State:	*Oregon*	**Filing Company:**	*Tesla General Insurance, Inc.*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto - Rates and Rule*		
Project Name/Number:	*/*		

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User Usage Agreement Attachments

Usage Agreement Usage Agreement.pdf

Rate-Rule Attachments (ex. Document Name Attachment Name)

Rate Manual OR Rate Manual.pdf

Rule Manual OR Rule Manual.pdf

Supporting Document Attachments (ex. Supporting Document Name Attachment Name)

Cover Letter or Explanatory Memorandum OR Actuarial Memo.pdf

3894 Certification of Compliance 3894 Certificate of Compliance.pdf

3607 Histogram Exhibit 3 - Policy Dislocation Exhibit.pdf

3609 Standards for Motor Vehicle Rates and Rules 3609 Standards for Motor Vehicles Rates and Rules.pdf

Indication OR Actuarial Indication.pdf

Rate and Rule Manual mark up OR Rate Manual (mark up).pdf

Rate and Rule Manual mark up OR Rule Manual (mark up).pdf

State:	*Oregon*	***Filing Company:***	*Tesla General Insurance, Inc.*
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Filing at a Glance

Company:	Tesla General Insurance, Inc.
Product Name:	Personal Auto - Rates and Rule
State:	Oregon
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	03/19/2024
SERFF Tr Num:	TSIS-134021122
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	
Effective Date Requested (New):	03/21/2024
Effective Date Requested (Renewal):	05/20/2024
Author(s):	Xi Chen, Shami Acharya, Lin Ju, Alyce Hernandez, Andy Yu, Frank Pan
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State:	Oregon	**Filing Company:**	Tesla General Insurance, Inc.
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Auto - Rates and Rule		
Project Name/Number:	/		

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/19/2024	
State Status Changed:	Deemer Date:
Created By: Xi Chen	Submitted By: Xi Chen
Corresponding Filing Tracking Number:	

Filing Description:

Tesla General Insurance, Inc. (TGI) is submitting an update to Tesla Private Passenger Auto Program.

Company and Contact

Filing Contact Information

Xi Chen,	xchen3@tesla.com
45500 Fremont Blvd	415-735-0005 [Phone]
Fremont, CA 94538	

Filing Company Information

Tesla General Insurance, Inc.	CoCode: 24848	State of Domicile: Arizona
45500 Fremont Blvd	Group Code: 5018	Company Type:
Fremont, CA 94538	Group Name: Tesla Insurance Group	State ID Number:
(510) 696-0257 ext. [Phone]	FEIN Number: 95-6084415	

Filing Fees

State Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State Specific

Have you reviewed the General Instructions attached as a separate pdf at the bottom of the General Instructions page?: Yes
Did you read the instructions regarding how to enter the form number and edition date in the Forms Schedule tab?: n/a
Oregon now asks you to submit status requests through SERFF. Please confirm status requests will be submitted as a note to reviewer.: Yes
Please confirm that you have read the Fraud Bulletin 2010-3 located at: https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2010-03.pdf: Yes
For PC files: Mandatory requirement as stated in the product standards: You must attach under the Supporting Documentation tab any Oregon approved amendments that will be used to bring the filed forms into compliance with Oregon laws. For example: Fraud Warning, Domestic Partnership, Cancellation/Non-renewal. This would include an endorsement approved for an advisory organization. Confirm that this has been done.: n/a

State:	*Oregon*	***Filing Company:***	*Tesla General Insurance, Inc.*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto - Rates and Rule*		
Project Name/Number:	*/*		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	07/12/2023
Filing Method of Last Filing:	File and Use
SERFF Tracking Number of Last Filing:	TSIS-133723544

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Tesla General Insurance, Inc.	11.000%	5.900%	$187,969	3,675	$3,164,163	7.600%	2.070%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate Manual	2, 31-35	Replacement	TSIS-133723544	OR Rate Manual.pdf
2		Rule Manual		Replacement	TSIS-133723544	OR Rule Manual.pdf

Tesla General Insurance, Inc.

Base Rates (Semi-Annual)

Type	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RR	RA
Base Rate	817.08	580.77	293.36	23.94	876.99	136.78	6.59	170.96	27.95

Tesla General Insurance, Inc.
Safety Factor

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
v1.0	100	0.133	0.133	0.133	1.000	0.133	1.000	1.000	0.133	0.133
v1.0	99	0.142	0.142	0.142	1.000	0.142	1.000	1.000	0.142	0.142
v1.0	98	0.151	0.151	0.151	1.000	0.151	1.000	1.000	0.151	0.151
v1.0	97	0.159	0.159	0.159	1.000	0.159	1.000	1.000	0.159	0.159
v1.0	96	0.168	0.168	0.168	1.000	0.168	1.000	1.000	0.168	0.168
v1.0	95	0.177	0.177	0.177	1.000	0.177	1.000	1.000	0.177	0.177
v1.0	94	0.185	0.185	0.185	1.000	0.185	1.000	1.000	0.185	0.185
v1.0	93	0.194	0.194	0.194	1.000	0.194	1.000	1.000	0.194	0.194
v1.0	92	0.203	0.203	0.203	1.000	0.203	1.000	1.000	0.203	0.203
v1.0	91	0.211	0.211	0.211	1.000	0.211	1.000	1.000	0.211	0.211
v1.0	90	0.220	0.220	0.220	1.000	0.220	1.000	1.000	0.220	0.220
v1.0	89	0.229	0.229	0.229	1.000	0.229	1.000	1.000	0.229	0.229
v1.0	88	0.237	0.237	0.237	1.000	0.237	1.000	1.000	0.237	0.237
v1.0	87	0.246	0.246	0.246	1.000	0.246	1.000	1.000	0.246	0.246
v1.0	86	0.255	0.255	0.255	1.000	0.255	1.000	1.000	0.255	0.255
v1.0	85	0.263	0.263	0.263	1.000	0.263	1.000	1.000	0.263	0.263
v1.0	84	0.272	0.272	0.272	1.000	0.272	1.000	1.000	0.272	0.272
v1.0	83	0.281	0.281	0.281	1.000	0.281	1.000	1.000	0.281	0.281
v1.0	82	0.289	0.289	0.289	1.000	0.289	1.000	1.000	0.289	0.289
v1.0	81	0.298	0.298	0.298	1.000	0.298	1.000	1.000	0.298	0.298
v1.0	80	0.307	0.307	0.307	1.000	0.307	1.000	1.000	0.307	0.307
v1.0	79	0.315	0.315	0.315	1.000	0.315	1.000	1.000	0.315	0.315
v1.0	78	0.324	0.324	0.324	1.000	0.324	1.000	1.000	0.324	0.324
v1.0	77	0.333	0.333	0.333	1.000	0.333	1.000	1.000	0.333	0.333
v1.0	76	0.341	0.341	0.341	1.000	0.341	1.000	1.000	0.341	0.341
v1.0	75	0.350	0.350	0.350	1.000	0.350	1.000	1.000	0.350	0.350
v1.0	74	0.359	0.359	0.359	1.000	0.359	1.000	1.000	0.359	0.359
v1.0	73	0.367	0.367	0.367	1.000	0.367	1.000	1.000	0.367	0.367
v1.0	72	0.376	0.376	0.376	1.000	0.376	1.000	1.000	0.376	0.376
v1.0	71	0.385	0.385	0.385	1.000	0.385	1.000	1.000	0.385	0.385
v1.0	70	0.393	0.393	0.393	1.000	0.393	1.000	1.000	0.393	0.393
v1.0	69	0.402	0.402	0.402	1.000	0.402	1.000	1.000	0.402	0.402
v1.0	68	0.411	0.411	0.411	1.000	0.411	1.000	1.000	0.411	0.411
v1.0	67	0.419	0.419	0.419	1.000	0.419	1.000	1.000	0.419	0.419
v1.0	66	0.428	0.428	0.428	1.000	0.428	1.000	1.000	0.428	0.428
v1.0	65	0.437	0.437	0.437	1.000	0.437	1.000	1.000	0.437	0.437
v1.0	64	0.445	0.445	0.445	1.000	0.445	1.000	1.000	0.445	0.445
v1.0	63	0.454	0.454	0.454	1.000	0.454	1.000	1.000	0.454	0.454
v1.0	62	0.463	0.463	0.463	1.000	0.463	1.000	1.000	0.463	0.463
v1.0	61	0.471	0.471	0.471	1.000	0.471	1.000	1.000	0.471	0.471
v1.0	60	0.480	0.480	0.480	1.000	0.480	1.000	1.000	0.480	0.480
v1.0	59	0.489	0.489	0.489	1.000	0.489	1.000	1.000	0.489	0.489
v1.0	58	0.497	0.497	0.497	1.000	0.497	1.000	1.000	0.497	0.497
v1.0	57	0.506	0.506	0.506	1.000	0.506	1.000	1.000	0.506	0.506
v1.0	56	0.515	0.515	0.515	1.000	0.515	1.000	1.000	0.515	0.515
v1.0	55	0.523	0.523	0.523	1.000	0.523	1.000	1.000	0.523	0.523
v1.0	54	0.532	0.532	0.532	1.000	0.532	1.000	1.000	0.532	0.532
v1.0	53	0.541	0.541	0.541	1.000	0.541	1.000	1.000	0.541	0.541
v1.0	52	0.549	0.549	0.549	1.000	0.549	1.000	1.000	0.549	0.549
v1.0	51	0.558	0.558	0.558	1.000	0.558	1.000	1.000	0.558	0.558
v1.0	50	0.567	0.567	0.567	1.000	0.567	1.000	1.000	0.567	0.567
v1.0	49	0.575	0.575	0.575	1.000	0.575	1.000	1.000	0.575	0.575
v1.0	48	0.584	0.584	0.584	1.000	0.584	1.000	1.000	0.584	0.584
v1.0	47	0.593	0.593	0.593	1.000	0.593	1.000	1.000	0.593	0.593
v1.0	46	0.601	0.601	0.601	1.000	0.601	1.000	1.000	0.601	0.601
v1.0	45	0.610	0.610	0.610	1.000	0.610	1.000	1.000	0.610	0.610
v1.0	44	0.619	0.619	0.619	1.000	0.619	1.000	1.000	0.619	0.619
v1.0	43	0.627	0.627	0.627	1.000	0.627	1.000	1.000	0.627	0.627
v1.0	42	0.636	0.636	0.636	1.000	0.636	1.000	1.000	0.636	0.636
v1.0	41	0.645	0.645	0.645	1.000	0.645	1.000	1.000	0.645	0.645
v1.0	40	0.653	0.653	0.653	1.000	0.653	1.000	1.000	0.653	0.653
v1.0	39	0.662	0.662	0.662	1.000	0.662	1.000	1.000	0.662	0.662
v1.0	38	0.671	0.671	0.671	1.000	0.671	1.000	1.000	0.671	0.671
v1.0	37	0.679	0.679	0.679	1.000	0.679	1.000	1.000	0.679	0.679
v1.0	36	0.688	0.688	0.688	1.000	0.688	1.000	1.000	0.688	0.688

Tesla General Insurance, Inc.
Safety Factor

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
v1.0	35	0.697	0.697	0.697	1.000	0.697	1.000	1.000	0.697	0.697
v1.0	34	0.705	0.705	0.705	1.000	0.705	1.000	1.000	0.705	0.705
v1.0	33	0.714	0.714	0.714	1.000	0.714	1.000	1.000	0.714	0.714
v1.0	32	0.723	0.723	0.723	1.000	0.723	1.000	1.000	0.723	0.723
v1.0	31	0.731	0.731	0.731	1.000	0.731	1.000	1.000	0.731	0.731
v1.0	30	0.740	0.740	0.740	1.000	0.740	1.000	1.000	0.740	0.740
v1.0	29	0.749	0.749	0.749	1.000	0.749	1.000	1.000	0.749	0.749
v1.0	28	0.757	0.757	0.757	1.000	0.757	1.000	1.000	0.757	0.757
v1.0	27	0.766	0.766	0.766	1.000	0.766	1.000	1.000	0.766	0.766
v1.0	26	0.775	0.775	0.775	1.000	0.775	1.000	1.000	0.775	0.775
v1.0	25	0.783	0.783	0.783	1.000	0.783	1.000	1.000	0.783	0.783
v1.0	24	0.792	0.792	0.792	1.000	0.792	1.000	1.000	0.792	0.792
v1.0	23	0.801	0.801	0.801	1.000	0.801	1.000	1.000	0.801	0.801
v1.0	22	0.809	0.809	0.809	1.000	0.809	1.000	1.000	0.809	0.809
v1.0	21	0.818	0.818	0.818	1.000	0.818	1.000	1.000	0.818	0.818
v1.0	20	0.827	0.827	0.827	1.000	0.827	1.000	1.000	0.827	0.827
v1.0	19	0.835	0.835	0.835	1.000	0.835	1.000	1.000	0.835	0.835
v1.0	18	0.844	0.844	0.844	1.000	0.844	1.000	1.000	0.844	0.844
v1.0	17	0.853	0.853	0.853	1.000	0.853	1.000	1.000	0.853	0.853
v1.0	16	0.861	0.861	0.861	1.000	0.861	1.000	1.000	0.861	0.861
v1.0	15	0.870	0.870	0.870	1.000	0.870	1.000	1.000	0.870	0.870
v1.0	14	0.879	0.879	0.879	1.000	0.879	1.000	1.000	0.879	0.879
v1.0	13	0.887	0.887	0.887	1.000	0.887	1.000	1.000	0.887	0.887
v1.0	12	0.896	0.896	0.896	1.000	0.896	1.000	1.000	0.896	0.896
v1.0	11	0.905	0.905	0.905	1.000	0.905	1.000	1.000	0.905	0.905
v1.0	10	0.913	0.913	0.913	1.000	0.913	1.000	1.000	0.913	0.913
v1.0	9	0.922	0.922	0.922	1.000	0.922	1.000	1.000	0.922	0.922
v1.0	8	0.931	0.931	0.931	1.000	0.931	1.000	1.000	0.931	0.931
v1.0	7	0.939	0.939	0.939	1.000	0.939	1.000	1.000	0.939	0.939
v1.0	6	0.948	0.948	0.948	1.000	0.948	1.000	1.000	0.948	0.948
v1.0	5	0.957	0.957	0.957	1.000	0.957	1.000	1.000	0.957	0.957
v1.0	4	0.965	0.965	0.965	1.000	0.965	1.000	1.000	0.965	0.965
v1.0	3	0.974	0.974	0.974	1.000	0.974	1.000	1.000	0.974	0.974
v1.0	2	0.983	0.983	0.983	1.000	0.983	1.000	1.000	0.983	0.983
v1.0	1	0.991	0.991	0.991	1.000	0.991	1.000	1.000	0.991	0.991
v1.0	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
v1.0	UNCONNECTED	0.258	0.258	0.258	1.000	0.258	1.000	1.000	0.258	0.258
v1.0	DEFAULT	0.220	0.220	0.220	1.000	0.220	1.000	1.000	0.220	0.220
v2.1	100	0.123	0.123	0.123	1.000	0.123	1.000	1.000	0.123	0.123
v2.1	99	0.131	0.131	0.131	1.000	0.131	1.000	1.000	0.131	0.131
v2.1	98	0.140	0.140	0.140	1.000	0.140	1.000	1.000	0.140	0.140
v2.1	97	0.149	0.149	0.149	1.000	0.149	1.000	1.000	0.149	0.149
v2.1	96	0.158	0.158	0.158	1.000	0.158	1.000	1.000	0.158	0.158
v2.1	95	0.166	0.166	0.166	1.000	0.166	1.000	1.000	0.166	0.166
v2.1	94	0.175	0.175	0.175	1.000	0.175	1.000	1.000	0.175	0.175
v2.1	93	0.184	0.184	0.184	1.000	0.184	1.000	1.000	0.184	0.184
v2.1	92	0.193	0.193	0.193	1.000	0.193	1.000	1.000	0.193	0.193
v2.1	91	0.201	0.201	0.201	1.000	0.201	1.000	1.000	0.201	0.201
v2.1	**90**	0.210	0.210	0.210	1.000	0.210	1.000	1.000	0.210	0.210
v2.1	89	0.219	0.219	0.219	1.000	0.219	1.000	1.000	0.219	0.219
v2.1	88	0.228	0.228	0.228	1.000	0.228	1.000	1.000	0.228	0.228
v2.1	87	0.237	0.237	0.237	1.000	0.237	1.000	1.000	0.237	0.237
v2.1	86	0.245	0.245	0.245	1.000	0.245	1.000	1.000	0.245	0.245
v2.1	85	0.254	0.254	0.254	1.000	0.254	1.000	1.000	0.254	0.254
v2.1	84	0.263	0.263	0.263	1.000	0.263	1.000	1.000	0.263	0.263
v2.1	83	0.272	0.272	0.272	1.000	0.272	1.000	1.000	0.272	0.272
v2.1	82	0.280	0.280	0.280	1.000	0.280	1.000	1.000	0.280	0.280
v2.1	81	0.289	0.289	0.289	1.000	0.289	1.000	1.000	0.289	0.289
v2.1	80	0.298	0.298	0.298	1.000	0.298	1.000	1.000	0.298	0.298
v2.1	79	0.307	0.307	0.307	1.000	0.307	1.000	1.000	0.307	0.307
v2.1	78	0.316	0.316	0.316	1.000	0.316	1.000	1.000	0.316	0.316
v2.1	77	0.324	0.324	0.324	1.000	0.324	1.000	1.000	0.324	0.324
v2.1	76	0.333	0.333	0.333	1.000	0.333	1.000	1.000	0.333	0.333
v2.1	75	0.342	0.342	0.342	1.000	0.342	1.000	1.000	0.342	0.342
v2.1	74	0.351	0.351	0.351	1.000	0.351	1.000	1.000	0.351	0.351

