	FAIL TO CARRY FLARES/OTHR DEV	Non-moving or equipment violations	Non-moving
22310	FAIL TO NOTIFY FOLLOWING DISABLING ACC	Non-moving or equipment violations	Non-moving
82450	FAIL TO PAY TOLL	Non-moving or equipment violations	Non-moving
82710	FAIL TO SET BRAKES, ETC. WHEN PARKED	Non-moving or equipment violations	Non-moving
84310	FAIL TO USE RESTRAINT SYSTEM	Non-moving or equipment violations	Non-moving
61220	FAILED TO DISPL LAMPS/FLAGS ON PROJ LOAD	Non-moving or equipment violations	Non-moving
56310	FALSE OR FAILURE TO MAKE THEFT REPORT	Non-moving or equipment violations	Non-moving
66320	GROSS WEIGHT LIMIT	Non-moving or equipment violations	Non-moving
41210	HANDLEBAR HEIGHT VIOLATION	Non-moving or equipment violations	Non-moving
61240	HEADLAMPS IMP ADJUSTED-CAUSING GLARE	Non-moving or equipment violations	Non-moving
61190	HEADLAMPS REQ	Non-moving or equipment violations	Non-moving
66110	HEIGHT AND LENGTH RESTR	Non-moving or equipment violations	Non-moving



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Standard Violation Code	Standard Violation Description	Grange Violations Description	Grange Classifications
15100	LICENSE OR REGISTRATION VIOL-NO DISTINCTION	Non-moving or equipment violations	Non-moving
12710	LICENSEE TO NOTIFY DEPT OF NAME/ADDRESS CHNG	Non-moving or equipment violations	Non-moving
67140	LITTERING	Non-moving or equipment violations	Non-moving
66210	LOAD EXTENDING BEYOND VEH	Non-moving or equipment violations	Non-moving
62120	MAINTENANCE OF BRAKES	Non-moving or equipment violations	Non-moving
41120	MCYC OPER TO WEAR EYE PROTECTION	Non-moving or equipment violations	Non-moving
41110	MCYC OPER TO WEAR HELMET	Non-moving or equipment violations	Non-moving
41220	MCYC W/PASS SHALL HAVE FOOTRESTS	Non-moving or equipment violations	Non-moving
89110	MISCELLANEOUS - DMV DESIGNATION	Non-moving or equipment violations	Non-moving
9120	MVR RECORD PENDING	Non-moving or equipment violations	Non-moving
63110	NO MIRRORS, DEF MIRRORS	Non-moving or equipment violations	Non-moving
12440	NO OPER ON FOREIGN LIC DURING SUSP/REV	Non-moving or equipment violations	Non-moving
33720	NO PERSON SHALL INTERFERE W/TRAF CTRL DEV	Non-moving or equipment violations	Non-moving
61210	NO REFLECTORS	Non-moving or equipment violations	Non-moving
63220	NO WINDSHIELD WIPERS, DEF WIPERS	Non-moving or equipment violations	Non-moving
89040	NON-MOVING SCHL BUS VIOL	Non-moving or equipment violations	Non-moving
87110	NON-VEH VIOL, IE,FISHING, REAL ESTATE LIC REG	Non-moving or equipment violations	Non-moving
84210	OPENED DOOR INTO MOVING TRAF	Non-moving or equipment violations	Non-moving
68510	OPER VEH IN UNSAFE CONDITION	Non-moving or equipment violations	Non-moving
68720	OPER W/O REQ EQUIP, OTHR	Non-moving or equipment violations	Non-moving
64120	OTHER DEFECTIVE LAMP - MCYC	Non-moving or equipment violations	Non-moving
68710	OTHER DEFECTIVE OR ILLEGAL EQUIPMENT	Non-moving or equipment violations	Non-moving
86110	OTHR CRIMINAL ACTIVITY	Non-moving or equipment violations	Non-moving
64400	OTHR DEF EQUIP - MCYC	Non-moving or equipment violations	Non-moving
64510	OTHR MCYC EQUIP VIOL	Non-moving or equipment violations	Non-moving
89010	OTHR NON-MOVING VIOL	Non-moving or equipment violations	Non-moving
66240	OTHR PROJ LOAD VIOL	Non-moving or equipment violations	Non-moving
89120	OTHR VIOL - DMV DESIGNATION	Non-moving or equipment violations	Non-moving
71130	PARKED DOUBLE	Non-moving or equipment violations	Non-moving
71120	PARKED ON BRIDGE, TUNNEL, ETC	Non-moving or equipment violations	Non-moving
71110	PARKED ON MAIN TRAVELED WAY	Non-moving or equipment violations	Non-moving
71410	PARKING IN HANDICAPPED DESIGNATED AREA	Non-moving or equipment violations	Non-moving
62130	PERFORMANCE ON BRAKES	Non-moving or equipment violations	Non-moving
66120	PERM REQ FOR EXCESSIVE SIZE AND WEIGHT	Non-moving or equipment violations	Non-moving
12130	PERSON UND 18/21 NOT TO OPER SCHOOL BUS	Non-moving or equipment violations	Non-moving
12150	PERSONS UND 18 NOT DRIV FOR HIRE	Non-moving or equipment violations	Non-moving



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Standard Violation Code	Standard Violation Description	Grange Violations Description	Grange Classifications
71180	PKG ALONGSIDE ST EXCAVATION AS TO IMPEDE TRAF	Non-moving or equipment violations	Non-moving
71210	PKG BETWN DIVIDED HWY/RD	Non-moving or equipment violations	Non-moving
71170	PKG BETWN SAFETY ZONE	Non-moving or equipment violations	Non-moving
71240	PKG IN FRONT OF PUBLIC/PVT DRIVEWAY	Non-moving or equipment violations	Non-moving
71190	PKG ON ANY CTRL ACCESS HWY	Non-moving or equipment violations	Non-moving
71140	PKG ON SDWK	Non-moving or equipment violations	Non-moving
71220	PKG OR STOP WHERE PROH BY TRAF CTRL DEV	Non-moving or equipment violations	Non-moving
71230	PKG PVT DRIV FIRE HYDRANT/STATION, INTSCT	Non-moving or equipment violations	Non-moving
71320	PKG WHERE PROH BY TRAF CTRL DEV	Non-moving or equipment violations	Non-moving
71290	PKG WHERE TRAF CTRL DEV PROH STANDING	Non-moving or equipment violations	Non-moving
71250	PKG WITHIN 15 FT OF FIRE HYDRANT	Non-moving or equipment violations	Non-moving
71260	PKG WITHIN 20 FT OF CROSSWALK AT INTSCT	Non-moving or equipment violations	Non-moving
71280	PKG WITHIN 20 FT OF ENTRANCE TO FIRE STATION	Non-moving or equipment violations	Non-moving
71270	PKG WITHIN 30 FT UPON APPROACH TO TRAF SIGNAL	Non-moving or equipment violations	Non-moving
71310	PKG WITHIN 50 FT OF RAILROAD CROSSING	Non-moving or equipment violations	Non-moving
71160	PKG WITHIN CROSSWALK	Non-moving or equipment violations	Non-moving
71150	PKG WITHIN INTSCT	Non-moving or equipment violations	Non-moving
71100	PKG, GENERALLY	Non-moving or equipment violations	Non-moving
66250	PROJ LOAD ON PASS VEH	Non-moving or equipment violations	Non-moving
11230	REG PLATES TO BE CLEARLY VISIBLE	Non-moving or equipment violations	Non-moving
11210	REG TO BE CARRIED IN VEH AND DISPL	Non-moving or equipment violations	Non-moving
11100	REG VIOL, GENERALLY	Non-moving or equipment violations	Non-moving
61420	RESTR ON LAMPS	Non-moving or equipment violations	Non-moving
63410	SAFETY GLAZING REQ	Non-moving or equipment violations	Non-moving
11010	SALES VIOLATION BY MFR OR DLR	Non-moving or equipment violations	Non-moving
61430	SCHL BUS TO HAVE SPECIAL LIGHTING EQUIP	Non-moving or equipment violations	Non-moving
66310	SINGLE AXLE WEIGHT LIMIT	Non-moving or equipment violations	Non-moving
85110	SNOWMOBILE EQUIP VIOL	Non-moving or equipment violations	Non-moving
61510	SPOT, FOG, AUXILIARY LAMP VIOL	Non-moving or equipment violations	Non-moving
61180	TURN SIGNAL LAMPS REQ	Non-moving or equipment violations	Non-moving
57110	UNAUTH USE OF MV	Non-moving or equipment violations	Non-moving
18470	UNDER INVESTIGATION REVIEW	Non-moving or equipment violations	Non-moving
68010	UNLAWFUL POSSESSION OF VEH EQUIP	Non-moving or equipment violations	Non-moving
85130	UNLAWFUL SNOWMOBILE OPERATION	Non-moving or equipment violations	Non-moving
11530	UNLAWFUL TO DISPL FALSE CERTIF OF INSP	Non-moving or equipment violations	Non-moving
68410	UNSAFE TIRES	Non-moving or equipment violations	Non-moving



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Standard Violation Code	Standard Violation Description	Grange Violations Description	Grange Classifications
11730	USE OF FALSE NAME/STATMT TO OBTAIN TITLE, REG	Non-moving or equipment violations	Non-moving
68620	USE OF RADAR JAMMING DEVICE	Non-moving or equipment violations	Non-moving
68610	USE OF RADAR OR LASER DETECTOR	Non-moving or equipment violations	Non-moving
65110	VEH CARRYING HAZ/EXPLOS MATERIALS DISPL PLACA	Non-moving or equipment violations	Non-moving
66100	VEH EXCEEDS SIZE/WEIGHT, GENERALLY	Non-moving or equipment violations	Non-moving
11310	VEH NOT TO BE OPER W/O REG/PLATES	Non-moving or equipment violations	Non-moving
11320	VEH NOT TO BE OPER WHILE REG IS SUSP/REV	Non-moving or equipment violations	Non-moving
11220	VEH SHALL DISPL REG PLATES	Non-moving or equipment violations	Non-moving
39010	VIOL BY PED	Non-moving or equipment violations	Non-moving
13310	VIOL OF CONDITIONS OF EMPL-RELATED RESTR LIC	Non-moving or equipment violations	Non-moving
89020	VIOL WITH NON-MOTOR VEHICLE	Non-moving or equipment violations	Non-moving
11020	VIOLATION BY BUSINESS OTHER THAN MFR OR DLR	Non-moving or equipment violations	Non-moving
61250	WARNING LIGHTS TO BE DISPL WHEN TRUCK STOPPED	Non-moving or equipment violations	Non-moving
85200	WATER CRAFT VIOLATION	Non-moving or equipment violations	Non-moving
66130	WIDTH NOT TO EXCEED 8 FEET	Non-moving or equipment violations	Non-moving



GIA CLASS PLANS

PRIMARY CLASSIFICATIONS

RATING FACTORS AND STATISTICAL CODES

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	Drive To Or From Work		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Operator Age 30-39	Factor Code	8161- - 1.01	8162- - 1.12	8163- - 1.26	8168- - 1.36	8169- - 0.91
Operator Age 40-49	Factor Code	8151- - 1.01	8152- - 1.12	8153- - 1.26	8158- - 1.36	8159- - 0.91
Operator Age 50-64	Factor Code	8851- - 0.96	8852- - 1.07	8853- - 1.20	8858- - 1.30	8859- - 0.86
Operator Age 65-74	Factor Code	8801- - 1.03	8802- - 1.14	8803- - 1.29	8808- - 1.39	8809- - 0.93
Operator Age 75-79	Factor Code	8121- - 1.09	8122- - 1.21	8123- - 1.36	8128- - 1.47	8129- - 0.98
Operator Age 80-84	Factor Code	8141- - 1.27	8142- - 1.41	8143- - 1.59	8148- - 1.71	8149- - 1.14
Operator Age 85 or Over	Factor Code	8201- - 1.30	8202- - 1.44	8203- - 1.63	8208- - 1.76	8259- - 1.17

ALL OTHER OPERATORS AGE 25-29:

In accordance with Rule **4.C.2.**, this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification.

All Other Operators Age 25-29	Factor Code	8301- - 1.01	8302- - 1.12	8303- - 1.26	8308- - 1.36	8459- - 0.91
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EXCESS AUTOS:

Refer to Rule **4.C.3.** for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

Excess Autos 1	Factor Code	8990- - 1.00
Excess Autos 2 (All Operators Age 40-74)	Factor Code	8980- - 0.85



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PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR - MALE

UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT

AGE			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8400– 3.03	8403– 3.48	8600– 3.64	8603– 4.18
	18	Factor Code	8401– 2.70	8405– 3.11	8601– 3.24	8605– 3.73
	19	Factor Code	8451– 2.70	8455– 3.11	8651– 3.24	8655– 3.73
	20	Factor Code	8450– 2.70	8453– 3.11	8650– 3.24	8653– 3.73
WITH DRIVER TRAINING	17 or Less	Factor Code	8460– 2.67	8463– 3.07	8660– 3.20	8663– 3.68
	18	Factor Code	8470– 2.38	8473– 2.73	8670– 2.85	8673– 3.28
	19	Factor Code	8480– 2.38	8483– 2.73	8680– 2.85	8683– 3.28
	20	Factor Code	8490– 2.38	8493– 2.73	8690– 2.85	8693– 3.28
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8754– 1.43	8755– 1.64	8704– 1.72	8705– 1.97
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708– 1.47	8709– 1.69

UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS

AGE			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8406– 2.58	8408– 2.96	8606– 3.09	8608– 3.55
	18	Factor Code	8402– 2.30	8404– 2.64	8602– 2.75	8604– 3.17
	19	Factor Code	8452– 2.30	8454– 2.64	8652– 2.75	8654– 3.17
	20	Factor Code	8456– 2.30	8458– 2.64	8656– 2.75	8658– 3.17
WITH DRIVER TRAINING	17 or Less	Factor Code	8466– 2.27	8468– 2.61	8666– 2.72	8668– 3.13
	18	Factor Code	8476– 2.02	8478– 2.32	8676– 2.42	8678– 2.79
	19	Factor Code	8486– 2.02	8488– 2.32	8686– 2.42	8688– 2.79
	20	Factor Code	8496– 2.02	8498– 2.32	8696– 2.42	8698– 2.79
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8756– 1.29	8757– 1.48	8706– 1.54	8707– 1.78



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PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR – MALE (CONTINUED)

MARRIED MALE

AGE			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8924- – 2.41	8925- – 2.77	8926- – 2.05	8927- – 2.36
	18	Factor Code	8934- – 2.15	8935- – 2.47	8936- – 1.83	8937- – 2.10
	19	Factor Code	8944- – 2.15	8945- – 2.47	8946- – 1.83	8947- – 2.10
	20	Factor Code	8954- – 2.15	8955- – 2.47	8956- – 1.83	8957- – 2.10
WITH DRIVER TRAINING	17 or Less	Factor Code	8964- – 2.12	8965- – 2.44	8966- – 1.80	8967- – 2.07
	18	Factor Code	8974- – 1.89	8975- – 2.18	8976- – 1.61	8977- – 1.85
	19	Factor Code	8984- – 1.89	8985- – 2.18	8986- – 1.61	8987- – 1.85
	20	Factor Code	8994- – 1.89	8995- – 2.18	8996- – 1.61	8997- – 1.85
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8554- – 1.13	8555- – 1.30	8556- – 1.02	8557- – 1.17
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			



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PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR - FEMALE

UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT

AGE			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8024- – 2.64	8025- – 3.04	8124- – 3.17	8125- – 3.64
	18	Factor Code	8034- – 2.37	8035- – 2.73	8134- – 2.84	8135- – 3.27
	19	Factor Code	8044- – 2.37	8045- – 2.73	8144- – 2.84	8145- – 3.27
	20	Factor Code	8054- – 2.37	8055- – 2.73	8154- – 2.84	8155- – 3.27
WITH DRIVER TRAINING	17 or Less	Factor Code	8064- – 2.32	8065- – 2.67	8164- – 2.79	8165- – 3.21
	18	Factor Code	8074- – 2.09	8075- – 2.40	8174- – 2.50	8175- – 2.88
	19	Factor Code	8084- – 2.09	8085- – 2.40	8184- – 2.50	8185- – 2.88
	20	Factor Code	8094- – 2.09	8095- – 2.40	8194- – 2.50	8195- – 2.88
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8254- – 1.13	8255- – 1.30	8354- – 1.36	8355- – 1.56
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8358- – 1.02	8359- – 1.17

UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS

AGE			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8026- – 2.24	8027- – 2.58	8126- – 2.69	8127- – 3.10
	18	Factor Code	8036- – 2.01	8037- – 2.32	8136- – 2.42	8137- – 2.78
	19	Factor Code	8046- – 2.01	8047- – 2.32	8146- – 2.42	8147- – 2.78
	20	Factor Code	8056- – 2.01	8057- – 2.32	8156- – 2.42	8157- – 2.78
WITH DRIVER TRAINING	17 or Less	Factor Code	8066- – 1.97	8067- – 2.27	8166- – 2.37	8167- – 2.73
	18	Factor Code	8076- – 1.77	8077- – 2.04	8176- – 2.13	8177- – 2.45
	19	Factor Code	8086- – 1.77	8087- – 2.04	8186- – 2.13	8187- – 2.45
	20	Factor Code	8096- – 1.77	8097- – 2.04	8196- – 2.13	8197- – 2.45
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8256- – 1.02	8257- – 1.17	8356- – 1.22	8357- – 1.40



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PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR - FEMALE (CONTINUED)

MARRIED FEMALE

AGE			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8804- - 1.45	8805- - 1.67	8806- - 1.23	8807- - 1.42
	18	Factor Code	8854- - 1.30	8855- - 1.50	8856- - 1.11	8857- - 1.27
	19	Factor Code	8864- - 1.30	8865- - 1.50	8866- - 1.11	8867- - 1.27
	20	Factor Code	8874- - 1.30	8875- - 1.50	8876- - 1.11	8877- - 1.27
WITH DRIVER TRAINING	17 or Less	Factor Code	8884- - 1.28	8885- - 1.47	8886- - 1.08	8887- - 1.25
	18	Factor Code	8894- - 1.14	8895- - 1.32	8896- - 0.97	8897- - 1.12
	19	Factor Code	8904- - 1.14	8905- - 1.32	8906- - 0.97	8907- - 1.12
	20	Factor Code	8914- - 1.14	8915- - 1.32	8916- - 0.97	8917- - 1.12
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8664- - 1.04	8665- - 1.20	8006- - 0.94	8007- - 1.08
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			



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PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR – NON SPECIFIED GENDER (FEMALE RATES)

UNMARRIED – NOT ELIGIBLE FOR GOOD STUDENT CREDIT

AGE			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8210- – 2.64	8219- – 3.04	8228- – 3.17	8238- – 3.64
	18	Factor Code	8211- – 2.37	8220- – 2.73	8229- – 2.84	8239- – 3.27
	19	Factor Code	8212- – 2.37	8221- – 2.73	8230- – 2.84	8240- – 3.27
	20	Factor Code	8213- – 2.37	8222- – 2.73	8231- – 2.84	8241- – 3.27
WITH DRIVER TRAINING	17 or Less	Factor Code	8214- – 2.32	8223- – 2.67	8232- – 2.79	8242- – 3.21
	18	Factor Code	8215- – 2.09	8224- – 2.40	8233- – 2.50	8243- – 2.88
	19	Factor Code	8216- – 2.09	8225- – 2.40	8234- – 2.50	8244- – 2.88
	20	Factor Code	8217- – 2.09	8226- – 2.40	8235- – 2.50	8245- – 2.88
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8218- – 1.13	8227- – 1.30	8236- – 1.36	8246- – 1.56
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8237- – 1.02	8247- – 1.17

UNMARRIED – GOOD STUDENT CLASSIFICATIONS

AGE			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8260- – 2.24	8269- – 2.58	8278- – 2.69	8287- – 3.10
	18	Factor Code	8261- – 2.01	8270- – 2.32	8279- – 2.42	8288- – 2.78
	19	Factor Code	8262- – 2.01	8271- – 2.32	8280- – 2.42	8289- – 2.78
	20	Factor Code	8263- – 2.01	8272- – 2.32	8281- – 2.42	8290- – 2.78
WITH DRIVER TRAINING	17 or Less	Factor Code	8264- – 1.97	8273- – 2.27	8282- – 2.37	8291- – 2.73
	18	Factor Code	8265- – 1.77	8274- – 2.04	8283- – 2.13	8292- – 2.45
	19	Factor Code	8266- – 1.77	8275- – 2.04	8284- – 2.13	8293- – 2.45
	20	Factor Code	8267- – 1.77	8276- – 2.04	8285- – 2.13	8294- – 2.45
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8268- – 1.02	8277- – 1.17	8286- – 1.22	8295- – 1.40



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PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR – NON SPECIFIED GENDER (FEMALE RATES) - (CONTINUED)

MARRIED

AGE			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8310- – 1.45	8319- – 1.67	8328- – 1.23	8337 – 1.42
	18	Factor Code	8311- – 1.30	8320- – 1.50	8329- – 1.11	8338- – 1.27
	19	Factor Code	8312- – 1.30	8321- – 1.50	8330- – 1.11	8339- – 1.27
	20	Factor Code	8313- – 1.30	8322- – 1.50	8331- – 1.11	8340- – 1.27
WITH DRIVER TRAINING	17 or Less	Factor Code	8314- – 1.28	8323- – 1.47	8332- – 1.08	8341- – 1.25
	18	Factor Code	8315- – 1.14	8324- – 1.32	8333- – 0.97	8342- – 1.12
	19	Factor Code	8316- – 1.14	8325- – 1.32	8334- – 0.97	8343- – 1.12
	20	Factor Code	8317- – 1.14	8326- – 1.32	8335- – 0.97	8344- – 1.12
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8318- – 1.04	8327- – 1.20	8336- – 0.94	8345- – 1.08
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

GIA SECONDARY RATING FACTOR TABLE

SECONDARY CLASSIFICATIONS, RATING FACTORS AND STATISTICAL CODES

		Sub-Class
		0
Single Car Risk	Factor	0.00
	Code*	10
Multi-Car Risk	Factor	-0.20
	Code*	20

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.



RATES

TIERING

TIER RANGES, TIERS AND TIER FACTORS

RANGE	TIER	FACTOR	RANGE	TIER	FACTOR	RANGE	TIER	FACTOR	RANGE	TIER	FACTOR
0-0	200	0.67	15-16	213	0.85	41-42	226	1.21	67-68	239	1.63
1-1	201	0.68	17-18	214	0.87	43-44	227	1.24	69-70	240	1.67
2-2	202	0.69	19-20	215	0.90	45-46	228	1.27	71-72	241	1.70
3-3	203	0.70	21-22	216	0.93	47-48	229	1.30	73-74	242	1.74
4-4	204	0.71	23-24	217	0.95	49-50	230	1.33	75-76	243	1.77
5-5	205	0.73	25-26	218	0.98	51-52	231	1.37	77-78	244	1.82
6-6	206	0.74	27-28	219	1.01	53-54	232	1.40	79-80	245	1.84
7-7	207	0.75	29-30	220	1.03	55-56	233	1.43	81-82	246	1.88
8-8	208	0.76	31-32	221	1.06	57-58	234	1.46	83-84	247	1.91
9-9	209	0.77	33-34	222	1.09	59-60	235	1.50	85-100	248	1.94
10-10	210	0.78	35-36	223	1.12	61-62	236	1.53	101-148	249	2.20
11-12	211	0.80	37-38	224	1.15	63-64	237	1.56			
13-14	212	0.83	39-40	225	1.18	65-66	238	1.60			

GRANGE AUTO 2.0 MODEL AND SCORECARD

SCORECARD CHARACTERISTICS

Policy Characteristics

Policy Age	Score
0 - 1	7
2 - 3	6
4 - 5	5
6 - 7	4
8 - 9	3
10 - 11	2
12 - 14	1
15 +	0

Number of Vehicles with a Lienholder	Score
0	0
1	1
2 +	3

Payment History Characteristics

Late pays include only those over 3 days late.