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
v2.1	73	0.359	0.359	0.359	1.000	0.359	1.000	1.000	0.359	0.359
v2.1	72	0.368	0.368	0.368	1.000	0.368	1.000	1.000	0.368	0.368
v2.1	71	0.377	0.377	0.377	1.000	0.377	1.000	1.000	0.377	0.377
v2.1	70	0.386	0.386	0.386	1.000	0.386	1.000	1.000	0.386	0.386
v2.1	69	0.395	0.395	0.395	1.000	0.395	1.000	1.000	0.395	0.395
v2.1	68	0.403	0.403	0.403	1.000	0.403	1.000	1.000	0.403	0.403
v2.1	67	0.412	0.412	0.412	1.000	0.412	1.000	1.000	0.412	0.412
v2.1	66	0.421	0.421	0.421	1.000	0.421	1.000	1.000	0.421	0.421
v2.1	65	0.430	0.430	0.430	1.000	0.430	1.000	1.000	0.430	0.430
v2.1	64	0.438	0.438	0.438	1.000	0.438	1.000	1.000	0.438	0.438
v2.1	63	0.447	0.447	0.447	1.000	0.447	1.000	1.000	0.447	0.447
v2.1	62	0.456	0.456	0.456	1.000	0.456	1.000	1.000	0.456	0.456
v2.1	61	0.465	0.465	0.465	1.000	0.465	1.000	1.000	0.465	0.465
v2.1	60	0.474	0.474	0.474	1.000	0.474	1.000	1.000	0.474	0.474
v2.1	59	0.482	0.482	0.482	1.000	0.482	1.000	1.000	0.482	0.482
v2.1	58	0.491	0.491	0.491	1.000	0.491	1.000	1.000	0.491	0.491
v2.1	57	0.500	0.500	0.500	1.000	0.500	1.000	1.000	0.500	0.500
v2.1	56	0.509	0.509	0.509	1.000	0.509	1.000	1.000	0.509	0.509
v2.1	55	0.517	0.517	0.517	1.000	0.517	1.000	1.000	0.517	0.517
v2.1	54	0.526	0.526	0.526	1.000	0.526	1.000	1.000	0.526	0.526
v2.1	53	0.535	0.535	0.535	1.000	0.535	1.000	1.000	0.535	0.535
v2.1	52	0.544	0.544	0.544	1.000	0.544	1.000	1.000	0.544	0.544
v2.1	51	0.552	0.552	0.552	1.000	0.552	1.000	1.000	0.552	0.552
v2.1	50	0.561	0.561	0.561	1.000	0.561	1.000	1.000	0.561	0.561
v2.1	49	0.570	0.570	0.570	1.000	0.570	1.000	1.000	0.570	0.570
v2.1	48	0.579	0.579	0.579	1.000	0.579	1.000	1.000	0.579	0.579
v2.1	47	0.588	0.588	0.588	1.000	0.588	1.000	1.000	0.588	0.588
v2.1	46	0.596	0.596	0.596	1.000	0.596	1.000	1.000	0.596	0.596
v2.1	45	0.605	0.605	0.605	1.000	0.605	1.000	1.000	0.605	0.605
v2.1	44	0.614	0.614	0.614	1.000	0.614	1.000	1.000	0.614	0.614
v2.1	43	0.623	0.623	0.623	1.000	0.623	1.000	1.000	0.623	0.623
v2.1	42	0.631	0.631	0.631	1.000	0.631	1.000	1.000	0.631	0.631
v2.1	41	0.640	0.640	0.640	1.000	0.640	1.000	1.000	0.640	0.640
v2.1	40	0.649	0.649	0.649	1.000	0.649	1.000	1.000	0.649	0.649
v2.1	39	0.658	0.658	0.658	1.000	0.658	1.000	1.000	0.658	0.658
v2.1	38	0.667	0.667	0.667	1.000	0.667	1.000	1.000	0.667	0.667
v2.1	37	0.675	0.675	0.675	1.000	0.675	1.000	1.000	0.675	0.675
v2.1	36	0.684	0.684	0.684	1.000	0.684	1.000	1.000	0.684	0.684
v2.1	35	0.693	0.693	0.693	1.000	0.693	1.000	1.000	0.693	0.693
v2.1	34	0.702	0.702	0.702	1.000	0.702	1.000	1.000	0.702	0.702
v2.1	33	0.710	0.710	0.710	1.000	0.710	1.000	1.000	0.710	0.710
v2.1	32	0.719	0.719	0.719	1.000	0.719	1.000	1.000	0.719	0.719
v2.1	31	0.728	0.728	0.728	1.000	0.728	1.000	1.000	0.728	0.728
v2.1	30	0.737	0.737	0.737	1.000	0.737	1.000	1.000	0.737	0.737
v2.1	29	0.746	0.746	0.746	1.000	0.746	1.000	1.000	0.746	0.746
v2.1	28	0.754	0.754	0.754	1.000	0.754	1.000	1.000	0.754	0.754
v2.1	27	0.763	0.763	0.763	1.000	0.763	1.000	1.000	0.763	0.763
v2.1	26	0.772	0.772	0.772	1.000	0.772	1.000	1.000	0.772	0.772
v2.1	25	0.781	0.781	0.781	1.000	0.781	1.000	1.000	0.781	0.781
v2.1	24	0.789	0.789	0.789	1.000	0.789	1.000	1.000	0.789	0.789
v2.1	23	0.798	0.798	0.798	1.000	0.798	1.000	1.000	0.798	0.798
v2.1	22	0.807	0.807	0.807	1.000	0.807	1.000	1.000	0.807	0.807
v2.1	21	0.816	0.816	0.816	1.000	0.816	1.000	1.000	0.816	0.816
v2.1	20	0.825	0.825	0.825	1.000	0.825	1.000	1.000	0.825	0.825
v2.1	19	0.833	0.833	0.833	1.000	0.833	1.000	1.000	0.833	0.833
v2.1	18	0.842	0.842	0.842	1.000	0.842	1.000	1.000	0.842	0.842
v2.1	17	0.851	0.851	0.851	1.000	0.851	1.000	1.000	0.851	0.851
v2.1	16	0.860	0.860	0.860	1.000	0.860	1.000	1.000	0.860	0.860
v2.1	15	0.868	0.868	0.868	1.000	0.868	1.000	1.000	0.868	0.868
v2.1	14	0.877	0.877	0.877	1.000	0.877	1.000	1.000	0.877	0.877
v2.1	13	0.886	0.886	0.886	1.000	0.886	1.000	1.000	0.886	0.886
v2.1	12	0.895	0.895	0.895	1.000	0.895	1.000	1.000	0.895	0.895
v2.1	11	0.903	0.903	0.903	1.000	0.903	1.000	1.000	0.903	0.903
v2.1	10	0.912	0.912	0.912	1.000	0.912	1.000	1.000	0.912	0.912
v2.1	9	0.921	0.921	0.921	1.000	0.921	1.000	1.000	0.921	0.921

Tesla General Insurance, Inc.
Safety Factor

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
v2.1	8	0.930	0.930	0.930	1.000	0.930	1.000	1.000	0.930	0.930
v2.1	7	0.939	0.939	0.939	1.000	0.939	1.000	1.000	0.939	0.939
v2.1	6	0.947	0.947	0.947	1.000	0.947	1.000	1.000	0.947	0.947
v2.1	5	0.956	0.956	0.956	1.000	0.956	1.000	1.000	0.956	0.956
v2.1	4	0.965	0.965	0.965	1.000	0.965	1.000	1.000	0.965	0.965
v2.1	3	0.974	0.974	0.974	1.000	0.974	1.000	1.000	0.974	0.974
v2.1	2	0.982	0.982	0.982	1.000	0.982	1.000	1.000	0.982	0.982
v2.1	1	0.991	0.991	0.991	1.000	0.991	1.000	1.000	0.991	0.991
v2.1	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
v2.1	UNCONNECTED	0.270	0.270	0.270	1.000	0.270	1.000	1.000	0.270	0.270
v2.1	DEFAULT	0.210	0.210	0.210	1.000	0.210	1.000	1.000	0.210	0.210

PRIVATE PASSENGER AUTO

RULES

Oregon

Tesla General Insurance, Inc.
Personal Auto Program
Rules Manuals
Oregon

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Tesla General Insurance, Inc.
Personal Auto Program
Rules Manuals
Oregon

Applicability of Manual Rules

1. This manual provides rules for the Tesla Personal Auto Program.

2. A motor vehicle that is a pickup, panel truck, or van shall also be considered a private passenger auto if it meets the eligibility requirements under Policy Program Rule.

Binding Instructions

Coverage will be bound in accordance with eligibility guidelines and rules. It is not possible to provide an all-inclusive list of risks or exposures on which coverage should not be bound. Detailed rules and guidelines contained in this manual must be followed when binding coverage. Contact your underwriter before binding coverage on any unusual, questionable or high hazard risk.

Binding authority may be restricted in the event of natural disasters including but not limited to flood, earthquake, wildfires, etc.

Canadian Liability Card Requirements

1. The Personal Auto Policy provides insurance against claims arising out of accidents which occur anywhere within the United States of America, its territories or possessions, or Canada. It insures also when the automobile is being transported between ports thereof.
2. Most Canadian provinces require evidence of financial responsibility from a non-resident following an accident. Because of possible complications following an accident, it is suggested that all insureds entering Canada request a “Canada Non-Resident Inter-Province Motor Vehicle Liability Insurance Card”. The company has been registered with the proper authorities so that these cards will be recognized.
3. In the event an insured’s policy limits do not meet the required liability limits for a particular province, we will interpret the policy as having the required limits without a premium charge, during his/her visit to Canada.

Financial Responsibility Filings

1. Subject to statutory regulations, filings certify financial responsibility for individuals required to show proof of financial responsibility. Such certification will be made promptly.

2. When canceling policies with financial responsibility certification, notice to the appropriate authority is required in accordance with the financial responsibility law and regulations of the state.

3. A $25.00 SR-22 fee will be imposed per filing per policy term.

Policy Period

1. Personal Auto Policies may be written for policy periods for 6 months or less.

2. For policies issued with an effective date of the 29th, 30th or 31st of any month, the first policy period will be extended from the effective date to the first day of the calendar month following the usual expiration of the policy if the usual expiration of the policy does not exist.

Policy Changes

1. All changes under the Personal Auto Policy requiring premium adjustments shall be computed pro rata and on the basis of the rates in effect on the policy effective date.

2. Suspension of coverage is not permitted. Instead, coverage may be added or deleted if desired and permitted.

Policy Cancellations

1. All cancellations under the Personal Auto Policy shall be computed on a pro rata basis.

2. Flat cancellation will be offered if the request for cancellation is received on or before the effective date or there is adequate evidence of replacement coverage with another insurance company.

Minimum Policy Premium

The minimum premium for a six-month policy is $100, which cannot be reduced except in the event of a pro rata cancellation or short-term policy.

Premium Determination

Please refer to the rating algorithm in the attached rate tables.

Classification

The factors for each rating step in the rating algorithm are determined as follows:

Territory

Territory is determined by:

1. Principal garaging address of automobile, OR
2. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.
3. If a territory cannot be determined considering above, then assign the territory to an adjacent zip code.
4. Automobiles principally garaged out-of-state are unacceptable.

Model Year

1. The model year of the auto is the year assigned by the auto manufacturer.

2. For rebuilt or structurally altered autos, the model year of the chassis determines the model year for rating.

3. The vehicle age is calculated as the policy effective year – model year. A vehicle age less than 0 will be rated at vehicle age 0.

Mileage

1. Annual mileage is calculated by prorating the average historical verified mileage

2. For vehicles without sufficient historical verified mileage, self-reported annual mileage will be used.

3. Annual mileage will be updated monthly, based on up to the most recent 6 months of data.

Defensive Driving Course Discount

A discount applies to the premiums for Bodily Injury and Property Damage Liability, Personal Injury Protection, and Collision coverages, provided:

- The vehicle is classified and rated as a private passenger auto; and
- The principal operator of the vehicle:
    - Is age 55 years or older; AND
    - Has successfully completed, within the appropriate time as specified in this subsection, a motor vehicle accident prevention course approved by the Department of Transportation. To meet the requirements of this subsection, a course must be completed no more than three years prior to the beginning of the policy period for which the discounted rate applies if the person is less than 70 years of age at the time of taking the course or no more than two years prior to the beginning of the policy period for which the discounted rate applies if the person is 70 years of age or more at the time of taking the course; AND
- There are no persons under 25 years of age who regularly operate the vehicle.

Vehicle Symbol Assignment

Physical Damage Symbols

Physical Damage Symbols will be assigned to 1999 and newer model years. For non-Tesla vehicles, Physical Damage Symbols are determined based on Verisk’s approved VINMaster in the state. Vehicles not appearing on the symbol list will be assigned a symbol based upon other vehicles with similar characteristics. Symbols are subject to change periodically based on updated revisions.

Personal Injury Protection (PIP) Coverage

Personal Injury Protection benefits are provided by any liability policy issued that covers a private passenger motor vehicle. It benefits with respect to:

1. The insured and members of the family of the insured residing in the same household injured while occupying the insured motor vehicle shall be primary.

2. Passengers injured while occupying the insured motor vehicle shall be primary.

3. The insured and members of family residing in the same household injured as pedestrians shall be primary.

4. The insured and members of family residing in the same household injured while occupying a motor vehicle not insured under the policy shall be excess.

5. Pedestrians injured by the insured motor vehicle, other than the insured and members of family residing in the same household, shall be excess over any other collateral benefits to which the injured person is entitled, including but not limited to insurance benefits, governmental benefits or gratuitous benefits."

Uninsured/Underinsured Motorists Coverage

1. Bodily Injury Uninsured/Underinsured Motorists Coverage must be provided at limits equal to the Bodily Injury Liability limits on the policy.
   - If this form of insurance is purchased it must apply to all vehicles on the policy.
   - The named insured may, by agreement in writing, select lower limits but may not select limits less than the basic limits.
   - Rejecting coverage at limits equal to the Bodily Injury Liability limits is binding with respect to:
     - Any continuation or renewal of the policy.
     - Any other policy which extends, changes, supersedes or replaces the policy issued by the same insurer.
     - Reinstatement of the policy within 30 days of any lapse.
   - Uninsured/Underinsured Motorists coverage limits must be the same for all autos on the policy.

2. Property Damage Uninsured Motorists Coverage
     - Property Damage Uninsured Motorists coverage shall be offered under every Tesla policy with auto liability coverage issued or delivered to the owner of a motor vehicle principally used or principally garaged in the State of Oregon to which Bodily Injury coverage is afforded.

   - The named insured may reject this coverage. Rejecting this coverage is binding with respect to:
     - Any continuation or renewal of the policy.
     - Any other policy which extends, changes, supersedes or replaces the policy issued by the same insurer.
     - Reinstatement of the policy with 30 days of any lapse.

Auto Loan/Lease Gap Coverage

1. A policy providing both Collision and Comprehensive coverages may be extended to provide coverage for the difference between the outstanding indebtedness on a lease or finance agreement on a new vehicle and the actual cash value of the vehicle. This coverage is subject to the following:
   - This coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
   - The insured must request Auto Loan/Lease coverage within six months of leasing or financing a new vehicle.

2. Our payment under this Auto Loan/Lease coverage shall not exceed 25% of the actual cash value of the "your covered auto" at the time of the total loss.

3. The charge for this coverage will be applied to the Collision and Comprehensive premiums without application of the deductible factors. These premiums are to be added together for display on the Declarations.

4. Loan/Lease Gap Coverage will continue to apply, unless otherwise requested to be removed by the insured, until the first renewal when the vehicle attains a vehicle age of 6. At this renewal, Loan/Lease Gap Coverage will be removed.

Roadside Assistance Coverage

Roadside Assistance is optional. Basic or increased coverage may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Rental Reimbursement Coverage

Rental Reimbursement is optional. The coverage limit is identified for each vehicle on the Declaration Page.

Other Discounts

Group Rate

A reduction in premium is available if the Named Insured is a Tesla Employee.

Safety Program

The eligibility for Safety Program and the Safety Factor are determined in accordance with the underwriting guidelines.