Late Pays in the Last 1 Year	Score
0	0
1 - 2	1
3 +	3

Late Pays in the Last 3 Year	Score
0	0
1 +	1

Non Pay Reinstates in the Last 3 Years	Score
0	0
1 +	7



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GRANGE AUTO 2.0 MODEL AND SCORECARD (CONTINUED)

Prior Insurance Characteristics

Prior BI Limits *	Term 1	Term 2	Term 3	Term 4	Term 5	Term 6	Term 7	Term 8	Term 9	Term 10	Term 11+
No Prior	22	20	18	16	14	12	10	7	5	2	0
< 50,000	22	20	18	16	14	12	10	7	5	2	0
50,000 – 99,999	21	19	17	15	13	11	9	7	5	2	0
100,000 – 249,999	9	8	7	6	5	4	4	3	2	1	0
250,000 – 499,999	2	2	2	1	1	1	1	1	0	0	0
500,000 +	0	0	0	0	0	0	0	0	0	0	0

# Prior Carriers *	Term 1	Term 2	Term 3	Term 4	Term 5	Term 6	Term 7	Term 8	Term 9	Term 10	Term 11+
0 – 2	0	0	0	0	0	0	0	0	0	0	0
3	2	2	2	1	1	1	1	1	0	0	0
4	3	3	2	2	2	2	1	1	1	0	0
5	5	5	4	4	3	3	2	2	1	1	0
6 +	8	7	6	6	5	4	3	2	2	1	0

* Point value based on number of policy terms.

Vehicle Characteristics

Vehicle Age	Score
0 – 1	8
2 – 6	10
7	9
8	8
9 – 10	7
11	6
12	5
13	4
14 – 15	3
16	2
17 – 19	1
20 +	0

GRANGE AUTO 2.0 MODEL AND SCORECARD (CONTINUED)

Household Characteristics

# of Married Drivers	0 Young Drivers	1 Young Driver	2 Young Drivers	3+ Young Drivers
0	0	4	5	9
1 +	0	0	3	7

# of Vehicles	Score
1 - 2	6
3 +	0

Min Driver Age	Score
< = 84	0
85	2
86	5
87	7
88	10
89	12
90 +	14

Max Driver Age	Score
< = 75	0
76	2
77	4
78	6
79	8
80 - 81	10
82	11
83	12
84	13
85 +	14

Claim Characteristics

Not at fault accidents in the last 5 years (by size of claim)

Small (< \$1K)	Score
0	0
1 +	4

Medium (\$1K - \$10K)	Score
0	0
1 +	9

Large (> \$10K)	Score
0	0
1 +	9

Non Accident claims in the last 3 years (by size of claim)

Small (< \$1K)	Score
0	0
1	1
2	3
3 +	6

Medium (\$1K - \$10K)	Score
0	0
1 +	8

Large (> \$10K)	Score
0	0
1 +	8



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CREDIT SCORE

CREDIT SCORE and ASSOCIATE FACTORS

From Score	To Score	Credit Band	Credit Band Factor	From Score	To Score	Credit Band	Credit Band Factor	From Score	To Score	Credit Band	Credit Band Factor
-	506	100	1.199	708	712	120	1.008	804	809	140	0.933
507	542	101	1.180	713	716	121	1.005	810	816	141	0.928
543	562	102	1.151	717	721	122	1.001	817	819	142	0.924
563	578	103	1.134	722	726	123	0.997	820	825	143	0.921
579	591	104	1.120	727	731	124	0.993	826	831	144	0.917
592	601	105	1.109	732	736	125	0.989	832	837	145	0.912
602	610	106	1.100	737	740	126	0.985	838	842	146	0.909
611	620	107	1.091	741	744	127	0.982	843	844	147	0.906
621	629	108	1.082	745	749	128	0.978	845	851	148	0.903
630	638	109	1.074	750	754	129	0.974	852	857	149	0.898
639	646	110	1.066	755	759	130	0.970	858	862	150	0.895
647	655	111	1.059	760	763	131	0.967	863	865	151	0.892
656	663	112	1.051	764	768	132	0.963	866	871	152	0.889
664	669	113	1.045	769	772	133	0.960	872	878	153	0.884
670	676	114	1.040	773	777	134	0.957	879	882	154	0.880
677	683	115	1.034	778	781	135	0.953	883	890	155	0.876
684	689	116	1.028	782	786	136	0.950	891	899	156	0.871
690	695	117	1.023	787	792	137	0.946	900	909	157	0.864
696	701	118	1.018	793	799	138	0.941	910	921	158	0.857
702	707	119	1.013	800	803	139	0.937	922	996	159	0.830
								997	and up	160	0.807
								No Hit		161	1.000
								No Score		162	1.000



GRANGE INSURANCE ASSOCIATION
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DRIVING ACTIVITY RATING PLAN (DARP)

DRIVING ACTIVITY RATING

<i>SURCHARGE POINTS</i>	<i>FACTOR</i>
0	1.00
1	1.20
2	1.40
3	1.55
4	1.70
5	1.80
6	1.90
7	2.00
8	2.10
9	2.15
10	2.20
11	2.25
12	2.30
13	2.35
14	2.40
15	2.45
16	2.50
17	2.55
18	2.60
19	2.65
20	2.70
Each Addi- tional Point	0.10

DARP Surcharge Point Table

Occurrence	1 st	2 nd	3 rd	4 th +
DUI	9	10	10	11
Major Violation	8	9	9	10
At Fault Accident	3	3	4	5
Minor Speed (Adult)	1	3	4	4
Minor Speed (Youth)	1	3	4	4
Other Minor Violation	1	3	4	4



GRANGE INSURANCE ASSOCIATION
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LIABILITY COVERAGE

SEMI-ANNUAL BASE RATE LEVEL *

BODILY INJURY (BI)

Territory	25/50
51	132.90
52	96.98
53	107.62
54	113.62
55	116.83
56	95.64
57	87.15
58	112.59
59	131.90
60	76.51
61	110.59
62	104.76
63	85.92

Territory	25/50
64	155.68
65	150.94
66	72.73
67	134.98
68	99.78
70	73.95
71	84.91
72	99.40
73	95.23
200	69.59
201	70.30
202	70.32

BI INCREASED LIMIT FACTORS	
25/50	1.00
50/100	1.28
100/300	1.59
250/500	1.83
500/500	2.42

* To calculate the semi-annual base rate for BI limits other than 25/50, multiply the rate shown for the selected territory by the BI increased limit factor shown above.

SEMI-ANNUAL BASE RATE LEVEL *

STATEWIDE - UNDERINSURED MOTORIST BODILY INJURY COVERAGE (UIM-BI)

Territory	25/50	
STATEWIDE	SINGLE CAR	\$59.35
	MULTICAR**	\$59.35

** Per vehicle

UIM-BI INCREASED LIMIT FACTORS *

	25/50	50/100	100/300	250/500	500/500
SINGLE CAR	1.000	1.375	1.955	2.656	3.399
MULTI CAR**	1.000	1.375	1.955	2.656	3.399

* To calculate the semi-annual base rate for UIM-BI limits other than 25/50, multiply the base Territory rate shown by the UIM-BI Territory increased limit factor shown above.

SEMI-ANNUAL EXPENSE FEES

BI	\$12
MED-PIP	\$2
COMPREHENSIVE	\$3
COLLISION	\$6



GRANGE INSURANCE ASSOCIATION
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LIABILITY COVERAGE (CONTINUED)

SEMI-ANNUAL BASE RATE LEVEL *

PROPERTY DAMAGE (PD)

Territory	10
51	197.11
52	204.61
53	171.16
54	219.48
55	185.82
56	149.26
57	147.82
58	208.57
59	282.80
60	115.50
61	207.37
62	140.77
63	152.69

Territory	10
64	217.64
65	217.49
66	114.67
67	226.51
68	193.71
70	106.34
71	133.77
72	160.05
73	145.82
200	100.03
201	98.59
202	97.60

PD INCREASED LIMIT FACTORS	
10	1.00
15	1.02
25	1.04
50	1.08
100	1.14
250	1.22
500	1.27

* To calculate the semi-annual base rate for PD limits other than 10,000 multiply the rate shown for the selected territory by the PD increased limit factor shown above.

SEMI-ANNUAL BASE RATE LEVEL *

STATEWIDE - UNDERINSURED MOTORIST PROPERTY DAMAGE COVERAGE (UIM-PD)

		25
STATEWIDE	SINGLE CAR	\$6.88
	MULTICAR **	\$6.88

UIM-PD INCREASED LIMIT FACTORS *

	25	50	100	250	500
SINGLE CAR	1.000	1.308	1.564	1.872	2.462
MULTI CAR**	1.000	1.308	1.564	1.872	2.462

* To calculate the semi-annual base rate for UIM-PD limits other than 25,000, multiply the base rate shown by the UIM-PD increased limit factor shown above.

** Per Vehicle



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LIABILITY COVERAGE (CONTINUED)

SEMI-ANNUAL BASE RATE LEVEL *

PERSONAL INJURY PROTECTION (PIP)

Territory	Base Rate \$10,000
51	71.02
52	65.19
53	62.65
54	65.40
55	79.92
56	59.57
57	64.66
58	63.92
59	69.11
60	59.57
61	73.35
62	58.09
63	62.43

Territory	Base Rate \$10,000
64	73.25
65	97.41
66	59.57
67	70.28
68	68.37
70	48.23
71	50.14
72	52.05
73	61.06
200	51.94
201	51.94
202	51.94

PIP INCREASED LIMIT FACTOR	
Limit	Factor
\$10,000	1.00
\$35,000	1.50

* For PIP limit other than base limit of \$10,000 calculate semi-annual base premium as follows:

1. Territory base premium x PIP increased limit factor.
2. Result in 1. x passive restraint discount x air bag discount.
3. \$35,000 PIP increased limit amount added to result from 2. rounded to penny.

SEMI-ANNUAL BASE RATE LEVEL *

MEDICAL COVERAGE

Territory	Base Rate \$1,000
51	16.64
52	15.26
53	14.63
54	15.26
55	18.66
56	13.99
57	15.16
58	14.95
59	16.22
60	13.99
61	17.17
62	13.57
63	14.63

Territory	Base Rate \$1,000
64	17.17
65	22.79
66	13.99
67	16.43
68	16.01
70	11.34
71	11.77
72	12.19
73	14.31
200	12.19
201	12.19
202	12.19

MEDICAL COVERAGE INCREASED LIMIT FACTORS	
\$1,000	1.00
\$2,000	1.70
\$5,000	2.70
\$10,000	3.46
\$25,000	4.52
\$50,000	5.26

* To calculate the semi-annual base rate for Medical limits other than 1,000 multiply the statewide rate shown by the Medical increased limit factor shown above.

TOWING

50	100	200
\$2.00	\$3.00	\$5.00



GRANGE INSURANCE ASSOCIATION
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LIABILITY COVERAGE (CONTINUED)

**LIABILITY SYMBOL FACTORS
(2012 Model Years and Beyond)**

BI & PD Symbol	Rating Factor	PIP/MED PAY Symbol	BI & PD Symbol	Rating Factor	PIP/MED PAY Symbol
215	0.15	415	310	1.10	510
220	0.20	420	315	1.15	515
225	0.25	425	320	1.20	520
230	0.30	430	325	1.25	525
235	0.35	435	330	1.30	530
240	0.40	440	335	1.35	535
245	0.45	445	340	1.40	540
250	0.50	450	345	1.45	545
255	0.55	455	350	1.50	550
260	0.60	460	355	1.55	555
265	0.65	465	360	1.60	560
270	0.70	470	365	1.65	565
275	0.75	475	370	1.70	570
280	0.80	480	375	1.75	575
285	0.85	485	380	1.80	580
290	0.90	490	385	1.85	585
295	0.95	495	390	1.90	590
300	1.00	500			
305	1.05	505			



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COMPREHENSIVE COVERAGE

COMPREHENSIVE RELATIVITIES

SYMBOL	2027	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2011 – 2015
1	0.33	0.32	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.20	0.20	0.20
2	0.41	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.24
3	0.51	0.49	0.47	0.45	0.42	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.30
4	0.63	0.60	0.58	0.55	0.52	0.50	0.47	0.45	0.43	0.41	0.38	0.37	0.37
5	0.71	0.69	0.66	0.63	0.59	0.57	0.53	0.51	0.49	0.46	0.44	0.42	0.42
6	0.79	0.76	0.73	0.69	0.66	0.63	0.59	0.56	0.54	0.51	0.48	0.46	0.46
7	0.87	0.84	0.81	0.77	0.73	0.70	0.66	0.62	0.60	0.57	0.53	0.51	0.51
8	0.94	0.90	0.87	0.83	0.78	0.75	0.70	0.67	0.64	0.61	0.57	0.55	0.55
10	1.02	0.98	0.94	0.89	0.85	0.81	0.76	0.72	0.70	0.66	0.62	0.59	0.59
11	1.08	1.04	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.63
12	1.14	1.10	1.06	1.01	0.95	0.91	0.86	0.82	0.78	0.74	0.70	0.67	0.67
13	1.20	1.15	1.11	1.05	1.00	0.95	0.90	0.85	0.82	0.78	0.73	0.70	0.70
14	1.25	1.21	1.16	1.10	1.04	1.00	0.94	0.89	0.86	0.81	0.77	0.73	0.73
15	1.32	1.27	1.22	1.16	1.10	1.05	0.99	0.94	0.90	0.85	0.81	0.77	0.77
16	1.37	1.32	1.27	1.21	1.14	1.09	1.03	0.98	0.94	0.89	0.84	0.80	0.80
17	1.44	1.38	1.33	1.26	1.20	1.14	1.08	1.02	0.98	0.93	0.88	0.84	0.84
18	1.50	1.45	1.39	1.32	1.25	1.20	1.13	1.07	1.03	0.97	0.92	0.88	0.88
19	1.56	1.50	1.44	1.37	1.30	1.24	1.17	1.11	1.07	1.01	0.95	0.91	0.91
20	1.61	1.55	1.49	1.42	1.34	1.28	1.21	1.15	1.10	1.04	0.98	0.94	0.94
21	1.66	1.60	1.54	1.46	1.39	1.32	1.25	1.19	1.14	1.08	1.02	0.97	0.97
22	1.72	1.65	1.59	1.51	1.43	1.37	1.29	1.22	1.18	1.11	1.05	1.00	1.00
23	1.77	1.71	1.64	1.56	1.48	1.41	1.33	1.26	1.21	1.15	1.08	1.03	1.03
24	1.83	1.76	1.69	1.61	1.52	1.45	1.37	1.30	1.25	1.18	1.12	1.06	1.06
25	1.88	1.81	1.74	1.65	1.57	1.50	1.41	1.34	1.29	1.22	1.15	1.10	1.10
26	1.92	1.85	1.78	1.69	1.60	1.53	1.44	1.37	1.32	1.25	1.17	1.12	1.12
27	1.98	1.90	1.83	1.74	1.65	1.57	1.48	1.41	1.35	1.28	1.21	1.15	1.15
28	2.03	1.96	1.88	1.79	1.69	1.62	1.52	1.45	1.39	1.32	1.24	1.18	1.18
29	2.07	2.00	1.92	1.82	1.73	1.65	1.56	1.48	1.42	1.34	1.27	1.21	1.21
30	2.13	2.05	1.97	1.87	1.77	1.69	1.60	1.52	1.46	1.38	1.30	1.24	1.24
31	2.18	2.10	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.27
32	2.22	2.14	2.06	1.96	1.85	1.77	1.67	1.59	1.52	1.44	1.36	1.30	1.30
33	2.27	2.18	2.10	2.00	1.89	1.81	1.70	1.62	1.55	1.47	1.39	1.32	1.32
34	2.32	2.24	2.15	2.04	1.94	1.85	1.74	1.66	1.59	1.51	1.42	1.35	1.35
35	2.37	2.28	2.19	2.08	1.97	1.88	1.77	1.69	1.62	1.53	1.45	1.38	1.38
36	2.43	2.34	2.25	2.14	2.03	1.94	1.82	1.73	1.67	1.58	1.49	1.42	1.42
37	2.51	2.41	2.32	2.20	2.09	2.00	1.88	1.79	1.72	1.62	1.53	1.46	1.46
38	2.58	2.49	2.39	2.27	2.15	2.06	1.94	1.84	1.77	1.67	1.58	1.51	1.51
39	2.65	2.55	2.45	2.33	2.21	2.11	1.98	1.89	1.81	1.72	1.62	1.54	1.54
40	2.72	2.62	2.52	2.39	2.27	2.17	2.04	1.94	1.86	1.76	1.66	1.59	1.59
41	2.79	2.68	2.58	2.45	2.32	2.22	2.09	1.99	1.91	1.81	1.70	1.63	1.63
42	2.86	2.76	2.65	2.52	2.39	2.28	2.15	2.04	1.96	1.86	1.75	1.67	1.67