Multi-Car Discount

Based on the number of vehicles insured with Tesla, the otherwise applicable premium shall be reduced.

The following rule is applicable:

- If the total number of vehicles insured by Tesla within the household is two or more, the policy should be considered as “multi-vehicle”.

Payment Options

- **Installment Payments**

  The policy premium for a policy term may be paid through one of Tesla's installment payment plans.

- **Insufficient Funds**

  Tesla reserves the right to impose a fee of $30.00 for any premium payment, fees, or other charges due, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds, regardless of payment method.

- **Late Payment Fee**

  A late payment fee of $15.00 may be assessed for any payment not received on the third day past the billing due date.

State:	Oregon	**Filing Company:**	Tesla General Insurance, Inc.
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Personal Auto - Rates and Rule		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter or Explanatory Memorandum
Comments:	
Attachment(s):	OR Actuarial Memo.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Third party filers letter of authorization
Bypass Reason:	Does not apply
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	3894 Certification of Compliance
Comments:	
Attachment(s):	3894 Certificate of Compliance.pdf
Item Status:	
Status Date:	

Satisfied - Item:	3607 Histogram
Comments:	
Attachment(s):	Exhibit 3 - Policy Dislocation Exhibit.pdf
Item Status:	
Status Date:	

Satisfied - Item:	3609 Standards for Motor Vehicle Rates and Rules
Comments:	
Attachment(s):	3609 Standards for Motor Vehicles Rates and Rules.pdf
Item Status:	
Status Date:	

Bypassed - Item:	3615 Standards for Motor Vehicle
Bypass Reason:	Checklist 3615 does not apply as this is not a forms filing. Checklist 3609 is included in a separate item.
Attachment(s):	
Item Status:	
Status Date:	

Tesla Property & Casualty, Inc.
Private Passenger Automobile
Actuarial Memorandum
Oregon

Tesla Property & Casualty, Inc. is proposing updates to the Tesla Insurance Program for Private Passenger Auto. After system implementation, new business policies with effective dates on or after March 21, 2024 and renewal policies effective on or after May 20, 2024 will receive the new rates.

We are proposing to make the following changes with this filing:

1. Adjust the base rates.
2. Update to the Telematics model, as described in the Model Documentation, and a corresponding update to the Safety Program Rules.
3. Remove territory definition and monthly trend factor in rule manual.
4. Revise rule manual's language for clarity and rectify typographical errors.

The overall rate impact is 5.9%.

Enclosures:

- Actuarial Memorandum
- Actuarial Indication
- Model Documentation – v2.1
- Exhibit 1 – Safety Score Rating Factor Support
- Exhibit 2 – Safety Score Rating Example
- Exhibit 3 – Policyholder Dislocation
- Proposed Rate Manual
- Proposed Safety Program Rules

Policyholder Transition to Updated Telematics Model

Existing policyholders will be transitioned to the proposed rate plan with an updated telematics model at the start of their upcoming renewal term. Policyholders will be provided with details regarding the updated telematics model and begin to see the updated Safety Score within their Tesla app ahead of their renewal term. The updated Safety Score will be used for premium calculation at the start of their upcoming renewal term. The renewal offers will display the renewal premium including the impact of the updated telematics model. New policyholders will continue to experience the same process currently in effect, with the updated telematics model.

Update to Safety Score Rating Factor

With the updated telematics model, we are proposing to update the Safety Score factors in alignment with the model indications, as shown in Exhibit 1.

Oregon Department of Consumer and Business Services
Division of Financial Regulation
350 Winter St. NE, Rm. 410, Salem, Oregon 97301-3881
Mailing address: P.O. Box 14480, Salem, OR 97309-0405
503-378-4140 • Fax: 503-947-7862
http://dfr.oregon.gov

CERTIFICATE OF COMPLIANCE

I, the undersigned authorized filer, hereby certify that the filing submitted complies with the applicable State and Federal regulations, Bulletins, filing requirements and product standards set forth on the Division of Financial Regulation web site. I further certify the filing is not false or misleading in any material respect and that I am authorized to sign and submit this certificate on behalf of the Company identified below (hereinafter Company).

I, the undersigned authorized officer, a duly authorized officer of Company, certify that the undersigned authorized filer is authorized to certify on behalf of Company that this filing complies with the applicable State and Federal regulations, Bulletins, filing requirements, and product standards set forth on the Division of Financial Regulation web site and that the filing is not false or misleading in any material respect.

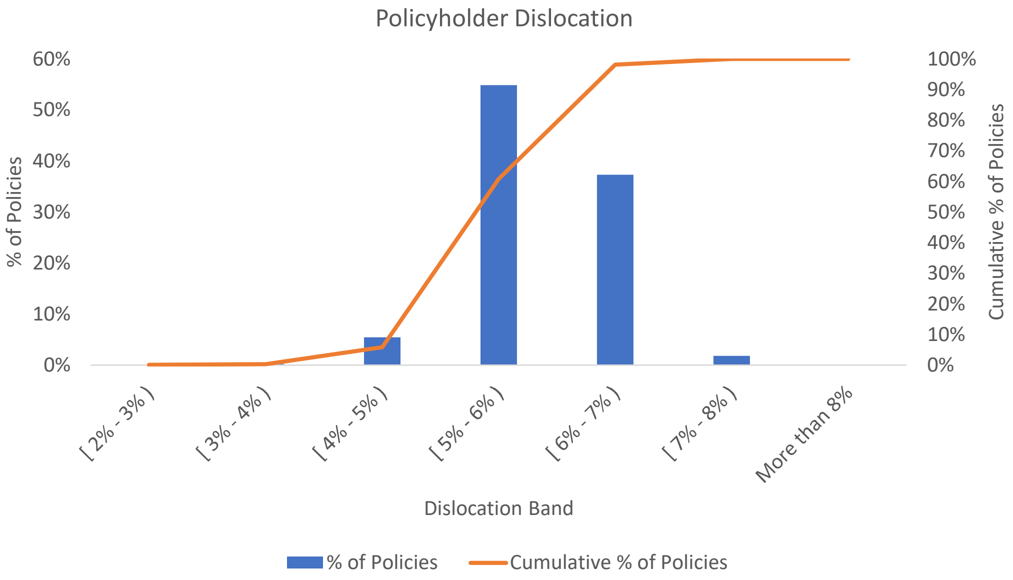
I understand that the Division of Financial Regulation will rely on this certificate and, should it be determined that this filing is materially false or misleading, appropriate corrective and disciplinary action including monetary penalties, as authorized by law, will be taken by the Division of Financial Regulation against the Company.

Tesla General Insurance, Inc.	TSIS-133164392
Name of Company	Company's form filing number or the primary form number for the filing
	3/5/2024
Signature of authorized filer	Date
Xi Chen	31353 Huntwood Ave
Print name of authorized filer	Address of Company or authorized filer
Sr. Revolutionary Actuary	Hayward
Title	City State ZIP
415-735-0005	xchen3@tesla.com
Direct telephone number of authorized filer	Email address of authorized filer
Toll free or collect phone number	Fax number of authorized filer
	Secretary
Signature of authorized officer	Officer Title
Charles Lee	3/5/2024
Print name of authorized officer	Date

Exhibit 3

Tesla General Insurance, Inc.
Tesla Private Passenger Automobile Program
Exhibit 3 - Policyholder Dislocation
Oregon

Band	% of Policies	Cumulative % of Policies
[2% - 3%)	0%	0%
[3% - 4%)	0%	0%
[4% - 5%)	6%	6%
[5% - 6%)	55%	61%
[6% - 7%)	37%	98%
[7% - 8%)	2%	100%
More than 8%	0%	100%



Department of Consumer & Business Services
Oregon Division of Financial Regulation – 5
P. O. Box 14480
350 Winter St. NE
Salem, Oregon 97309-0405
Phone (503) 947-7983

STANDARDS FOR MOTOR VEHICLE RATES AND RULES

This checklist (product standards) has been provided as an aid to assist you in preparing your filing. ORS 731.296, OAR 836-010-0011(2) & (3). This checklist includes relevant statutes, rules, bulletins, and other documented positions to enforce ORS 731.016.

The standards are summaries, and review of the entire statute or rule may be necessary. After diligent consideration has been given to each item, mark as instructed. "Not applicable" can be used only if the item does not apply to the coverage being filed. If the reviewer requests the checklist (product standard), any line left blank may result in the delay or disapproval of the filing.

This checklist is NOT APPLICABLE to the following:
(See our website for instructions, http://dfr.oregon.gov/rates-forms/Pages/index.aspx.

1. Mechanical breakdown, use Form 440-3617.
2. For Gap, use Form 440-3616.
3. For Collateral Protection or Residual Value use 440-5057.

Market:	**Personal lines**	**Commercial lines**
TOI (type of insurance):	☑ 19.0 Personal Auto	☐ 20.0 Commercial Auto
Sub-TOI code:	☑ 19.0001 Private Passenger Auto	☐ 20.0001 Business Auto
	☐ 19.0002 Motorcycle	☐ 20.0002 Garage
	☐ 19.0003 Recreational Vehicles	☐ 20.0003 Other
	☐ 19.0004 Other	☐ 20.0004 Truckers

Type of filing:

☑ Standard market
☐ Non-standard market
☐ Antique/classic
☐ Named driver exclusion (Requirements listed under limits.)
☐ Non-owner

Review requirement	Reference	Description of review standard requirements	Check Answer
GENERAL REQUIREMENTS			
Filing Submission	OAR 836-010-0011 As required on SERFF or our website	Required filing requirements are located on SERFF or on our Web site at: [http://dfr.oregon.gov/rates-forms/Pages/index.aspx.](http://dfr.oregon.gov/rates-forms/Pages/index.aspx)	
		Provide an explanation of the different programs the proposed rates will apply to under the General Filing Description in SERFF, or in a cover letter.	Yes N/A ☑ ☐
		A third party filers' letter of authorization is attached if applicable.	☐ ☑
		The signed Certificate of Compliance, form 440-3894 is attached to the Supporting Documentation tab.	☑ ☐
		The rates and/or rules are attached to the Rate Schedule tab. An actuarial document that provides an overview of the contents of the filing, and the reasons and procedures used to support the rate change has been attached to the Supporting Documentation tab.	☑ ☐
		Any unapproved forms to which the rates and rules will apply must be submitted via SERFF in either a Form filing, or a Form, Rate and Rule filing.	☐ ☑
Requirements		**Other documents required with this filing:** Changes to underwriting rules and rating manual.	Yes No ☑ ☐
	Bulletin 2003-8	Histogram (see example).	Yes No ☑ ☐
	ORS 737.205	Complete copy of underwriting rules and rating manual submitted annually.	Yes No ☑ ☐
	ORS 737.205, OAR 836-080-0425, OAR 836-080-0438	Copies of rates, rating plans, and rating systems must be filed. (*Schedule rating can only be applied to commercial lines.*)	Yes No ☑ ☐
	OAR 836-010-0011	Filing new program. Revisions to existing program.	Yes No ☑ ☐

Review requirement	**Reference**	**Description of review standard requirements**	**Check Answer**
Requirements Not Part of a Listed Category	ORS 746.035, ORS 742.045	**Promotional Offers:** Any promotional offer or item disclosed in the policy needs to be specifically identified including what it is and the benefit to the policyholder. Vague language that does not specify the benefit or item offered is not acceptable. Any promotional offer or item that is not related to the risk assumed by the insurer is offered to everyone in a non discriminatory manner.	Yes N/A ☐ ☑
RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY FILING REQUIREMENTS			
Fictitious group	ORS 737.600(3)(d)	Fictitious groups for rate purposes meet the requirements of ORS 737.600(3)(d)	Yes N/A ☐ ☑
Discounts and surcharges	ORS 742.490 thru ORS 742.496	Mandatory discount for drivers over the age of 55 who complete an approved motor vehicle accident-prevention course.	Confirm ☑
	ORS 742.480	Mandatory discount for the principal operator of a covered motorcycle who has successfully completed a motorcycle rider education course established under ORS 802.320.	Confirm ☐
	ORS 742.449	Continuous prior coverage. Lapse of motor vehicle insurance implies higher risk category only when in violation of ORS 806.010.	Confirm ☑
	ORS 746.260, ORS 746.265	Driving record – Convictions that occurred more than 3 years before the policy application date or policy renewal date are not considered for determining surcharges or for eligibility in issuing or renewing a policy. This does not apply to discounts.	Confirm ☑
	ORS 746.660	Does not base adverse underwriting decision (ORS 746.600) on previous adverse decision.	Confirm ☑
Credit Report Scoring	ORS 737.205, ORS 746.662	Credit Scoring for Personal Insurance rules and rates must be filed pursuant to ORS 737.205 "File and Use". The credit scoring algorithm should be filed as a separate schedule item under the Supporting Documentation tab in SERFF and should be marked confidential or no public access.	Yes N/A ☐ ☑
	ORS 746.661(1)(b)	Credit history may be used only in conjunction with other underwriting factors to deny coverage.	Yes N/A ☐ ☑
	ORS 746.661(2), ORS 746.661(6), Bulletin INS 2010-4	A policyholder's credit history or insurance score may be reevaluated at renewal only at the insured's request. The insurer may not use a policyholder's new credit history or insurance score to change rating tiers on renewal unless the resulting tier results in a lesser premium.	Yes N/A ☐ ☑
	ORS 746.661(2)(b), Bulletin INS 2010-4	A policyholder's request to have their credit history rerated will only be used when the new credit history or insurance score results in a lower premium.	Yes N/A ☐ ☑

Review requirement	Reference	Description of review standard requirements	Check Answer
Discrimination	ORS 746.015, OAR 836-081-0010	Rates, rating plans, and rating systems do not discriminate unfairly in the availability of insurance and application of rates.	Confirm ☑
Requirements not part of a listed category	ORS 746.015, ORS 746.045	**Promotional Offers:** Any promotional offer or item disclosed in the policy needs to be specifically identified in the rating plan. The actuarial memorandum or other documents will provide details related to any promotional offering.	Yes N/A ☐ ☑
Rebates	ORS 746.035, ORS 746.045	Are inducements or rebates specified in the policy? If “yes,” explain in the cover letter and identify the location in the rule.	Yes N/A ☐ ☑
Ratemaking generally			
Credibility	ORS 737.310, OAR 836-010-0021	1. Provide all data used and judgments made. 2. Provide description of methodology used.	Yes N/A ☑ ☐
Loss valuation	ORS 737.310, OAR 836-010-0021	Premiums 1. Earned premium, and earned premium at present rates for each coverage or combined coverages using the extension of exposures or on level factors. 2. A rate level history. 3. Adjustment for inflation. For example, in automobile physical damage, adjusting for symbol drift and model year rating. 4. State whether data is on a basic or total limits basis.	Yes N/A ☑ ☐ ☑ ☐ ☑ ☐ ☑ ☐
	ORS 737.310, OAR 836-010-0021	Loss data	Yes N/A ☑ ☐
		1. For each coverage and year used in calculating the rate level, state whether data is on a basic or total limits basis.	Yes N/A ☑ ☐
		2. Each year and coverage includes: Earned exposures. Incurred losses. Loss development factors. Description of the methodology used to derive the loss development factors. Unallocated loss adjustment expense. Allocated loss adjustment expenses. Ultimate incurred losses and loss adjustment expenses. Trend factors. Trended ultimate incurred losses and loss adjustment expense.	Yes N/A ☑ ☐

Review requirement	Reference	Description of review standard requirements	Check Answer	
Loss valuation, continued	OAR 836-010-0021	3. If losses are separated into catastrophic and non-catastrophic, include a description of the method used to separate losses.	Yes ☐	N/A ☑
Risk classification	ORS 737.310, OAR 836-010-0021	For each rating variable, such as driver class, territory, or tier levels, provide the following information: 1. Earned premium, earned exposures, incurred loss and number of claims.	Yes ☐	N/A ☑
		2. Methodology and judgments used to arrive at the differentials.	☐	☑
		3. Adjustments to ensure homogeneity of rating group characteristics.	☐	☑
		4. All data used and judgments made.	☑	☐
		5. Description of methodology used.	☑	☐
Investment income	ORS 737.310, OAR 836-010-0021	1. Cash flow method.	☐	☑
		2. Alternative method showing amount of investment income earned on loss, LAE, and unearned premium reserve to earned premium.	☐	☑
Trending	ORS 737.310, OAR 836-010-0021	1. Provide all internal loss-trend data or external industry fast-track-loss-trend data	☑	☐
		a) Separate determinations of loss severity and frequency trends.	☑	☐
		b) Calculation of annual trend factors including statistical results.	☑	☐
		c) All data used and judgments made.	☑	☐
		d) Description of methodology used.	☑	☐
Underwriting profit & contingencies	ORS 737.310, OAR 836-010-0021	1. Oregon data for commission and brokerage.	☑	☐
		2. Countrywide data for general and other acquisition expenses as reported in the *Insurance Expense Exhibit*.	☑	☐
		3. Oregon data for taxes, licenses, and fees.	☑	☐
		4. Expense trend.	☑	☐
		5. Historic experience.	☑	☐
Fees Service charge	ORS 737.310, OAR 836-010-0021	Cost-accounting justification on initial filings and subsequent changes.	☑	☐

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

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Exhibit 1

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Proposed Rate Changes

Coverage	(1) Selected Projected Pure Premium	(2) Earned Exposure	(3) Credibility	(4) Complement	(5) Cred Wtd Proj PP	(6) Fixed Expense	(7) Variable Expense	(8) Indicated Rate Change	(9) Proposed Rate Change
BI	332	3,448	66%	270	311	8	15%	44%	8.0%
PD	122	3,448	66%	187	144	6	15%	-11%	0.0%
COLL	733	3,406	66%	803	757	23	15%	30%	10.0%
COMP	87	3,410	66%	161	112	4	15%	4%	0.0%
PIP	164	3,448	66%	19	115	3	15%	34%	10.0%
RENTAL	35	2,999	62%	56	43	2	15%	-15%	0.0%
ROADSIDE	2	3,303	65%	16	7	0	15%	-16%	0.0%
UMBI	3	3,390	66%	69	25	8	15%	-84%	0.0%
UMPD	4	1,692	46%	41	24	0	15%	96%	0.0%
Liability	625	3,448			632	26	15%	-5%	3.8%
Phys Dam	867	3,406			919	29	15%	23%	7.8%
All Coverages	1,492	3,448			1,551	56	15%	11%	5.9%

(1), (2) From Exhibit 2

(3) = SQRT((2) / Credibility Standard from Exhibit 9)

(4) From Exhibit 10

(5) = (1) * (3) + (4) * (1 - (3))

(6), (7) From Exhibit 3

(8) = [((5) + (6)) / (1 - (7))] / ((2) / OLEP from Exhibit 2) - 1

Exhibit 2

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Coverage	Accident Quarter	(1) Earned Premium	(2) On-Level Factor	(3) On-Levled Earned Premium	(4) Prem Trend Factor	(5) Trended Earned Premium @ Current Rate Level	(6) Earned Exposure	(7) Reported Loss & DCCE	(8) CDF	(9) Ultimate Loss & DCCE	(10) Loss Trend Factor	(11) AOE Ratio	(12) Salvage & Subrogation Ratio	(13) Trended Ultimate Loss & LAE & SS	(14) Net Trend	(15) Reported Pure Premium	(16) Trended Ultimate Pure Premium	(17) Accident Quarter Weights	(18) Selected Projected Pure Premium
BI	2022-Q2	14,920	1.152	17,183	1.000	17,183	66	75,000	1.085	81,410	1.184	2%	0%	96,410	1.184	1,133	1,456	0%	
BI	2022-Q3	41,795	1.137	47,521	1.000	47,521	196	15,000	1.118	16,773	1.161	2%	0%	19,476	1.161	77	100	0%	
BI	2022-Q4	73,281	1.142	83,671	1.000	83,671	336	25,000	1.215	30,368	1.139	2%	0%	34,575	1.139	74	103	0%	
BI	2023-Q1	106,208	1.156	122,772	1.000	122,772	487	100,000	1.430	143,004	1.116	2%	0%	159,636	1.116	205	328	25%	
BI	2023-Q2	148,225	1.180	174,913	1.000	174,913	674	80,000	1.740	139,181	1.095	2%	0%	152,437	1.095	119	226	25%	
BI	2023-Q3	189,822	1.158	219,905	1.000	219,905	806	233,500	2.302	537,517	1.074	2%	0%	577,229	1.074	290	716	25%	
BI	2023-Q4	225,260	1.068	240,537	1.000	240,537	884	15,000	3.266	48,995	1.053	2%	0%	51,589	1.053	17	58	25%	
BI	**Total**	**799,511**	**1.134**	**906,502**	**1.000**	**906,502**	**3,448**	**543,500**	**1.835**	**997,249**	**1.094**	**2%**	**0%**	**1,091,351**	**1.094**	**158**	**316**		**332**
PD	2022-Q2	8,580	1.499	12,858	1.000	12,858	66	11,066	1.000	11,066	1.095	4%	0%	12,112	1.095	167	183	0%	
PD	2022-Q3	23,958	1.483	35,534	1.000	35,534	196	55,904	1.000	55,904	1.081	4%	0%	60,440	1.081	286	309	0%	
PD	2022-Q4	42,142	1.491	62,845	1.000	62,845	336	87,999	1.000	87,999	1.068	4%	0%	93,976	1.068	262	280	0%	
PD	2023-Q1	61,190	1.509	92,356	1.000	92,356	487	86,321	1.042	89,926	1.055	4%	0%	94,861	1.055	177	195	25%	
PD	2023-Q2	85,630	1.540	131,851	1.000	131,851	674	70,379	1.090	76,736	1.042	4%	0%	79,991	1.042	104	119	25%	
PD	2023-Q3	112,890	1.470	165,985	1.000	165,985	806	72,339	1.242	89,827	1.030	4%	0%	92,493	1.030	90	115	25%	
PD	2023-Q4	151,836	1.197	181,756	1.000	181,756	884	27,616	1.838	50,764	1.017	4%	0%	51,632	1.017	31	58	25%	
PD	**Total**	**486,227**	**1.405**	**683,184**	**1.000**	**683,184**	**3,448**	**411,625**	**1.123**	**462,221**	**1.050**	**4%**	**0%**	**485,506**	**1.050**	**119**	**141**		**122**
COLL	2022-Q2	35,573	1.258	44,759	1.000	44,759	65	43,274	1.000	43,274	1.000	4%	32%	29,479	1.000	663	451	0%	
COLL	2022-Q3	101,439	1.251	126,938	1.000	126,938	193	281,239	1.000	281,239	1.000	4%	32%	191,586	1.000	1,456	992	0%	
COLL	2022-Q4	176,177	1.273	224,328	1.000	224,328	331	373,736	1.010	377,581	1.000	4%	32%	257,216	1.000	1,129	777	0%	
COLL	2023-Q1	256,654	1.271	326,225	1.000	326,225	480	589,757	1.022	602,828	1.000	4%	32%	410,659	1.000	1,228	855	25%	
COLL	2023-Q2	367,255	1.261	463,062	1.000	463,062	667	385,533	1.029	396,882	1.000	4%	32%	270,364	1.000	578	406	25%	
COLL	2023-Q3	484,524	1.211	586,718	1.000	586,718	798	989,060	1.025	1,013,657	1.000	4%	32%	690,524	1.000	1,239	865	25%	
COLL	2023-Q4	589,442	1.093	644,138	1.000	644,138	872	922,182	1.119	1,031,998	1.000	4%	32%	703,018	1.000	1,057	806	25%	
COLL	**Total**	**2,011,063**	**1.201**	**2,416,168**	**1.000**	**2,416,168**	**3,406**	**3,584,781**	**1.045**	**3,747,460**	**1.000**	**4%**	**32%**	**2,552,847**	**1.000**	**1,052**	**749**		**733**
COMP	2022-Q2	5,469	1.458	7,974	1.000	7,974	65	11,868	1.000	11,868	0.875	11%	5%	9,913	0.875	182	152	0%	
COMP	2022-Q3	15,502	1.551	24,037	1.000	24,037	193	26,753	1.000	26,753	0.888	11%	5%	22,667	0.888	139	118	0%	
COMP	2022-Q4	27,142	1.588	43,100	1.000	43,100	332	10,402	1.000	10,402	0.901	11%	5%	8,940	0.901	31	27	0%	
COMP	2023-Q1	43,739	1.466	64,135	1.000	64,135	481	62,699	1.019	63,862	0.914	11%	5%	55,672	0.914	130	116	25%	
COMP	2023-Q2	70,608	1.237	87,348	1.000	87,348	667	97,799	1.041	101,795	0.926	11%	5%	89,972	0.926	147	135	25%	
COMP	2023-Q3	93,644	1.128	105,673	1.000	105,673	798	19,860	1.037	20,593	0.940	11%	5%	18,462	0.940	25	23	25%	
COMP	2023-Q4	113,144	1.059	119,804	1.000	119,804	874	54,179	1.313	71,150	0.953	11%	5%	64,705	0.953	62	74	25%	
COMP	**Total**	**369,247**	**1.224**	**452,071**	**1.000**	**452,071**	**3,410**	**283,559**	**1.081**	**306,423**	**0.925**	**11%**	**5%**	**270,331**	**0.925**	**83**	**79**		**87**
PIP	2022-Q2	5,047	1.341	6,767	1.000	6,767	66	47,321	1.052	49,768	1.000	18%	0%	49,768	1.000	715	752	0%	
PIP	2022-Q3	14,260	1.326	18,907	1.000	18,907	196	17,000	1.060	18,017	1.000	18%	0%	18,017	1.000	87	92	0%	
PIP	2022-Q4	24,972	1.335	33,349	1.000	33,349	336	52,393	1.083	56,718	1.000	18%	0%	56,719	1.000	156	169	0%	
PIP	2023-Q1	35,494	1.372	48,692	1.000	48,692	487	74,573	1.135	84,651	1.000	18%	0%	84,651	1.000	153	174	25%	
PIP	2023-Q2	48,759	1.426	69,518	1.000	69,518	674	78,095	1.263	98,629	1.000	18%	0%	98,629	1.000	116	146	25%	
PIP	2023-Q3	63,040	1.382	87,149	1.000	87,149	806	106,917	1.503	160,681	1.000	18%	0%	160,682	1.000	133	199	25%	
PIP	2023-Q4	81,350	1.166	94,864	1.000	94,864	884	62,100	1.954	121,366	1.000	18%	0%	121,366	1.000	70	137	25%	
PIP	**Total**	**272,923**	**1.316**	**359,246**	**1.000**	**359,246**	**3,448**	**438,398**	**1.345**	**589,831**	**1.000**	**18%**	**0%**	**589,833**	**1.000**	**127**	**171**		**164**
RENTAL	2022-Q2	2,047	1.706	3,493	1.000	3,493	58	3,608	1.000	3,608	1.000	0%	17%	2,995	1.000	62	51	0%	
RENTAL	2022-Q3	5,772	1.695	9,782	1.000	9,782	171	9,337	1.000	9,337	1.000	0%	17%	7,750	1.000	55	45	0%	
RENTAL	2022-Q4	10,215	1.697	17,332	1.000	17,332	297	13,327	1.003	13,366	1.000	0%	17%	11,094	1.000	45	37	0%	
RENTAL	2023-Q1	15,094	1.672	25,236	1.000	25,236	426	19,215	1.013	19,472	1.000	0%	17%	16,162	1.000	45	38	25%	
RENTAL	2023-Q2	21,710	1.662	36,090	1.000	36,090	587	22,315	1.025	22,884	1.000	0%	17%	18,994	1.000	38	32	25%	
RENTAL	2023-Q3	29,255	1.562	45,710	1.000	45,710	701	32,175	1.031	33,184	1.000	0%	17%	27,542	1.000	46	39	25%	
RENTAL	2023-Q4	39,847	1.232	49,091	1.000	49,091	759	19,113	1.450	27,719	1.000	0%	17%	23,007	1.000	25	30	25%	
RENTAL	**Total**	**123,940**	**1.507**	**186,734**	**1.000**	**186,734**	**2,999**	**119,091**	**1.088**	**129,570**	**1.000**	**0%**	**17%**	**107,544**	**1.000**	**40**	**36**		**35**
ROADSIDE	2022-Q2	637	0.976	622	1.000	622	63	451	1.000	451	1.000	9%	5%	430	1.000	7	7	0%	
ROADSIDE	2022-Q3	1,798	0.969	1,742	1.000	1,742	185	257	1.000	257	1.000	9%	5%	245	1.000	1	1	0%	
ROADSIDE	2022-Q4	3,197	0.972	3,108	1.000	3,108	321	3,064	1.000	3,064	1.000	9%	5%	2,923	1.000	10	9	0%	
ROADSIDE	2023-Q1	4,601	0.989	4,552	1.000	4,552	466	500	1.019	509	1.000	9%	5%	486	1.000	1	1	25%	
ROADSIDE	2023-Q2	6,362	1.022	6,503	1.000	6,503	648	1,591	1.041	1,656	1.000	9%	5%	1,580	1.000	2	2	25%	
ROADSIDE	2023-Q3	8,015	1.020	8,174	1.000	8,174	775	2,195	1.037	2,276	1.000	9%	5%	2,171	1.000	3	3	25%	
ROADSIDE	2023-Q4	8,887	1.003	8,916	1.000	8,916	846	1,050	1.313	1,378	1.000	9%	5%	1,315	1.000	1	2	25%	
ROADSIDE	**Total**	**33,496**	**1.004**	**33,616**	**1.000**	**33,616**	**3,303**	**9,106**	**1.053**	**9,590**	**1.000**	**9%**	**5%**	**9,151**	**1.000**	**3**	**3**		**2**
UMBI	2022-Q2	10,879	1.457	15,847	1.000	15,847	65	33,500	1.085	36,363	1.000	4%	0%	36,363	1.000	513	556	0%	
UMBI	2022-Q3	30,070	1.524	45,813	1.000	45,813	192	0	1.118	0	1.000	4%	0%	0	1.000	0	0	0%	
UMBI	2022-Q4	52,676	1.534	80,818	1.000	80,818	329	30,000	1.215	36,442	1.000	4%	0%	36,442	1.000	91	111	0%	
UMBI	2023-Q1	89,415	1.343	120,116	1.000	120,116	477	3,500	1.430	5,005	1.000	4%	0%	5,005	1.000	7	10	25%	
UMBI	2023-Q2	150,287	1.094	164,474	1.000	164,474	662	0	1.740	0	1.000	4%	0%	0	1.000	0	0	25%	
UMBI	2023-Q3	197,643	1.003	198,296	1.000	198,296	794	0	2.302	0	1.000	4%	0%	0	1.000	0	0	25%	
UMBI	2023-Q4	225,137	0.986	221,894	1.000	221,894	872	0	3.266	0	1.000	4%	0%	0	1.000	0	0	25%	
UMBI	**Total**	**756,107**	**1.121**	**847,259**	**1.000**	**847,259**	**3,390**	**67,000**	**1.161**	**77,810**	**1.000**	**4%**	**0%**	**77,811**	**1.000**	**20**	**23**		**3**
UMPD	2022-Q2	444	1.093	485	1.000	485	35	0	1.000	0	1.000	3%	0%	0	1.000	0	0	0%	
UMPD	2022-Q3	1,216	1.169	1,422	1.000	1,422	101	0	1.000	0	1.000	3%	0%	0	1.000	0	0	0%	
UMPD	2022-Q4	1,990	1.195	2,378	1.000	2,378	165	3,378	1.000	3,378	1.000	3%	0%	3,378	1.000	21	21	0%	
UMPD	2023-Q1	2,999	1.176	3,526	1.000	3,526	237	0	1.042	0	1.000	3%	0%	0	1.000	0	0	25%	
UMPD	2023-Q2	4,420	1.083	4,788	1.000	4,788	329	3,700	1.090	4,034	1.000	3%	0%	4,034	1.000	11	12	25%	
UMPD	2023-Q3	5,528	1.029	5,686	1.000	5,686	393	600	1.242	745	1.000	3%	0%	745	1.000	2	2	25%	
UMPD	2023-Q4	6,322	1.008	6,370	1.000	6,370	432	700	1.838	1,287	1.000	3%	0%	1,287	1.000	2	3	25%	
UMPD	**Total**	**22,919**	**1.076**	**24,655**	**1.000**	**24,655**	**1,692**	**8,378**	**1.127**	**9,444**	**1.000**	**3%**	**0%**	**9,444**	**1.000**	**5**	**6**		**4**
Liability		2,337,687	1.207	2,820,846	1.000	2,820,846	3,448	1,484,900	1.455	2,160,234	1.054	7%		2,277,623	1.054	429	657		625
Phys Dam		2,537,747	1.217	3,088,589	1.000	3,088,589	3,406	3,996,538	1.049	4,193,043	0.994	5%		2,939,873	0.994	1,178	867		867
All Coverages		**4,875,434**	**1.212**	**5,909,435**	**1.000**	**5,909,435**	**3,448**	**5,481,438**	**1.159**	**6,353,277**	**1.015**	**5%**		**5,208,345**	**1.015**	**1,607**	**1,524**		**1,492**

(3) = (1) * (2)
(4), (10) From Exhibit 6
(5) = (3) * (4)
(8) From Exhibit 8
(9) = (7) * (8)
(11) From Exhibit 4
(13) = (9) * (10) * (1 - (12)) + (11)
(14) = (10) / (4)
(15) = (7) / (6)
(16) = (13) / (6)
(18) = SUMPRODUCT((16), (17))

Exhibit 3

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Expenses

Expense Category	Selected	% Fixed	% Variable
Commissions	5%	0%	100%
Other Acquisition Cost	0%	0%	100%
General Expenses	8%	40%	60%
Taxes, Fees, and Licenses	2%	0%	100%
UW Profit Provision	3%	0%	100%
Expense Ratio	19%	3%	15%