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GRANGE INSURANCE ASSOCIATION
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COMPREHENSIVE COVERAGE (CONTINUED)

COMPREHENSIVE RELATIVITIES

SYMBOL	2027	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2011 – 2015
43	2.93	2.82	2.71	2.57	2.44	2.33	2.20	2.09	2.01	1.90	1.79	1.71	1.71
44	3.00	2.89	2.78	2.64	2.50	2.39	2.25	2.14	2.06	1.95	1.83	1.75	1.75
45	3.07	2.95	2.84	2.70	2.56	2.44	2.30	2.19	2.10	1.99	1.87	1.79	1.79
46	3.14	3.03	2.91	2.76	2.62	2.50	2.36	2.24	2.15	2.04	1.92	1.83	1.83
47	3.23	3.11	2.99	2.84	2.69	2.57	2.42	2.30	2.21	2.09	1.97	1.88	1.88
48	3.32	3.19	3.07	2.92	2.76	2.64	2.49	2.36	2.27	2.15	2.03	1.93	1.93
49	3.40	3.28	3.15	2.99	2.84	2.71	2.55	2.43	2.33	2.21	2.08	1.98	1.98
50	3.48	3.35	3.22	3.06	2.90	2.77	2.61	2.48	2.38	2.25	2.13	2.03	2.03
51	3.56	3.43	3.30	3.14	2.97	2.84	2.67	2.54	2.44	2.31	2.18	2.08	2.08
52	3.65	3.52	3.38	3.21	3.04	2.91	2.74	2.60	2.50	2.37	2.23	2.13	2.13
53	3.73	3.59	3.45	3.28	3.11	2.97	2.79	2.66	2.55	2.42	2.28	2.17	2.17
54	3.86	3.71	3.57	3.39	3.21	3.07	2.89	2.75	2.64	2.50	2.36	2.25	2.25
55	4.02	3.87	3.72	3.53	3.35	3.20	3.01	2.86	2.75	2.60	2.46	2.34	2.34
56	4.19	4.04	3.88	3.69	3.49	3.34	3.14	2.99	2.87	2.72	2.56	2.44	2.44
57	4.36	4.20	4.04	3.84	3.64	3.47	3.27	3.11	2.99	2.83	2.67	2.55	2.55
58	4.63	4.46	4.29	4.08	3.86	3.69	3.47	3.30	3.17	3.00	2.83	2.70	2.70
59	4.99	4.80	4.62	4.39	4.16	3.97	3.74	3.56	3.42	3.23	3.05	2.91	2.91
60	5.36	5.16	4.96	4.71	4.46	4.27	4.02	3.82	3.67	3.47	3.27	3.12	3.12
61	5.73	5.52	5.31	5.04	4.78	4.57	4.30	4.09	3.93	3.72	3.50	3.35	3.35
62	6.12	5.90	5.67	5.39	5.10	4.88	4.59	4.37	4.20	3.97	3.74	3.57	3.57
63	6.52	6.28	6.04	5.74	5.44	5.19	4.89	4.65	4.47	4.23	3.99	3.81	3.81
64	6.92	6.67	6.41	6.09	5.77	5.51	5.19	4.94	4.74	4.49	4.23	4.04	4.04
65	7.31	7.04	6.77	6.43	6.09	5.82	5.48	5.21	5.01	4.74	4.47	4.27	4.27
66	7.91	7.61	7.32	6.95	6.59	6.30	5.93	5.64	5.42	5.12	4.83	4.61	4.61
67	8.70	8.38	8.06	7.66	7.25	6.93	6.53	6.21	5.96	5.64	5.32	5.08	5.08
68	9.49	9.14	8.79	8.35	7.91	7.56	7.12	6.77	6.50	6.15	5.80	5.54	5.54
69	10.28	9.90	9.52	9.04	8.57	8.19	7.71	7.33	7.04	6.66	6.28	6.00	6.00
70	11.08	10.67	10.26	9.75	9.23	8.82	8.31	7.90	7.59	7.18	6.77	6.46	6.46
71	11.88	11.44	11.00	10.45	9.90	9.46	8.91	8.47	8.14	7.70	7.26	6.93	6.93
72	12.68	12.21	11.74	11.15	10.57	10.10	9.51	9.04	8.69	8.22	7.75	7.40	7.40
73	13.48	12.98	12.48	11.86	11.23	10.73	10.11	9.61	9.24	8.74	8.24	7.86	7.86
74	14.28	13.75	13.22	12.56	11.90	11.37	10.71	10.18	9.78	9.25	8.73	8.33	8.33
75	15.08	14.52	13.96	13.26	12.56	12.01	11.31	10.75	10.33	9.77	9.21	8.79	8.79

COMPREHENSIVE COVERAGE (CONTINUED)

MODEL YEAR AND SYMBOL RELATIVITIES

SYMBOL	1990-2010	1981-1989	1980 & Prior
1	0.22	0.12	0.12
2	0.28	0.12	0.12
3	0.34	0.12	0.12
4	0.38	0.12	0.12
5	0.43	0.14	0.14
6	0.48	0.22	0.22
7	0.52	0.28	0.28
8	0.57	0.36	0.36
10	0.62	0.46	0.46
11	0.68	0.55	0.55
12	0.75	0.65	0.65
13	0.82	0.78	0.78
14	0.89	0.93	0.99
15	0.98	1.11	
16	1.07	1.29	
17	1.15	1.50	
18	1.23	1.74	
19	1.33	2.02	
20	1.45	2.36	
21	1.58	2.95	
22	1.74		
23	1.92		
24	2.18		
25	2.56		
26	2.95		

TERRITORIAL SEMI ANNUAL BASE RATE*	
51	167.48
52	127.49
53	146.02
54	146.71
55	150.18
56	184.55
57	163.89
58	176.40
59	201.43
60	154.20
61	177.77
62	144.35
63	172.06
64	198.26
65	203.14
66	209.17
67	177.69
68	128.14
70	292.71
71	129.19
72	184.40
73	160.35
200	156.51
201	175.70
202	180.62

* The semi annual comprehensive base rate is determined by multiplying the following factors: Territorial Comprehensive Base Rate x Comprehensive Relativity x Deductible Factor rounded to nearest penny.

DEDUCTIBLE FACTOR	
\$100	1.00
\$200	0.92
\$250	0.81
\$500	0.64
\$1,000	0.47
\$2,000	0.35

- (a) 75 Symbol Table applies to 2011 and later model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 98 vehicles.
- (b) 27 Symbol Table applies to 1990 - 2010 model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 27 vehicles.
- (c) 2026 relativities are 1.04 times the relativities from the 75 Symbol Table. 2027 relativities are 1.08 times the relativities from the 75 Symbol Table, where $1.08 = 1.04 \times 1.04$ rounded to two decimal places.
- (d) 21 Symbol Table applies to 1981-1989 model years.
- (e) 14 Symbol Table applies to 1976-1980 model years.
- (f) 7 Symbol Table applies to 1975 and earlier model years. Refer to Personal Vehicle Manual Rule 12. For rating Symbol 7 vehicles.