Fixed Expense Ratio	3%
Variable Expense Ratio	15%

PLR	85%

Note: Ratios to Earned Premium

Exhibit 4

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Excluding CA Data Evaluated as of 12/31/2023

All Other Expenses

Coverage	Accident Quarter Ending	Trended Earned Premium @ Current Rate Level	A&O	A&O Ratio
BI	2021-Q3	95	0	0%
BI	2021-Q4	164,993	3,060	2%
BI	2022-Q1	632,845	10,710	2%
BI	2022-Q2	1,290,899	36,210	3%
BI	2022-Q3	2,189,209	41,310	2%
BI	2022-Q4	3,219,562	74,460	2%
BI	2023-Q1	4,441,170	63,750	1%
BI	2023-Q2	6,160,113	133,110	2%
BI	2023-Q3	7,583,943	152,490	2%
BI	2023-Q4	8,290,481	112,710	1%
BI	Total	33,973,310	627,810	2%
	Selected A&O Ratio			2%
PD	2021-Q3	84	0	0%
PD	2021-Q4	127,045	2,745	2%
PD	2022-Q1	468,587	18,300	4%
PD	2022-Q2	931,846	54,900	6%
PD	2022-Q3	1,537,918	108,580	7%
PD	2022-Q4	2,222,911	123,830	6%
PD	2023-Q1	3,062,843	129,930	4%
PD	2023-Q2	4,254,795	193,065	5%
PD	2023-Q3	5,233,631	215,635	4%
PD	2023-Q4	5,689,885	136,945	2%
PD	Total	23,529,544	983,930	4%
	Selected A&O Ratio			4%
COLL	2021-Q3	297	0	0%
COLL	2021-Q4	463,500	17,490	4%
COLL	2022-Q1	1,796,026	86,920	5%
COLL	2022-Q2	3,705,321	196,610	5%
COLL	2022-Q3	6,413,524	354,145	6%
COLL	2022-Q4	9,475,331	464,690	5%
COLL	2023-Q1	13,106,838	565,130	4%
COLL	2023-Q2	18,213,884	820,200	5%
COLL	2023-Q3	22,413,282	969,415	4%
COLL	2023-Q4	24,302,334	896,190	4%
COLL	Total	99,890,337	4,370,790	4%
	Selected A&O Ratio			4%

Exhibit 4

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Excluding CA Data Evaluated as of 12/31/2023

All Other Expenses

COMP	2021-Q3	45	0	0%
COMP	2021-Q4	80,047	4,735	6%
COMP	2022-Q1	326,630	38,910	12%
COMP	2022-Q2	725,693	101,785	14%
COMP	2022-Q3	1,298,990	177,520	14%
COMP	2022-Q4	1,957,436	185,540	9%
COMP	2023-Q1	2,714,446	269,325	10%
COMP	2023-Q2	3,624,895	543,270	15%
COMP	2023-Q3	4,397,329	528,890	12%
COMP	2023-Q4	4,907,123	285,635	6%
COMP	Total	20,032,635	2,135,610	11%

Selected A&O Ratio 11%

PIP	2021-Q3	6	0	0%
PIP	2021-Q4	17,551	2,940	17%
PIP	2022-Q1	52,318	11,270	22%
PIP	2022-Q2	94,486	20,090	21%
PIP	2022-Q3	150,281	36,750	24%
PIP	2022-Q4	214,906	42,140	20%
PIP	2023-Q1	303,888	51,940	17%
PIP	2023-Q2	429,981	84,280	20%
PIP	2023-Q3	540,572	99,960	18%
PIP	2023-Q4	594,639	82,810	14%
PIP	Total	2,398,627	432,180	18%

Selected A&O Ratio 18%

RENTAL	2021-Q3	17	0	0%
RENTAL	2021-Q4	35,405	0	0%
RENTAL	2022-Q1	133,695	0	0%
RENTAL	2022-Q2	271,051	0	0%
RENTAL	2022-Q3	457,539	0	0%
RENTAL	2022-Q4	666,988	0	0%
RENTAL	2023-Q1	914,021	0	0%
RENTAL	2023-Q2	1,261,552	0	0%
RENTAL	2023-Q3	1,544,481	0	0%
RENTAL	2023-Q4	1,665,149	0	0%
RENTAL	Total	6,949,898	0	0%

Selected A&O Ratio 0%

Exhibit 4

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Excluding CA Data Evaluated as of 12/31/2023

All Other Expenses

ROADSIDE	2021-Q3	4	0	0%
ROADSIDE	2021-Q4	5,728	450	8%
ROADSIDE	2022-Q1	23,947	2,300	10%
ROADSIDE	2022-Q2	61,752	4,950	8%
ROADSIDE	2022-Q3	119,092	10,000	8%
ROADSIDE	2022-Q4	186,915	12,900	7%
ROADSIDE	2023-Q1	260,948	15,900	6%
ROADSIDE	2023-Q2	365,116	24,400	7%
ROADSIDE	2023-Q3	456,651	41,700	9%
ROADSIDE	2023-Q4	508,548	57,300	11%
ROADSIDE	Total	1,988,701	169,900	9%

Selected A&O Ratio	9%

UMBI	2021-Q3	8	0	0%
UMBI	2021-Q4	21,864	1,020	5%
UMBI	2022-Q1	102,374	4,080	4%
UMBI	2022-Q2	260,001	13,260	5%
UMBI	2022-Q3	523,844	18,360	4%
UMBI	2022-Q4	844,565	19,890	2%
UMBI	2023-Q1	1,188,213	19,380	2%
UMBI	2023-Q2	1,590,474	18,360	1%
UMBI	2023-Q3	1,947,350	19,380	1%
UMBI	2023-Q4	2,242,258	13,260	1%
UMBI	Total	8,720,951	126,990	1%

Selected A&O Ratio	4%

UMPD	2021-Q3	25	0	0%
UMPD	2021-Q4	45,853	1,855	4%
UMPD	2022-Q1	139,870	3,975	3%
UMPD	2022-Q2	242,652	7,420	3%
UMPD	2022-Q3	371,408	10,865	3%
UMPD	2022-Q4	507,560	21,995	4%
UMPD	2023-Q1	676,171	19,610	3%
UMPD	2023-Q2	891,376	29,945	3%
UMPD	2023-Q3	1,061,278	32,595	3%
UMPD	2023-Q4	1,168,514	21,200	2%
UMPD	Total	5,104,707	149,460	3%

Selected A&O Ratio	3%

Exhibit 5

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Excluding CA Data Evaluated as of 12/31/2023

Determination of Trend

Coverage	Accident Quarter Ending	Earned Exposure	Ultimate Claim Count	Ultimate Loss & DCCE	On-Level Avg Earned Premium	Frequency	Severity
BI	2021-Q4	505	2	335,690	327	4	167,845
BI	2022-Q1	2,045	14	709,238	309	7	50,195
BI	2022-Q2	4,303	33	1,532,878	300	8	46,080
BI	2022-Q3	7,223	44	1,330,348	303	6	30,078
BI	2022-Q4	10,510	78	4,091,185	306	7	52,655
BI	2023-Q1	14,295	82	3,336,814	311	6	40,496
BI	2023-Q2	19,230	159	7,893,815	320	8	49,551
BI	2023-Q3	23,157	229	9,743,699	328	10	42,589
BI	2023-Q4	25,366	247	10,182,093	327	10	41,246
	4 pts				7.22%	101.17%	-3.78%
	8 pts				4.88%	22.62%	-2.51%
	Industry					1.68%	6.35%
	Credibility				100%	100%	62%
	Retrospective Selected				0.00%	1.68%	6.35%
	Prospective Selected				0.00%	0.00%	5.00%
PD	2021-Q4	505	6	31,156	252	12	5,178
PD	2022-Q1	2,045	39	308,217	229	19	7,835
PD	2022-Q2	4,303	114	773,769	217	27	6,764
PD	2022-Q3	7,223	187	1,074,874	213	26	5,735
PD	2022-Q4	10,510	238	1,878,927	212	23	7,895
PD	2023-Q1	14,295	324	2,287,996	214	23	7,062
PD	2023-Q2	19,230	482	3,754,593	221	25	7,785
PD	2023-Q3	23,157	619	4,411,008	226	27	7,123
PD	2023-Q4	25,366	571	3,876,932	224	23	6,791
	4 pts				6.56%	1.73%	-7.91%
	8 pts				0.92%	5.01%	0.30%
	Industry					-2.28%	3.55%
	Credibility				100%	100%	100%
	Retrospective Selected				0.00%	5.00%	0.00%
	Prospective Selected				0.00%	0.00%	0.00%

Exhibit 5

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Excluding CA Data Evaluated as of 12/31/2023

Determination of Trend

Coverage	Accident Quarter Ending	Earned Exposure	Ultimate Claim Count	Ultimate Loss & DCCE	On-Level Avg Earned Premium	Frequency	Severity
COLL	2021-Q4	499	52	697,176	930	104	13,407
COLL	2022-Q1	2,024	213	2,041,233	887	105	9,583
COLL	2022-Q2	4,260	439	5,692,145	870	103	12,958
COLL	2022-Q3	7,152	720	9,804,782	897	101	13,614
COLL	2022-Q4	10,401	1,072	15,768,387	911	103	14,709
COLL	2023-Q1	14,148	1,303	17,313,535	926	92	13,285
COLL	2023-Q2	19,025	2,006	23,606,126	957	105	11,768
COLL	2023-Q3	22,889	2,628	29,042,659	979	115	11,051
COLL	2023-Q4	25,036	2,947	30,160,999	971	118	10,234
	4 pts				6.72%	38.86%	-28.69%
	8 pts				7.08%	6.64%	-4.08%
	Industry					-2.35%	-7.87%
	Credibility				100%	100%	100%
	Retrospective Selected				0.00%	0.00%	0.00%
	Prospective Selected				0.00%	0.00%	0.00%
COMP	2021-Q4	499	15	81,422	160	30	5,428
COMP	2022-Q1	2,026	135	130,202	161	67	964
COMP	2022-Q2	4,260	367	666,381	170	86	1,816
COMP	2022-Q3	7,153	601	785,255	182	84	1,307
COMP	2022-Q4	10,404	650	1,159,308	188	62	1,785
COMP	2023-Q1	14,152	1,020	1,933,030	192	72	1,896
COMP	2023-Q2	19,025	2,064	7,013,083	191	109	3,397
COMP	2023-Q3	22,892	2,102	6,248,582	192	92	2,972
COMP	2023-Q4	25,046	1,485	2,775,560	196	59	1,869
	4 pts				2.92%	-25.96%	-6.81%
	8 pts				10.66%	1.99%	61.16%
	Industry					6.11%	-11.44%
	Credibility				100%	100%	100%
	Retrospective Selected				0.00%	5.00%	-10.00%
	Prospective Selected				0.00%	5.00%	-10.00%

Exhibit 6

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Trend Selection

Net Trend Factor = Loss Trend Factor / Premium Trend Factor

Accident Quarter	BI	PD	COLL	COMP
2020-Q3	1.358	1.192	1.000	0.793
2020-Q4	1.331	1.177	1.000	0.804
2021-Q1	1.305	1.163	1.000	0.816
2021-Q2	1.280	1.149	1.000	0.827
2021-Q3	1.256	1.135	1.000	0.839
2021-Q4	1.231	1.121	1.000	0.851
2022-Q1	1.207	1.108	1.000	0.863
2022-Q2	1.184	1.095	1.000	0.875
2022-Q3	1.161	1.081	1.000	0.888
2022-Q4	1.139	1.068	1.000	0.901
2023-Q1	1.116	1.055	1.000	0.914
2023-Q2	1.095	1.042	1.000	0.926
2023-Q3	1.074	1.030	1.000	0.940
2023-Q4	1.053	1.017	1.000	0.953

Exhibit 6

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Trend Selection

Loss Trend Factor = Severity Trend Factor * Frequency Trend Factor

Accident Quarter	BI	PD	COLL	COMP
2020-Q3	1.358	1.192	1.000	0.793
2020-Q4	1.331	1.177	1.000	0.804
2021-Q1	1.305	1.163	1.000	0.816
2021-Q2	1.280	1.149	1.000	0.827
2021-Q3	1.256	1.135	1.000	0.839
2021-Q4	1.231	1.121	1.000	0.851
2022-Q1	1.207	1.108	1.000	0.863
2022-Q2	1.184	1.095	1.000	0.875
2022-Q3	1.161	1.081	1.000	0.888
2022-Q4	1.139	1.068	1.000	0.901
2023-Q1	1.116	1.055	1.000	0.914
2023-Q2	1.095	1.042	1.000	0.926
2023-Q3	1.074	1.030	1.000	0.940
2023-Q4	1.053	1.017	1.000	0.953

Exhibit 6

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Trend Selection

Severity Trend Factor

Accident Quarter	BI	PD	COLL	COMP
2020-Q3	1.279	1.000	1.000	0.649
2020-Q4	1.259	1.000	1.000	0.667
2021-Q1	1.240	1.000	1.000	0.685
2021-Q2	1.221	1.000	1.000	0.703
2021-Q3	1.202	1.000	1.000	0.721
2021-Q4	1.184	1.000	1.000	0.741
2022-Q1	1.166	1.000	1.000	0.761
2022-Q2	1.148	1.000	1.000	0.781
2022-Q3	1.131	1.000	1.000	0.802
2022-Q4	1.113	1.000	1.000	0.823
2023-Q1	1.096	1.000	1.000	0.845
2023-Q2	1.080	1.000	1.000	0.867
2023-Q3	1.063	1.000	1.000	0.891
2023-Q4	1.047	1.000	1.000	0.915

Exhibit 6

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Trend Selection

Frequency Trend Factor

Accident Quarter	BI	PD	COLL	COMP
2020-Q3	1.062	1.192	1.000	1.221
2020-Q4	1.057	1.177	1.000	1.206
2021-Q1	1.053	1.163	1.000	1.192
2021-Q2	1.049	1.149	1.000	1.178
2021-Q3	1.044	1.135	1.000	1.163
2021-Q4	1.040	1.121	1.000	1.149
2022-Q1	1.035	1.108	1.000	1.135
2022-Q2	1.031	1.095	1.000	1.122
2022-Q3	1.027	1.081	1.000	1.108
2022-Q4	1.023	1.068	1.000	1.094
2023-Q1	1.018	1.055	1.000	1.081
2023-Q2	1.014	1.042	1.000	1.068
2023-Q3	1.010	1.030	1.000	1.055
2023-Q4	1.006	1.017	1.000	1.042

Exhibit 6

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Trend Selection

Premium Trend Factor

Accident Quarter	BI	PD	COLL	COMP
2020-Q3	1.000	1.000	1.000	1.000
2020-Q4	1.000	1.000	1.000	1.000
2021-Q1	1.000	1.000	1.000	1.000
2021-Q2	1.000	1.000	1.000	1.000
2021-Q3	1.000	1.000	1.000	1.000
2021-Q4	1.000	1.000	1.000	1.000
2022-Q1	1.000	1.000	1.000	1.000
2022-Q2	1.000	1.000	1.000	1.000
2022-Q3	1.000	1.000	1.000	1.000
2022-Q4	1.000	1.000	1.000	1.000
2023-Q1	1.000	1.000	1.000	1.000
2023-Q2	1.000	1.000	1.000	1.000
2023-Q3	1.000	1.000	1.000	1.000
2023-Q4	1.000	1.000	1.000	1.000

Exhibit 6

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Trend Selection

Trend Period

Accident Quarter	(1) Midpoint of Accident Quarter	(2) Effective Date of Rate Revision	(3) Retrospective Trend Period	(4) Rate Revision Duration	(5) Average Policy Term	(6) Prospective Average Date of Loss	(7) Prospective Trend Period
2020-Q3	8/15/2020	3/21/2024	3.60	0.5	0.5	9/19/2024	0.5
2020-Q4	11/15/2020	3/21/2024	3.35	0.5	0.5	9/19/2024	0.5
2021-Q1	2/15/2021	3/21/2024	3.09	0.5	0.5	9/19/2024	0.5
2021-Q2	5/15/2021	3/21/2024	2.85	0.5	0.5	9/19/2024	0.5
2021-Q3	8/15/2021	3/21/2024	2.60	0.5	0.5	9/19/2024	0.5
2021-Q4	11/15/2021	3/21/2024	2.35	0.5	0.5	9/19/2024	0.5
2022-Q1	2/15/2022	3/21/2024	2.09	0.5	0.5	9/19/2024	0.5
2022-Q2	5/15/2022	3/21/2024	1.85	0.5	0.5	9/19/2024	0.5
2022-Q3	8/15/2022	3/21/2024	1.60	0.5	0.5	9/19/2024	0.5
2022-Q4	11/15/2022	3/21/2024	1.35	0.5	0.5	9/19/2024	0.5
2023-Q1	2/15/2023	3/21/2024	1.10	0.5	0.5	9/19/2024	0.5
2023-Q2	5/15/2023	3/21/2024	0.85	0.5	0.5	9/19/2024	0.5
2023-Q3	8/15/2023	3/21/2024	0.60	0.5	0.5	9/19/2024	0.5
2023-Q4	11/15/2023	3/21/2024	0.35	0.5	0.5	9/19/2024	0.5

Note: (3) = (2) - (1) in years
(4) & (5) in years
(7) = (6) - (2) in years

Exhibit 7

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Current Rate Level

Current Rate Level History

Rate Revision Date	BI	PD	COLL	COMP	MED	PIP	RENTAL	ROADSIDE	UMBI	UMPD
11/29/2022	15%	15%	25%	35%	0%	10%	10%	0%	50%	10%
4/18/2023	5%	5%	5%	5%	0%	5%	5%	5%	5%	5%
7/12/2023	16%	50%	20%	10%	0%	40%	60%	0%	0%	0%

On-Level Factor

Accident Quarter	BI	PD	COLL	COMP	MED	PIP	RENTAL	ROADSIDE	UMBI	UMPD
2021-Q3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2021-Q4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2022-Q1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2022-Q2	1.152	1.499	1.258	1.458	1.000	1.341	1.706	0.976	1.457	1.093
2022-Q3	1.137	1.483	1.251	1.551	1.000	1.326	1.695	0.969	1.524	1.169
2022-Q4	1.142	1.491	1.273	1.588	1.000	1.335	1.697	0.972	1.534	1.195
2023-Q1	1.156	1.509	1.271	1.466	1.000	1.372	1.672	0.989	1.343	1.176
2023-Q2	1.180	1.540	1.261	1.237	1.000	1.426	1.662	1.022	1.094	1.083
2023-Q3	1.158	1.470	1.211	1.128	1.000	1.382	1.562	1.020	1.003	1.029
2023-Q4	1.068	1.197	1.093	1.059	1.000	1.166	1.232	1.003	0.986	1.008

Note: On-leveling is performed by entension of exposure method.

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - Bodily Injury

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	286,263	442,100	483,742	729,475	920,375	899,851	861,896	845,330	689,646	729,839	744,839	744,839	845,402	1,062,764
2020-Q4	324,500	1,119,115	1,346,591	1,546,976	1,677,480	1,713,439	1,704,968	1,547,560	1,643,068	1,775,357	1,700,761	1,777,459	2,179,646	
2021-Q1	1,310,511	1,609,537	1,964,797	2,460,128	2,653,216	2,806,190	2,479,975	2,496,745	2,517,266	2,595,201	2,854,201	3,716,393		
2021-Q2	528,338	1,089,880	1,256,331	1,570,413	2,028,693	1,156,754	1,209,293	1,191,937	1,216,937	1,672,970	2,689,679			
2021-Q3	1,100,441	1,463,927	1,929,713	2,395,683	1,856,719	1,997,961	2,366,138	2,362,176	2,633,817	4,240,357				
2021-Q4	1,140,000	2,114,237	2,475,164	1,819,179	1,864,687	2,407,867	2,779,998	3,125,089	5,241,234					
2022-Q1	2,033,870	2,543,950	2,114,875	2,410,221	4,529,137	3,626,032	3,896,516	4,406,632						
2022-Q2	2,514,000	3,506,052	3,980,996	4,323,643	5,500,614	6,023,416	6,422,264							
2022-Q3	3,441,250	4,300,600	4,719,477	6,087,676	6,825,800	7,437,182								
2022-Q4	4,033,891	5,709,535	7,835,031	9,034,572	9,652,526									
2023-Q1	4,529,076	6,503,417	7,280,362	8,093,697										
2023-Q2	7,684,480	9,681,039	11,492,570											
2023-Q3	7,339,215	10,175,271												
2023-Q4	9,159,594													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3	1.544	1.094	1.508	1.262	0.978	0.958	0.981	0.816	1.058	1.021	1.000	1.135	1.257	
2020-Q4	3.449	1.203	1.149	1.084	1.021	0.995	0.908	1.062	1.081	0.958	1.045	1.226		
2021-Q1	1.228	1.221	1.252	1.078	1.058	0.884	1.007	1.008	1.031	1.100	1.302			
2021-Q2	2.063	1.153	1.250	1.292	0.570	1.045	0.986	1.021	1.375	1.608				
2021-Q3	1.330	1.318	1.241	0.775	1.076	1.184	0.998	1.115	1.610					
2021-Q4	1.855	1.171	0.735	1.025	1.291	1.155	1.124	1.677						
2022-Q1	1.251	0.831	1.140	1.879	0.801	1.075	1.131							
2022-Q2	1.395	1.135	1.086	1.272	1.095	1.066								
2022-Q3	1.250	1.097	1.290	1.121	1.090									
2022-Q4	1.415	1.372	1.153	1.068										
2023-Q1	1.436	1.119	1.112											
2023-Q2	1.260	1.187												
2023-Q3	1.386													
All Str Avg	1.605	1.159	1.174	1.186	0.998	1.045	1.019	1.116	1.231	1.172	1.116	1.181	1.257	
Str Avg Last 6 x HiLo	1.364	1.135	1.123	1.122	1.015	1.085	1.029	1.051						
Str Avg Last 4	1.374	1.194	1.160	1.335	1.069	1.120	1.060	1.205	1.274	1.172				
All Wtd Avg	1.386	1.170	1.144	1.158	1.008	1.053	1.044	1.205	1.266	1.180	1.177	1.199	1.257	
Wtd Avg Last 4	1.360	1.196	1.156	1.213	1.041	1.100	1.081	1.265	1.284	1.180				
Reserving 2023 YE CDF	3.266	2.302	1.740	1.430	1.215	1.118	1.085	1.083	1.072	1.041	1.040	1.000	1.000	1.000
Reserving 2023 YE LDF	1.419	1.323	1.217	1.177	1.086	1.030	1.002	1.010	1.030	1.001	1.040	1.000	1.000	1.000
Selected LDF	1.419	1.323	1.217	1.177	1.086	1.030	1.002	1.010	1.030	1.001	1.040	1.000	1.000	1.000
Selected CDF	3.266	2.302	1.740	1.430	1.215	1.118	1.085	1.083	1.072	1.041	1.040	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - Property Damage

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	477,207	587,698	710,498	678,627	640,116	627,512	623,764	626,890	626,883	626,883	626,883	626,883	626,883	626,883
2020-Q4	534,653	1,257,663	1,122,338	1,239,203	1,204,077	1,215,398	1,245,082	1,167,461	1,182,869	1,176,356	1,182,498	1,206,308	1,210,841	
2021-Q1	1,049,861	1,309,720	1,314,476	1,316,861	1,300,659	1,261,564	1,263,622	1,263,611	1,302,288	1,307,288	1,308,864	1,316,966		
2021-Q2	1,258,088	1,771,628	1,753,936	1,860,099	1,847,976	1,843,760	1,863,824	1,913,965	1,921,205	1,929,793	1,924,793			
2021-Q3	1,867,757	2,341,754	2,692,243	2,648,024	2,532,892	2,646,406	2,600,071	2,618,916	2,785,043	2,863,597				
2021-Q4	2,100,592	2,544,653	2,496,652	2,579,471	2,694,116	2,794,399	2,843,730	2,864,496	3,104,216					
2022-Q1	2,142,750	2,610,840	2,788,058	2,886,460	3,169,175	3,125,627	3,132,413	3,205,233						
2022-Q2	2,132,941	3,488,581	3,976,576	4,273,382	4,591,533	4,709,094	4,830,170							
2022-Q3	3,190,723	4,281,482	4,683,728	5,209,148	5,388,700	5,569,776								
2022-Q4	2,728,975	4,798,571	6,150,712	6,454,554	6,752,288									
2023-Q1	4,323,775	6,736,906	7,512,696	7,832,690										
2023-Q2	6,163,809	8,940,526	9,765,244											
2023-Q3	6,701,014	10,026,506												
2023-Q4	6,573,988													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3	1.232	1.209	0.955	0.943	0.980	0.994	1.005	1.000	1.000	1.000	1.000	1.000	1.000	
2020-Q4	2.352	0.892	1.104	0.972	1.009	1.024	0.938	1.013	0.994	1.005	1.020	1.004		
2021-Q1	1.248	1.004	1.002	0.988	0.970	1.002	1.000	1.031	1.004	1.001	1.006			
2021-Q2	1.408	0.990	1.061	0.993	0.998	1.011	1.027	1.004	1.004	0.997				
2021-Q3	1.254	1.150	0.984	0.957	1.045	0.982	1.007	1.063	1.028					
2021-Q4	1.211	0.981	1.033	1.044	1.037	1.018	1.007	1.084						
2022-Q1	1.218	1.068	1.035	1.098	0.986	1.002	1.023							
2022-Q2	1.636	1.140	1.075	1.074	1.026	1.026								
2022-Q3	1.342	1.094	1.112	1.034	1.034									
2022-Q4	1.758	1.282	1.049	1.046										
2023-Q1	1.558	1.115	1.043											
2023-Q2	1.450	1.092												
2023-Q3	1.496													
All Str Avg	1.474	1.085	1.041	1.015	1.009	1.007	1.001	1.032	1.006	1.001	1.009	1.002	1.000	
Str Avg Last 6 x HiLo	1.535	1.110	1.050	1.050	1.024	1.008	1.009	1.028						
Str Avg Last 4	1.566	1.146	1.070	1.063	1.021	1.007	1.016	1.045	1.008	1.001				
All Wtd Avg	1.462	1.106	1.050	1.033	1.018	1.010	1.006	1.045	1.011	1.001	1.010	1.002	1.000	
Wtd Avg Last 4	1.531	1.136	1.065	1.057	1.022	1.010	1.016	1.052	1.012	1.001				
Reserving 2023 YE CDF	1.838	1.242	1.090	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Reserving 2023 YE LDF	1.480	1.139	1.047	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected LDF	1.480	1.139	1.047	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected CDF	1.838	1.242	1.090	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - Collision

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	6,301,699	8,334,572	7,718,831	7,394,999	7,029,992	7,043,060	7,037,684	7,055,188	7,077,212	7,081,765	7,081,945	7,070,495	7,071,495	7,071,495
2020-Q4	7,412,216	10,322,668	9,621,563	9,303,967	9,329,521	9,430,754	9,398,491	9,437,945	9,430,714	9,447,467	9,460,640	9,471,066	9,472,764	
2021-Q1	12,877,096	13,889,310	12,527,203	12,031,535	12,090,370	12,102,812	12,220,422	12,258,952	12,262,654	12,272,012	12,285,512	12,309,762		
2021-Q2	16,823,254	16,853,739	15,233,771	15,209,633	15,231,858	15,253,954	15,275,252	15,270,740	15,307,241	15,356,553	15,352,106			
2021-Q3	19,381,003	24,309,232	22,057,005	22,006,011	22,103,444	22,131,188	22,159,948	22,184,715	22,280,603	22,245,716				
2021-Q4	25,633,279	28,758,559	26,051,250	25,952,449	25,994,883	26,103,880	26,185,495	26,262,683	26,366,915					
2022-Q1	24,548,227	25,765,487	24,388,858	24,400,675	24,653,073	24,919,730	24,999,393	25,044,274						
2022-Q2	34,691,921	37,264,688	34,336,091	33,922,768	34,358,592	34,658,256	34,617,883							
2022-Q3	45,629,966	44,477,422	41,212,499	41,443,011	41,958,639	42,592,911								
2022-Q4	47,734,388	53,510,254	53,484,545	54,265,808	54,808,891									
2023-Q1	55,659,790	59,973,800	61,106,297	61,838,316										
2023-Q2	63,754,435	68,714,849	68,704,181											
2023-Q3	77,546,980	85,254,042												
2023-Q4	82,465,855													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3	1.323	0.926	0.958	0.951	1.002	0.999	1.002	1.003	1.001	1.000	0.998	1.000	1.000	
2020-Q4	1.393	0.932	0.967	1.003	1.011	0.997	1.004	0.999	1.002	1.001	1.001	1.000		
2021-Q1	1.079	0.902	0.960	1.005	1.001	1.010	1.003	1.000	1.001	1.001	1.002			
2021-Q2	1.002	0.904	0.998	1.001	1.001	1.001	1.000	1.002	1.003	1.000				
2021-Q3	1.254	0.907	0.998	1.004	1.001	1.001	1.001	1.004	0.998					
2021-Q4	1.122	0.906	0.996	1.002	1.004	1.003	1.003	1.004						
2022-Q1	1.050	0.947	1.000	1.010	1.011	1.003	1.002							
2022-Q2	1.074	0.921	0.988	1.013	1.009	0.999								
2022-Q3	0.975	0.927	1.006	1.012	1.015									
2022-Q4	1.121	1.000	1.015	1.010										
2023-Q1	1.078	1.019	1.012											
2023-Q2	1.078	1.000												
2023-Q3	1.099													
All Str Avg	1.127	0.941	0.991	1.001	1.006	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	
Str Avg Last 6 x HiLo	1.082	0.968	1.004	1.009	1.006	1.002	1.002	1.002						
Str Avg Last 4	1.094	0.986	1.005	1.011	1.010	1.002	1.001	1.003	1.001	1.001				
All Wtd Avg	1.090	0.960	1.000	1.007	1.008	1.002	1.002	1.003	1.001	1.001	1.001	1.000	1.000	
Wtd Avg Last 4	1.093	0.990	1.007	1.011	1.010	1.001	1.002	1.003	1.001	1.001				
Reserving 2023 YE CDF	1.119	1.025	1.029	1.022	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Reserving 2023 YE LDF	1.092	0.996	1.007	1.012	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected LDF	1.092	0.996	1.007	1.012	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected CDF	1.119	1.025	1.029	1.022	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - Comprehensive

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	9	1,257,622	959,968	956,153	928,998	936,703	928,450	928,437	928,446	928,446	928,446	928,446	928,446	928,446
2020-Q4	938,489	919,955	888,720	853,166	831,961	832,815	832,479	833,589	837,330	837,330	837,330	837,330	837,330	
2021-Q1	1,340,823	1,181,692	1,136,967	1,135,933	1,128,468	1,135,391	1,137,475	1,138,096	1,133,313	1,133,313	1,133,313	1,133,313		
2021-Q2	1,519,817	1,317,901	1,286,343	1,295,247	1,299,155	1,282,526	1,277,167	1,277,167	1,277,167	1,277,167	1,277,167			
2021-Q3	1,309,052	1,555,006	1,414,952	1,429,488	1,442,621	1,421,127	1,416,152	1,418,153	1,418,653	1,422,787				
2021-Q4	1,854,155	1,722,331	1,715,451	1,722,346	1,594,806	1,594,129	1,564,759	1,574,819	1,574,189					
2022-Q1	1,882,061	1,756,561	1,723,385	1,743,740	1,750,218	1,751,699	1,752,432	1,748,706						
2022-Q2	2,448,836	2,467,987	2,326,493	2,463,392	2,526,593	2,539,991	2,530,310							
2022-Q3	3,068,097	2,706,118	2,720,820	2,764,479	2,839,750	2,847,921								
2022-Q4	2,887,139	3,714,941	3,938,629	4,049,772	4,161,138									
2023-Q1	4,971,273	5,894,783	6,146,554	6,162,115										
2023-Q2	7,023,632	9,526,267	9,966,530											
2023-Q3	7,944,110	10,841,793												
2023-Q4	5,944,883													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3	135733.768	0.763	0.996	0.972	1.008	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2020-Q4	0.980	0.966	0.960	0.975	1.001	1.000	1.001	1.004	1.000	1.000	1.000	1.000		
2021-Q1	0.881	0.962	0.999	0.993	1.006	1.002	1.001	0.996	1.000	1.000	1.000			
2021-Q2	0.867	0.976	1.007	1.003	0.987	0.996	1.000	1.000	1.000	1.000				
2021-Q3	1.188	0.910	1.010	1.009	0.985	0.996	1.001	1.000	1.003					
2021-Q4	0.929	0.996	1.004	0.926	1.000	0.982	1.006	1.000						
2022-Q1	0.933	0.981	1.012	1.004	1.001	1.000	0.998							
2022-Q2	1.008	0.943	1.059	1.026	1.005	0.996								
2022-Q3	0.882	1.005	1.016	1.027	1.003									
2022-Q4	1.287	1.060	1.028	1.027										
2023-Q1	1.186	1.043	1.003											
2023-Q2	1.356	1.046												
2023-Q3	1.365													
All Str Avg	10442.048	0.971	1.009	0.996	1.000	0.995	1.001	1.000	1.001	1.000	1.000	1.000	1.000	
Str Avg Last 6 x HiLo	1.209	1.019	1.015	1.016	0.998	0.997	1.001	1.000						
Str Avg Last 4	1.298	1.039	1.026	1.021	1.002	0.994	1.001	0.999	1.001	1.000				
All Wtd Avg	1.206	1.006	1.013	1.005	1.000	0.995	1.001	1.000	1.001	1.000	1.000	1.000	1.000	
Wtd Avg Last 4	1.313	1.043	1.020	1.023	1.003	0.994	1.001	0.999	1.001	1.000				
Reserving 2023 YE CDF	1.313	1.037	1.041	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Reserving 2023 YE LDF	1.266	0.996	1.022	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected LDF	1.266	0.996	1.022	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected CDF	1.313	1.037	1.041	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - Medical Payment