GRANGE INSURANCE ASSOCIATION
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COLLISION COVERAGE

COLLISION RELATIVITIES

SYMBOL	2027	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2011 - 2015
1	0.48	0.46	0.44	0.41	0.39	0.37	0.33	0.31	0.29	0.27	0.26	0.24	0.22
2	0.59	0.57	0.55	0.52	0.48	0.46	0.42	0.39	0.36	0.34	0.32	0.30	0.28
3	0.72	0.70	0.67	0.63	0.59	0.56	0.51	0.47	0.44	0.42	0.39	0.37	0.34
4	0.83	0.80	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39
5	0.89	0.85	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42
6	0.92	0.88	0.85	0.80	0.75	0.71	0.65	0.60	0.56	0.53	0.49	0.47	0.43
7	0.95	0.92	0.88	0.83	0.77	0.73	0.67	0.62	0.58	0.55	0.51	0.48	0.45
8	0.99	0.96	0.92	0.86	0.81	0.76	0.70	0.64	0.61	0.57	0.53	0.51	0.47
10	1.04	1.00	0.96	0.90	0.84	0.80	0.73	0.67	0.63	0.60	0.56	0.53	0.49
11	1.08	1.04	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51
12	1.11	1.07	1.03	0.97	0.91	0.85	0.78	0.72	0.68	0.64	0.60	0.57	0.53
13	1.14	1.10	1.06	1.00	0.93	0.88	0.81	0.74	0.70	0.66	0.61	0.58	0.54
14	1.17	1.12	1.08	1.02	0.95	0.90	0.82	0.76	0.71	0.67	0.63	0.59	0.55
15	1.20	1.15	1.11	1.04	0.98	0.92	0.84	0.78	0.73	0.69	0.64	0.61	0.57
16	1.22	1.18	1.13	1.06	0.99	0.94	0.86	0.79	0.75	0.70	0.66	0.62	0.58
17	1.25	1.21	1.16	1.09	1.02	0.96	0.88	0.81	0.77	0.72	0.67	0.64	0.59
18	1.29	1.24	1.19	1.12	1.05	0.99	0.90	0.83	0.79	0.74	0.69	0.65	0.61
19	1.32	1.27	1.22	1.15	1.07	1.01	0.93	0.85	0.81	0.76	0.71	0.67	0.62
20	1.34	1.29	1.24	1.17	1.09	1.03	0.94	0.87	0.82	0.77	0.72	0.68	0.63
21	1.37	1.32	1.27	1.19	1.12	1.05	0.97	0.89	0.84	0.79	0.74	0.70	0.65
22	1.40	1.35	1.30	1.22	1.14	1.08	0.99	0.91	0.86	0.81	0.75	0.72	0.66
23	1.44	1.38	1.33	1.25	1.17	1.10	1.01	0.93	0.88	0.82	0.77	0.73	0.68
24	1.46	1.40	1.35	1.27	1.19	1.12	1.03	0.95	0.89	0.84	0.78	0.74	0.69
25	1.49	1.44	1.38	1.30	1.21	1.15	1.05	0.97	0.91	0.86	0.80	0.76	0.70
26	1.51	1.46	1.40	1.32	1.23	1.16	1.06	0.98	0.92	0.87	0.81	0.77	0.71
27	1.53	1.48	1.42	1.33	1.25	1.18	1.08	0.99	0.94	0.88	0.82	0.78	0.72
28	1.57	1.51	1.45	1.36	1.28	1.20	1.10	1.02	0.96	0.90	0.84	0.80	0.74
29	1.59	1.53	1.47	1.38	1.29	1.22	1.12	1.03	0.97	0.91	0.85	0.81	0.75
30	1.62	1.56	1.50	1.41	1.32	1.25	1.14	1.05	0.99	0.93	0.87	0.83	0.77
31	1.64	1.58	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78
32	1.66	1.60	1.54	1.45	1.36	1.28	1.17	1.08	1.02	0.95	0.89	0.85	0.79
33	1.70	1.63	1.57	1.48	1.38	1.30	1.19	1.10	1.04	0.97	0.91	0.86	0.80
34	1.72	1.65	1.59	1.49	1.40	1.32	1.21	1.11	1.05	0.99	0.92	0.87	0.81
35	1.74	1.67	1.61	1.51	1.42	1.34	1.22	1.13	1.06	1.00	0.93	0.89	0.82
36	1.77	1.71	1.64	1.54	1.44	1.36	1.25	1.15	1.08	1.02	0.95	0.90	0.84
37	1.80	1.74	1.67	1.57	1.47	1.39	1.27	1.17	1.10	1.04	0.97	0.92	0.85
38	1.84	1.77	1.70	1.60	1.50	1.41	1.29	1.19	1.12	1.05	0.99	0.94	0.87
39	1.86	1.79	1.72	1.62	1.51	1.43	1.31	1.20	1.14	1.07	1.00	0.95	0.88
40	1.89	1.82	1.75	1.65	1.54	1.45	1.33	1.23	1.16	1.09	1.02	0.96	0.89
41	1.91	1.84	1.77	1.66	1.56	1.47	1.35	1.24	1.17	1.10	1.03	0.97	0.90
42	1.94	1.87	1.80	1.69	1.58	1.49	1.37	1.26	1.19	1.12	1.04	0.99	0.92

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COLLISION COVERAGE (CONTINUED)

COLLISION RELATIVITIES

SYMBOL	2027	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2011 – 2015
43	1.97	1.89	1.82	1.71	1.60	1.51	1.38	1.27	1.20	1.13	1.06	1.00	0.93
44	1.99	1.91	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94
45	2.01	1.93	1.86	1.75	1.64	1.54	1.41	1.30	1.23	1.15	1.08	1.02	0.95
46	2.04	1.97	1.89	1.78	1.66	1.57	1.44	1.32	1.25	1.17	1.10	1.04	0.96
47	2.07	2.00	1.92	1.80	1.69	1.59	1.46	1.34	1.27	1.19	1.11	1.06	0.98
48	2.10	2.02	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99
49	2.13	2.05	1.97	1.85	1.73	1.64	1.50	1.38	1.30	1.22	1.14	1.08	1.00
50	2.16	2.08	2.00	1.88	1.76	1.66	1.52	1.40	1.32	1.24	1.16	1.10	1.02
51	2.19	2.11	2.03	1.91	1.79	1.68	1.54	1.42	1.34	1.26	1.18	1.12	1.04
52	2.21	2.13	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05
53	2.25	2.16	2.08	1.96	1.83	1.73	1.58	1.46	1.37	1.29	1.21	1.14	1.06
54	2.29	2.20	2.12	1.99	1.87	1.76	1.61	1.48	1.40	1.31	1.23	1.17	1.08
55	2.34	2.26	2.17	2.04	1.91	1.80	1.65	1.52	1.43	1.35	1.26	1.19	1.11
56	2.41	2.32	2.23	2.10	1.96	1.85	1.69	1.56	1.47	1.38	1.29	1.23	1.14
57	2.47	2.38	2.29	2.15	2.02	1.90	1.74	1.60	1.51	1.42	1.33	1.26	1.17
58	2.58	2.49	2.39	2.25	2.10	1.98	1.82	1.67	1.58	1.48	1.39	1.31	1.22
59	2.71	2.61	2.51	2.36	2.21	2.08	1.91	1.76	1.66	1.56	1.46	1.38	1.28
60	2.84	2.74	2.63	2.47	2.31	2.18	2.00	1.84	1.74	1.63	1.53	1.45	1.34
61	3.00	2.89	2.78	2.61	2.45	2.31	2.11	1.95	1.83	1.72	1.61	1.53	1.42
62	3.20	3.08	2.96	2.78	2.60	2.46	2.25	2.07	1.95	1.84	1.72	1.63	1.51
63	3.38	3.26	3.13	2.94	2.75	2.60	2.38	2.19	2.07	1.94	1.82	1.72	1.60
64	3.57	3.44	3.31	3.11	2.91	2.75	2.52	2.32	2.18	2.05	1.92	1.82	1.69
65	3.76	3.62	3.48	3.27	3.06	2.89	2.64	2.44	2.30	2.16	2.02	1.91	1.77
66	4.04	3.89	3.74	3.52	3.29	3.10	2.84	2.62	2.47	2.32	2.17	2.06	1.91
67	4.42	4.25	4.09	3.84	3.60	3.39	3.11	2.86	2.70	2.54	2.37	2.25	2.09
68	4.80	4.62	4.44	4.17	3.91	3.69	3.37	3.11	2.93	2.75	2.58	2.44	2.26
69	5.17	4.98	4.79	4.50	4.22	3.98	3.64	3.35	3.16	2.97	2.78	2.63	2.44
70	5.54	5.34	5.13	4.82	4.51	4.26	3.90	3.59	3.39	3.18	2.98	2.82	2.62
71	5.92	5.70	5.48	5.15	4.82	4.55	4.16	3.84	3.62	3.40	3.18	3.01	2.79
72	6.30	6.06	5.83	5.48	5.13	4.84	4.43	4.08	3.85	3.61	3.38	3.21	2.97
73	6.67	6.43	6.18	5.81	5.44	5.13	4.70	4.33	4.08	3.83	3.58	3.40	3.15
74	7.05	6.79	6.53	6.14	5.75	5.42	4.96	4.57	4.31	4.05	3.79	3.59	3.33
75	7.43	7.16	6.88	6.47	6.05	5.71	5.23	4.82	4.54	4.27	3.99	3.78	3.51