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	0	294,500	271,632	234,077	274,567	233,607	233,607	284,130	122,301	123,301	123,301	122,301	122,301	171,824
2020-Q4	78,300	184,331	193,462	210,810	210,305	216,305	217,305	206,656	207,656	207,656	207,656	207,656	207,656	
2021-Q1	461,000	528,011	300,073	325,747	347,747	191,378	147,378	147,378	147,378	161,668	161,668	214,754		
2021-Q2	278,700	486,551	393,520	400,566	242,525	220,691	221,191	219,511	221,011	290,511	412,961			
2021-Q3	579,550	489,513	417,294	485,479	405,766	505,766	504,766	504,766	508,266	577,634				
2021-Q4	203,689	421,381	469,563	320,379	319,149	330,547	330,547	385,047	495,100					
2022-Q1	239,734	232,371	170,789	202,728	226,286	285,531	293,136	322,969						
2022-Q2	275,500	318,373	344,125	383,112	402,494	457,863	498,208							
2022-Q3	267,061	381,076	692,965	724,599	721,806	735,329								
2022-Q4	218,080	484,660	634,316	776,841	756,068									
2023-Q1	434,938	862,258	999,736	1,037,475										
2023-Q2	737,658	936,920	905,533											
2023-Q3	860,127	1,075,802												
2023-Q4	962,333													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3		0.922	0.862	1.173	0.851	1.000	1.216	0.430	1.008	1.000	0.992	1.000	1.405	
2020-Q4	2.354	1.050	1.090	0.998	1.029	1.005	0.951	1.005	1.000	1.000	1.000	1.000		
2021-Q1	1.145	0.568	1.086	1.068	0.550	0.770	1.000	1.000	1.097	1.000	1.328			
2021-Q2	1.746	0.809	1.018	0.605	0.910	1.002	0.992	1.007	1.314	1.421				
2021-Q3	0.845	0.852	1.163	0.836	1.246	0.998	1.000	1.007	1.136					
2021-Q4	2.069	1.114	0.682	0.996	1.036	1.000	1.165	1.286						
2022-Q1	0.969	0.735	1.187	1.116	1.262	1.027	1.102							
2022-Q2	1.156	1.081	1.113	1.051	1.138	1.088								
2022-Q3	1.427	1.818	1.046	0.996	1.019									
2022-Q4	2.222	1.309	1.225	0.973										
2023-Q1	1.982	1.159	1.038											
2023-Q2	1.270	0.967												
2023-Q3	1.251													
All Str Avg	1.536	1.032	1.046	0.981	1.004	0.986	1.061	0.956	1.111	1.105	1.107	1.000	1.405	
Str Avg Last 6 x HiLo	1.459	1.129	1.096	1.004	1.110	1.007	1.024	1.005						
Str Avg Last 4	1.725	1.313	1.105	1.034	1.113	1.028	1.065	1.075	1.137	1.105				
All Wtd Avg	1.445	1.031	1.044	0.961	1.008	1.002	1.063	0.974	1.128	1.156	1.106	1.000	1.405	
Wtd Avg Last 4	1.493	1.213	1.094	1.009	1.084	1.030	1.061	1.092	1.141	1.156				
Reserving 2023 YE CDF	1.954	1.503	1.263	1.135	1.083	1.060	1.052	1.185	1.200	1.220	1.190	1.000	1.000	1.000
Reserving 2023 YE LDF	1.300	1.190	1.113	1.049	1.021	1.008	0.887	0.988	0.984	1.025	1.190	1.000	1.000	1.000
Selected LDF	1.300	1.190	1.113	1.049	1.021	1.008	0.887	0.988	0.984	1.025	1.190	1.000	1.000	1.000
Selected CDF	1.954	1.503	1.263	1.135	1.083	1.060	1.052	1.185	1.200	1.220	1.190	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - Personal Injury Protection

							Development Age							
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020-Q4	0	0	0	0	0	0	0	0	0	0	0	0	0	
2021-Q1	0	0	0	0	0	0	0	0	0	0	0	0		
2021-Q2	0	0	0	2,250	0	0	0	0	0	0	0			
2021-Q3	0	0	0	0	0	0	0	0	0	0				
2021-Q4	12,000	12,500	12,500	12,500	7,500	60,000	103,892	103,892	103,892					
2022-Q1	28,500	79,500	87,626	87,626	131,519	131,519	131,519	131,519						
2022-Q2	63,500	95,500	109,030	104,600	97,849	102,922	100,004							
2022-Q3	102,500	113,500	289,266	269,479	268,917	256,055								
2022-Q4	79,500	181,524	265,201	275,072	273,572									
2023-Q1	151,114	309,693	338,005	360,010										
2023-Q2	363,016	522,666	531,895											
2023-Q3	566,692	512,646												
2023-Q4	456,686													

							Linked Ratio							
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3														
2020-Q4														
2021-Q1														
2021-Q2				0.000										
2021-Q3														
2021-Q4	1.042	1.000	1.000	0.600	8.000	1.732	1.000	1.000						
2022-Q1	2.789	1.102	1.000	1.501	1.000	1.000	1.000							
2022-Q2	1.504	1.142	0.959	0.935	1.052	0.972								
2022-Q3	1.107	2.549	0.932	0.998	0.952									
2022-Q4	2.283	1.461	1.037	0.995										
2023-Q1	2.049	1.091	1.065											
2023-Q2	1.440	1.018												
2023-Q3	0.905													
All Str Avg	1.640	1.338	0.999	0.838	2.751	1.234	1.000	1.000						
Str Avg Last 6 x HiLo	0.376	0.000	-0.250	0.000	0.000	0.000	0.000	0.000						
Str Avg Last 4	1.778	1.051	1.000	0.300										
All Wtd Avg	1.337	1.242	1.009	1.037	1.088	1.139	1.000	1.000						
Wtd Avg Last 4	1.316	1.263	1.008	1.048	1.088	1.139	1.000	1.000						
Reserving 2023 YE CDF	1.954	1.503	1.263	1.135	1.083	1.060	1.052	1.185	1.200	1.220	1.190	1.000	1.000	1.000
Reserving 2023 YE LDF	1.300	1.190	1.113	1.049	1.021	1.008	0.887	0.988	0.984	1.025	1.190	1.000	1.000	1.000
Selected LDF	1.300	1.190	1.113	1.049	1.021	1.008	0.887	0.988	0.984	1.025	1.190	1.000	1.000	1.000
Selected CDF	1.954	1.503	1.263	1.135	1.083	1.060	1.052	1.185	1.200	1.220	1.190	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - Rental

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	0	1,161,060	868,678	697,641	648,987	640,029	635,726	635,726	635,726	635,726	636,626	635,726	635,726	635,726
2020-Q4	1,109,947	1,076,670	921,444	788,494	762,658	765,152	765,872	765,122	767,372	768,555	769,716	769,870	769,870	
2021-Q1	1,445,038	1,386,139	1,157,182	1,055,543	1,063,035	1,062,853	1,060,603	1,062,853	1,062,853	1,063,753	1,063,753	1,063,753		
2021-Q2	1,526,256	1,668,688	1,458,882	1,482,705	1,484,362	1,485,376	1,487,818	1,487,818	1,487,818	1,488,718	1,489,143			
2021-Q3	1,398,788	1,961,934	1,858,770	1,866,304	1,869,356	1,875,960	1,876,557	1,877,592	1,877,187	1,876,805				
2021-Q4	1,205,049	1,638,331	1,608,842	1,618,658	1,617,094	1,609,557	1,611,834	1,612,559	1,620,039					
2022-Q1	899,147	1,231,442	1,303,639	1,330,662	1,337,912	1,342,215	1,343,302	1,344,300						
2022-Q2	841,049	1,464,824	1,646,358	1,664,025	1,679,626	1,690,995	1,678,403							
2022-Q3	873,361	1,855,918	1,980,133	2,074,978	2,082,090	2,080,965								
2022-Q4	1,162,262	2,418,971	2,691,240	2,758,258	2,756,256									
2023-Q1	1,628,991	2,924,674	3,093,426	3,135,298										
2023-Q2	2,626,507	3,741,327	3,803,720											
2023-Q3	3,545,036	4,798,912												
2023-Q4	3,292,257													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3		0.748	0.803	0.930	0.986	0.993	1.000	1.000	1.000	1.001	0.999	1.000	1.000	
2020-Q4	0.970	0.856	0.856	0.967	1.003	1.001	0.999	1.003	1.002	1.002	1.000	1.000		
2021-Q1	0.959	0.835	0.912	1.007	1.000	0.998	1.002	1.000	1.001	1.000	1.000			
2021-Q2	1.093	0.874	1.016	1.001	1.001	1.002	1.000	1.000	1.001	1.000				
2021-Q3	1.403	0.947	1.004	1.002	1.004	1.000	1.001	1.000	1.000					
2021-Q4	1.360	0.982	1.006	0.999	0.995	1.001	1.000	1.005						
2022-Q1	1.370	1.059	1.021	1.005	1.003	1.001	1.001							
2022-Q2	1.742	1.124	1.011	1.009	1.007	0.993								
2022-Q3	2.125	1.067	1.048	1.003	0.999									
2022-Q4	2.081	1.113	1.025	0.999										
2023-Q1	1.795	1.058	1.014											
2023-Q2	1.424	1.017												
2023-Q3	1.354													
All Str Avg	1.473	0.973	0.974	0.992	1.000	0.999	1.000	1.001	1.001	1.001	1.000	1.000	1.000	
Str Avg Last 6 x HiLo	1.761	1.074	1.017	1.002	1.002	1.000	1.000	1.001						
Str Avg Last 4	1.857	1.063	1.024	1.004	1.001	0.999	1.000	1.001	1.001	1.001				
All Wtd Avg	1.497	0.994	0.994	0.998	1.001	0.999	1.000	1.001	1.000	1.001	1.000	1.000	1.000	
Wtd Avg Last 4	1.549	1.057	1.024	1.004	1.001	0.999	1.000	1.001	1.001	1.001				
Reserving 2023 YE CDF	1.450	1.031	1.025	1.013	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Reserving 2023 YE LDF	1.406	1.006	1.012	1.010	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected LDF	1.406	1.006	1.012	1.010	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected CDF	1.450	1.031	1.025	1.013	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - Roadside

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	0	3,863	3,520	2,519	2,519	2,519	2,276	2,276	2,276	2,276	2,276	2,276	2,276	2,276
2020-Q4	875	3,381	3,693	7,664	7,664	7,660	7,660	7,660	7,660	7,660	7,660	7,660	7,660	
2021-Q1	21,964	16,006	15,314	14,834	17,530	16,692	16,692	16,692	16,692	16,692	16,692	16,692		
2021-Q2	36,238	39,186	34,233	34,753	34,849	34,849	34,849	34,849	35,182	35,182	35,182			
2021-Q3	35,348	33,650	31,937	31,947	31,947	29,481	29,481	29,481	29,481	29,481				
2021-Q4	68,313	62,520	59,913	59,113	43,044	43,044	43,248	43,248	43,588					
2022-Q1	62,093	45,335	47,004	46,754	46,754	46,819	46,819	46,819						
2022-Q2	68,397	44,263	42,237	42,615	43,341	43,341	42,981							
2022-Q3	77,687	61,984	63,327	64,861	64,087	63,821								
2022-Q4	21,066	53,153	60,056	60,056	60,156									
2023-Q1	54,616	72,976	76,851	77,376										
2023-Q2	75,495	88,304	86,131											
2023-Q3	129,481	93,244												
2023-Q4	93,054													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3		0.911	0.716	1.000	1.000	0.903	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2020-Q4	3.865	1.092	2.076	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2021-Q1	0.729	0.957	0.969	1.182	0.952	1.000	1.000	1.000	1.000	1.000	1.000			
2021-Q2	1.081	0.874	1.015	1.003	1.000	1.000	1.000	1.010	1.000	1.000				
2021-Q3	0.952	0.949	1.000	1.000	0.923	1.000	1.000	1.000	1.000					
2021-Q4	0.915	0.958	0.987	0.728	1.000	1.005	1.000	1.008						
2022-Q1	0.730	1.037	0.995	1.000	1.001	1.000	1.000							
2022-Q2	0.647	0.954	1.009	1.017	1.000	0.992								
2022-Q3	0.798	1.022	1.024	0.988	0.996									
2022-Q4	2.523	1.130	1.000	1.002										
2023-Q1	1.336	1.053	1.007											
2023-Q2	1.170	0.975												
2023-Q3	0.720													
All Str Avg	1.289	0.993	1.072	0.992	0.986	0.987	1.000	1.003	1.000	1.000	1.000	1.000	1.000	
Str Avg Last 6 x HiLo	1.008	1.022	1.003	0.997	0.999	1.000	1.000	1.002						
Str Avg Last 4	1.457	1.045	1.010	1.002	0.999	0.999	1.000	1.004	1.000	1.000				
All Wtd Avg	0.948	0.999	1.010	0.964	0.988	0.998	1.000	1.005	1.000	1.000	1.000	1.000	1.000	
Wtd Avg Last 4	1.096	1.036	1.010	1.000	0.999	0.999	1.000	1.005	1.000	1.000				
Reserving 2023 YE CDF	1.313	1.037	1.041	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Reserving 2023 YE LDF	1.266	0.996	1.022	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected LDF	1.266	0.996	1.022	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected CDF	1.313	1.037	1.041	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - UMBI

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	0	161,533	243,589	332,454	413,598	429,919	439,919	430,023	462,919	469,919	469,919	470,870	487,711	1,226,571
2020-Q4	49,450	250,895	383,005	491,900	498,505	660,445	710,445	618,445	675,945	675,945	692,945	707,945	737,945	
2021-Q1	67,000	182,000	394,250	442,929	441,779	481,976	451,976	451,976	451,976	451,976	451,976	484,976		
2021-Q2	100,000	285,703	560,703	617,214	767,453	704,453	719,453	722,953	915,953	940,953	940,128			
2021-Q3	81,000	428,020	358,668	683,568	633,318	618,318	628,173	628,173	635,173	826,846				
2021-Q4	271,500	597,500	805,150	706,150	763,575	1,179,075	1,489,575	1,699,879	2,273,420					
2022-Q1	59,500	198,503	392,300	471,379	775,003	1,220,265	1,686,632	1,807,425						
2022-Q2	63,500	326,500	799,500	1,271,568	2,642,338	2,985,738	3,049,738							
2022-Q3	50,500	180,813	853,967	2,754,817	3,111,617	3,185,517								
2022-Q4	113,000	420,650	1,885,541	2,742,803	3,356,921									
2023-Q1	243,500	1,355,277	2,524,501	2,933,001										
2023-Q2	799,262	1,732,062	2,607,934											
2023-Q3	387,500	1,444,270												
2023-Q4	969,508													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3		1.508	1.365	1.244	1.039	1.023	0.978	1.076	1.015	1.000	1.002	1.036	2.515	
2020-Q4	5.074	1.527	1.284	1.013	1.325	1.076	0.871	1.093	1.000	1.025	1.022	1.042		
2021-Q1	2.716	2.166	1.123	0.997	1.091	0.938	1.000	1.000	1.000	1.000	1.073			
2021-Q2	2.857	1.963	1.101	1.243	0.918	1.021	1.005	1.267	1.027	0.999				
2021-Q3	5.284	0.838	1.906	0.926	0.976	1.016	1.000	1.011	1.302					
2021-Q4	2.201	1.348	0.877	1.081	1.544	1.263	1.141	1.337						
2022-Q1	3.336	1.976	1.202	1.644	1.575	1.382	1.072							
2022-Q2	5.142	2.449	1.590	2.078	1.130	1.021								
2022-Q3	3.580	4.723	3.226	1.130	1.024									
2022-Q4	3.723	4.482	1.455	1.224										
2023-Q1	5.566	1.863	1.162											
2023-Q2	2.167	1.506												
2023-Q3	3.727													
All Str Avg	3.781	2.196	1.481	1.258	1.180	1.093	1.009	1.131	1.069	1.006	1.032	1.039	2.515	
Str Avg Last 6 x HiLo	3.945	2.693	1.352	1.270	1.169	1.081	1.019	1.112						
Str Avg Last 4	3.759	3.143	1.858	1.519	1.318	1.171	1.054	1.154	1.082	1.006				
All Wtd Avg	3.309	1.930	1.462	1.275	1.141	1.108	1.038	1.190	1.071	1.006	1.030	1.040	2.515	
Wtd Avg Last 4	3.209	2.134	1.600	1.365	1.175	1.142	1.074	1.221	1.081	1.006				
Reserving 2023 YE CDF	3.266	2.302	1.740	1.430	1.215	1.118	1.085	1.083	1.072	1.041	1.040	1.000	1.000	1.000
Reserving 2023 YE LDF	1.419	1.323	1.217	1.177	1.086	1.030	1.002	1.010	1.030	1.001	1.040	1.000	1.000	1.000
Selected LDF	1.419	1.323	1.217	1.177	1.086	1.030	1.002	1.010	1.030	1.001	1.040	1.000	1.000	1.000
Selected CDF	3.266	2.302	1.740	1.430	1.215	1.118	1.085	1.083	1.072	1.041	1.040	1.000	1.000	1.000