COLLISION COVERAGE (CONTINUED)

COLLISION RELATIVITIES

SYMBOL	1990-2010	1981-1989	1980 & Prior
1	0.30	0.20	0.20
2	0.34	0.20	0.20
3	0.37	0.20	0.20
4	0.39	0.20	0.20
5	0.41	0.25	0.25
6	0.43	0.30	0.30
7	0.46	0.34	0.34
8	0.48	0.38	0.38
10	0.50	0.42	0.42
11	0.53	0.47	0.47
12	0.55	0.51	0.51
13	0.58	0.57	0.57
14	0.61	0.63	0.66
15	0.66	0.71	
16	0.69	0.79	
17	0.73	0.86	
18	0.77	0.93	
19	0.81	1.01	
20	0.84	1.11	
21	0.88	1.30	
22	0.93		
23	0.98		
24	1.06		
25	1.18		
26	1.30		

**TERRITORIAL SEMI ANNUAL
BASE RATE***

51	425.47
52	383.50
53	353.01
54	416.33
55	438.25
56	352.44
57	350.57
58	467.55
59	497.68
60	338.65
61	452.79
62	316.50
63	422.09
64	505.27
65	533.02
66	338.13
67	474.59
68	371.09
70	454.13
71	357.21
72	411.00
73	350.09
200	328.50
201	339.60
202	328.69

* The semi annual collision base rate is determined by multiplying the following factors: Territorial Collision Base Rate x Collision Relativity x Deductible Factor rounded to nearest penny.

DEDUCTIBLE FACTOR

\$200	1.00
\$250	0.98
\$500	0.88
\$1,000	0.67
\$2,000	0.49
\$3,000	0.31
\$5,000	0.27

- (a) 75 Symbol Table applies to 2011 and later model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 98 vehicles.
 (b) 27 Symbol Table applies to 1990 - 2010 model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 27 vehicles.
 (c) 2026 relativities are 1.04 times the relativities from the 75 Symbol Table. 2027 relativities are 1.08 times the relativities from the 75 Symbol Table, where $1.08 = 1.04 \times 1.04$ rounded to two decimal places.
 (d) 21 Symbol Table applies to 1981-1989 model years.
 (e) 14 Symbol Table applies to 1976-1980 model years.
 (f) 7 Symbol Table applies to 1975 and earlier model years. Refer to Personal Vehicle Manual Rule 12. For rating Symbol 7 vehicles.



MISCELLANEOUS RATES

RULE 14. MISCELLANEOUS COVERAGES

D. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

1. The \$20/600 limit for Transportation Expenses Coverage may be increased.
Increased limits available are also shown in the Product Guide.
The provisions of Rule 4. Classifications do not apply to the rates for this coverage.
Refer to the rate pages for the annual rate per auto for the specific limits.

Coverage	GIA Rate Per Auto
\$ 30/\$900 Optional Limits Transportation Expenses Coverage	4.24
\$40/\$1,200 Optional Limits Transportation Expenses Coverage	7.77
\$50/\$1,500 Optional Limits Transportation Expenses Coverage	11.30

RULE 14. MISCELLANEOUS COVERAGES (CONTINUED)

F. EXCESS ELECTRONIC EQUIPMENT COVERAGE

2. Rating

The provisions of Rule 4. Classifications do not apply for this coverage.

Limits available are also shown in the Product Guide.

Maximum Limit of Liability For Excess Sound Reproducing Equipment	GIA Rates
\$1,500	\$20.57
2,000	\$41.13
2,500	\$61.70
3,000	\$82.26
3,500	\$102.82
4,000	\$123.38
4,500	\$143.95
5,000	\$164.51
For Limits in excess of \$5,000:	\$20.56 per each \$500 of coverage

G. TAPES, RECORDS, DISKS AND OTHER MEDIA COVERAGE

2. Tapes, Records, Disks and Other Media Only

When coverage is not provided for increased limits for excess electronic equipment, coverage for \$200 worth of tapes, records, disks and other media is available for an additional charge.

Limit of Coverage	GIA Rate Per Auto
\$200	\$6.86

I. ORIGINAL EQUIPMENT MANUFACTURER (OEM) COVERAGE

Coverage	Factor
Comprehensive	1.10
Collision	1.10

K. TRIP INTERRUPTION COVERAGE

2. Rating

Limit of Coverage	GIA
\$600	\$6.53

The provisions of Rule 4. Classifications do not apply to the rates for this coverage.
All premiums apply for the period of coverage.

RULE 19. MISCELLANEOUS TYPES

B. TRAILERS AND CAMPER BODIES DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS AND PICKUPS

2. All Other Trailers

(Class Code 941000)

Coverage	GIA Rate
\$100 Deductible Comprehensive	0.29
\$200 Deductible Collision	0.38

D. SNOWMOBILES AND ALL-TERRAIN VEHICLES

5. Physical Damage

Coverage	Deductible	GIA Rate Per \$100
Comprehensive	\$100	0.97
Collision	\$200	0.82

E. DUNE BUGGIES

2. Non-Registered Dune Buggies

e. Physical Damage

Coverage	Deductible	GIA Rate Per 100
Comprehensive	\$100	1.02
Collision	\$200	2.62

F. GOLF CARTS

LIABILITY

Charge 15% of the Private Passenger base rate.

PHYSICAL DAMAGE

Coverage	Deductible	GIA Rate Per \$100
Comprehensive	\$100	0.34
Collision	\$200	0.40

G. ANTIQUE AUTOS

LIABILITY

Charge 40% of the private passenger base rate.

PHYSICAL DAMAGE

Coverage	Deductible	GIA Rate Per \$100
Comprehensive	\$100	0.51
Collision	\$200	0.57



WASHINGTON GIA PERSONAL AUTO FORMS

FORM NUMBER	FORM NAME	COMPANY
P 1001 0794	Additional Insured Endorsement	GIA
P 1011G WA 0818	Owned Autos Acquired After The Policy Inception	GIA
P 1015 0997	Driver Exclusion	GIA
P 1021G 0220	Original Equipment Manufacturer (OEM) Coverage Endorsement	GIA
PP 0001 1015	Personal Auto Policy	GIA
PP 0162G WA 1010	Amendment of Policy Provisions - Washington	GIA
PP 03 01 08 86	Federal Employees Using Autos In Government Business	GIA
PP 03 02 06 98	Optional Limits Transportation Expenses Coverage	GIA
PP 03 03 04 86	Towing And Labor Costs Coverage	GIA
PP 03 06 01 05	Extended Non-Owned Coverage - Vehicles Furnished Or Available For Regular Use	GIA
PP 03 19 08 86	Additional Insured - Lessor	GIA
PP 0328G 0614	Miscellaneous Type Vehicle Amendment (Motor Homes)	GIA
PP 03 40 01 05	Snowmobile Endorsement - Washington	GIA
PP 03 84 09 93	Auto Loan/Lease Coverage - Washington	GIA
PP 0481G WA 0120	Underinsured Motorists Coverage - Washington	GIA
PP 0569G WA 0818	Personal Injury Protection Coverage - Washington	GIA
PP 1301G 0510	Coverage For Damage To Your Auto	GIA
PP 13 02 01 05	Trip Interruption Coverage	GIA
PP 1373G 0614	Trailer/Camper Body Coverage (Maximum Limit Of Liability - Washington	GIA
PP 13 74 01 05	Coverage For Damage To Your Auto (Maximum Limit Of Liability) - WA	GIA
PP 13 75 01 05	Excess Electronic Equipment Coverage - Washington	GIA
PP 13 76 01 05	Miscellaneous Type Vehicle Endorsement - Washington	GIA
PP 23 16 10 13	Personal Vehicle Sharing Program Exclusion Endorsement	GIA
PP 23 40 10 15	Public or Livery Conveyance Exclusion	GIA
REG335NS 0907	Loss Payable Clause	GIA