Exhibit 8

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
Countrywide Data Evaluated as of 12/31/2023

Incurred Loss and DCCE Development - UMPD

	Development Age													
Accident Quarter	**3**	**6**	**9**	**12**	**15**	**18**	**21**	**24**	**27**	**30**	**33**	**36**	**39**	**42**
2020-Q3	0	43,808	47,032	34,912	38,987	38,987	39,022	39,022	39,022	39,022	39,022	39,022	39,022	39,022
2020-Q4	37,000	57,385	57,757	58,960	58,439	62,439	61,698	61,698	61,698	61,698	61,698	61,698	61,698	
2021-Q1	50,246	72,997	74,191	71,910	74,910	77,481	77,481	77,481	77,481	77,481	77,481	78,681		
2021-Q2	92,630	109,717	100,583	120,355	123,855	123,955	123,955	123,955	123,955	123,955	123,955			
2021-Q3	95,020	177,343	179,374	191,002	178,454	178,454	178,908	178,908	178,908	178,908				
2021-Q4	191,469	207,208	186,842	188,893	193,214	194,710	194,710	194,960	214,960					
2022-Q1	67,068	120,130	131,712	162,581	160,725	160,079	156,579	160,079						
2022-Q2	96,821	184,636	179,663	174,230	184,011	182,621	178,127							
2022-Q3	136,558	170,188	214,920	239,153	235,403	237,781								
2022-Q4	278,700	503,689	499,721	513,361	528,151									
2023-Q1	287,001	437,903	470,901	459,513										
2023-Q2	471,785	687,435	705,097											
2023-Q3	520,292	740,670												
2023-Q4	630,329													

	Linked Ratio													
Accident Quarter	**3-6**	**6-9**	**9-12**	**12-15**	**15-18**	**18-21**	**21-24**	**24-27**	**27-30**	**30-33**	**33-36**	**36-39**	**39-42**	
2020-Q3		1.074	0.742	1.117	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2020-Q4	1.551	1.006	1.021	0.991	1.068	0.988	1.000	1.000	1.000	1.000	1.000	1.000		
2021-Q1	1.453	1.016	0.969	1.042	1.034	1.000	1.000	1.000	1.000	1.000	1.015			
2021-Q2	1.184	0.917	1.197	1.029	1.001	1.000	1.000	1.000	1.000	1.000				
2021-Q3	1.866	1.011	1.065	0.934	1.000	1.003	1.000	1.000	1.000					
2021-Q4	1.082	0.902	1.011	1.023	1.008	1.000	1.001	1.103						
2022-Q1	1.791	1.096	1.234	0.989	0.996	0.978	1.022							
2022-Q2	1.907	0.973	0.970	1.056	0.992	0.975								
2022-Q3	1.246	1.263	1.113	0.984	1.010									
2022-Q4	1.807	0.992	1.027	1.029										
2023-Q1	1.526	1.075	0.976											
2023-Q2	1.457	1.026												
2023-Q3	1.424													
All Str Avg	1.525	1.029	1.030	1.019	1.012	0.993	1.003	1.017	1.000	1.000	1.005	1.000	1.000	
Str Avg Last 6 x HiLo	1.645	1.047	1.032	1.006	1.001	0.995	1.000	1.000						
Str Avg Last 4	1.509	1.089	1.021	1.014	1.002	0.989	1.006	1.026	1.000	1.000				
All Wtd Avg	1.511	1.027	1.034	1.012	1.007	0.992	1.005	1.030	1.000	1.000	1.007	1.000	1.000	
Wtd Avg Last 4	1.521	1.051	1.015	1.017	1.002	0.989	1.006	1.035	1.000	1.000				
Reserving 2023 YE CDF	1.838	1.242	1.090	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Reserving 2023 YE LDF	1.480	1.139	1.047	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected LDF	1.480	1.139	1.047	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected CDF	1.838	1.242	1.090	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 9

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Credibility

Credibility Standard Selection

Average Severity	E[S]	7,208
	Var[S]	264,012,008
	Std. Dev.[S]	16,248
	CV	2.25
Param for Freq Standard	y	1.96
Probability of being within +/- k of the mean is P	P	90%
How close we want to be from the mean. Within +/- k	k	10%
Claim Count Credibility Standard		2,336
Expected Claim Frequency		0.298
Exposure Credibility Standard		7,844
	Cred Standard	7,844

Exhibit 10

Tesla General Insurance, Inc.
Private Passenger Auto
Effective Date of 3/21/2024
State of Oregon

Complement

Component	All	Liability	Physical Damage
PLC	1,634	599	1,035
Countrywide xCA ULC	2,336	738	1,598
Industry ULC	4,106	2,322	1,784
Selected Complement	1,634	599	1,035

Tesla General Insurance, Inc.
Base Rates (Semi-Annual)

Type	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RR	RA
Base Rate	~~756.56~~ 817.08	580.77	~~266.69~~ 293.36	23.94	~~797.26~~ 876.99	136.78	6.59	170.96	27.95

Tesla General Insurance, Inc.
Safety Factor

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
v1.0	100	0.133	0.133	0.133	1.000	0.133	1.000	1.000	0.133	0.133
v1.0	99	0.142	0.142	0.142	1.000	0.142	1.000	1.000	0.142	0.142
v1.0	98	0.151	0.151	0.151	1.000	0.151	1.000	1.000	0.151	0.151
v1.0	97	0.159	0.159	0.159	1.000	0.159	1.000	1.000	0.159	0.159
v1.0	96	0.168	0.168	0.168	1.000	0.168	1.000	1.000	0.168	0.168
v1.0	95	0.177	0.177	0.177	1.000	0.177	1.000	1.000	0.177	0.177
v1.0	94	0.185	0.185	0.185	1.000	0.185	1.000	1.000	0.185	0.185
v1.0	93	0.194	0.194	0.194	1.000	0.194	1.000	1.000	0.194	0.194
v1.0	92	0.203	0.203	0.203	1.000	0.203	1.000	1.000	0.203	0.203
v1.0	91	0.211	0.211	0.211	1.000	0.211	1.000	1.000	0.211	0.211
v1.0	90	0.220	0.220	0.220	1.000	0.220	1.000	1.000	0.220	0.220
v1.0	89	0.229	0.229	0.229	1.000	0.229	1.000	1.000	0.229	0.229
v1.0	88	0.237	0.237	0.237	1.000	0.237	1.000	1.000	0.237	0.237
v1.0	87	0.246	0.246	0.246	1.000	0.246	1.000	1.000	0.246	0.246
v1.0	86	0.255	0.255	0.255	1.000	0.255	1.000	1.000	0.255	0.255
v1.0	85	0.263	0.263	0.263	1.000	0.263	1.000	1.000	0.263	0.263
v1.0	84	0.272	0.272	0.272	1.000	0.272	1.000	1.000	0.272	0.272
v1.0	83	0.281	0.281	0.281	1.000	0.281	1.000	1.000	0.281	0.281
v1.0	82	0.289	0.289	0.289	1.000	0.289	1.000	1.000	0.289	0.289
v1.0	81	0.298	0.298	0.298	1.000	0.298	1.000	1.000	0.298	0.298
v1.0	80	0.307	0.307	0.307	1.000	0.307	1.000	1.000	0.307	0.307
v1.0	79	0.315	0.315	0.315	1.000	0.315	1.000	1.000	0.315	0.315
v1.0	78	0.324	0.324	0.324	1.000	0.324	1.000	1.000	0.324	0.324
v1.0	77	0.333	0.333	0.333	1.000	0.333	1.000	1.000	0.333	0.333
v1.0	76	0.341	0.341	0.341	1.000	0.341	1.000	1.000	0.341	0.341
v1.0	75	0.350	0.350	0.350	1.000	0.350	1.000	1.000	0.350	0.350
v1.0	74	0.359	0.359	0.359	1.000	0.359	1.000	1.000	0.359	0.359
v1.0	73	0.367	0.367	0.367	1.000	0.367	1.000	1.000	0.367	0.367
v1.0	72	0.376	0.376	0.376	1.000	0.376	1.000	1.000	0.376	0.376
v1.0	71	0.385	0.385	0.385	1.000	0.385	1.000	1.000	0.385	0.385
v1.0	70	0.393	0.393	0.393	1.000	0.393	1.000	1.000	0.393	0.393
v1.0	69	0.402	0.402	0.402	1.000	0.402	1.000	1.000	0.402	0.402
v1.0	68	0.411	0.411	0.411	1.000	0.411	1.000	1.000	0.411	0.411
v1.0	67	0.419	0.419	0.419	1.000	0.419	1.000	1.000	0.419	0.419
v1.0	66	0.428	0.428	0.428	1.000	0.428	1.000	1.000	0.428	0.428
v1.0	65	0.437	0.437	0.437	1.000	0.437	1.000	1.000	0.437	0.437
v1.0	64	0.445	0.445	0.445	1.000	0.445	1.000	1.000	0.445	0.445
v1.0	63	0.454	0.454	0.454	1.000	0.454	1.000	1.000	0.454	0.454
v1.0	62	0.463	0.463	0.463	1.000	0.463	1.000	1.000	0.463	0.463
v1.0	61	0.471	0.471	0.471	1.000	0.471	1.000	1.000	0.471	0.471
v1.0	60	0.480	0.480	0.480	1.000	0.480	1.000	1.000	0.480	0.480
v1.0	59	0.489	0.489	0.489	1.000	0.489	1.000	1.000	0.489	0.489
v1.0	58	0.497	0.497	0.497	1.000	0.497	1.000	1.000	0.497	0.497
v1.0	57	0.506	0.506	0.506	1.000	0.506	1.000	1.000	0.506	0.506
v1.0	56	0.515	0.515	0.515	1.000	0.515	1.000	1.000	0.515	0.515
v1.0	55	0.523	0.523	0.523	1.000	0.523	1.000	1.000	0.523	0.523
v1.0	54	0.532	0.532	0.532	1.000	0.532	1.000	1.000	0.532	0.532
v1.0	53	0.541	0.541	0.541	1.000	0.541	1.000	1.000	0.541	0.541
v1.0	52	0.549	0.549	0.549	1.000	0.549	1.000	1.000	0.549	0.549
v1.0	51	0.558	0.558	0.558	1.000	0.558	1.000	1.000	0.558	0.558
v1.0	50	0.567	0.567	0.567	1.000	0.567	1.000	1.000	0.567	0.567
v1.0	49	0.575	0.575	0.575	1.000	0.575	1.000	1.000	0.575	0.575
v1.0	48	0.584	0.584	0.584	1.000	0.584	1.000	1.000	0.584	0.584
v1.0	47	0.593	0.593	0.593	1.000	0.593	1.000	1.000	0.593	0.593
v1.0	46	0.601	0.601	0.601	1.000	0.601	1.000	1.000	0.601	0.601
v1.0	45	0.610	0.610	0.610	1.000	0.610	1.000	1.000	0.610	0.610
v1.0	44	0.619	0.619	0.619	1.000	0.619	1.000	1.000	0.619	0.619
v1.0	43	0.627	0.627	0.627	1.000	0.627	1.000	1.000	0.627	0.627
v1.0	42	0.636	0.636	0.636	1.000	0.636	1.000	1.000	0.636	0.636
v1.0	41	0.645	0.645	0.645	1.000	0.645	1.000	1.000	0.645	0.645
v1.0	40	0.653	0.653	0.653	1.000	0.653	1.000	1.000	0.653	0.653
v1.0	39	0.662	0.662	0.662	1.000	0.662	1.000	1.000	0.662	0.662
v1.0	38	0.671	0.671	0.671	1.000	0.671	1.000	1.000	0.671	0.671
v1.0	37	0.679	0.679	0.679	1.000	0.679	1.000	1.000	0.679	0.679
v1.0	36	0.688	0.688	0.688	1.000	0.688	1.000	1.000	0.688	0.688

Tesla General Insurance, Inc.
Safety Factor

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
v1.0	35	0.697	0.697	0.697	1.000	0.697	1.000	1.000	0.697	0.697
v1.0	34	0.705	0.705	0.705	1.000	0.705	1.000	1.000	0.705	0.705
v1.0	33	0.714	0.714	0.714	1.000	0.714	1.000	1.000	0.714	0.714
v1.0	32	0.723	0.723	0.723	1.000	0.723	1.000	1.000	0.723	0.723
v1.0	31	0.731	0.731	0.731	1.000	0.731	1.000	1.000	0.731	0.731
v1.0	30	0.740	0.740	0.740	1.000	0.740	1.000	1.000	0.740	0.740
v1.0	29	0.749	0.749	0.749	1.000	0.749	1.000	1.000	0.749	0.749
v1.0	28	0.757	0.757	0.757	1.000	0.757	1.000	1.000	0.757	0.757
v1.0	27	0.766	0.766	0.766	1.000	0.766	1.000	1.000	0.766	0.766
v1.0	26	0.775	0.775	0.775	1.000	0.775	1.000	1.000	0.775	0.775
v1.0	25	0.783	0.783	0.783	1.000	0.783	1.000	1.000	0.783	0.783
v1.0	24	0.792	0.792	0.792	1.000	0.792	1.000	1.000	0.792	0.792
v1.0	23	0.801	0.801	0.801	1.000	0.801	1.000	1.000	0.801	0.801
v1.0	22	0.809	0.809	0.809	1.000	0.809	1.000	1.000	0.809	0.809
v1.0	21	0.818	0.818	0.818	1.000	0.818	1.000	1.000	0.818	0.818
v1.0	20	0.827	0.827	0.827	1.000	0.827	1.000	1.000	0.827	0.827
v1.0	19	0.835	0.835	0.835	1.000	0.835	1.000	1.000	0.835	0.835
v1.0	18	0.844	0.844	0.844	1.000	0.844	1.000	1.000	0.844	0.844
v1.0	17	0.853	0.853	0.853	1.000	0.853	1.000	1.000	0.853	0.853
v1.0	16	0.861	0.861	0.861	1.000	0.861	1.000	1.000	0.861	0.861
v1.0	15	0.870	0.870	0.870	1.000	0.870	1.000	1.000	0.870	0.870
v1.0	14	0.879	0.879	0.879	1.000	0.879	1.000	1.000	0.879	0.879
v1.0	13	0.887	0.887	0.887	1.000	0.887	1.000	1.000	0.887	0.887
v1.0	12	0.896	0.896	0.896	1.000	0.896	1.000	1.000	0.896	0.896
v1.0	11	0.905	0.905	0.905	1.000	0.905	1.000	1.000	0.905	0.905
v1.0	10	0.913	0.913	0.913	1.000	0.913	1.000	1.000	0.913	0.913
v1.0	9	0.922	0.922	0.922	1.000	0.922	1.000	1.000	0.922	0.922
v1.0	8	0.931	0.931	0.931	1.000	0.931	1.000	1.000	0.931	0.931
v1.0	7	0.939	0.939	0.939	1.000	0.939	1.000	1.000	0.939	0.939
v1.0	6	0.948	0.948	0.948	1.000	0.948	1.000	1.000	0.948	0.948
v1.0	5	0.957	0.957	0.957	1.000	0.957	1.000	1.000	0.957	0.957
v1.0	4	0.965	0.965	0.965	1.000	0.965	1.000	1.000	0.965	0.965
v1.0	3	0.974	0.974	0.974	1.000	0.974	1.000	1.000	0.974	0.974
v1.0	2	0.983	0.983	0.983	1.000	0.983	1.000	1.000	0.983	0.983
v1.0	1	0.991	0.991	0.991	1.000	0.991	1.000	1.000	0.991	0.991
v1.0	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
v1.0	UNCONNECTED	0.258	0.258	0.258	1.000	0.258	1.000	1.000	0.258	0.258
v1.0	DEFAULT	0.220	0.220	0.220	1.000	0.220	1.000	1.000	0.220	0.220
~~v1.2~~	~~100~~	~~0.110~~	~~0.110~~	~~0.110~~	~~1.000~~	~~0.110~~	~~1.000~~	~~1.000~~	~~0.110~~	~~0.110~~
~~v1.2~~	~~99~~	~~0.119~~	~~0.119~~	~~0.119~~	~~1.000~~	~~0.119~~	~~1.000~~	~~1.000~~	~~0.119~~	~~0.119~~
~~v1.2~~	~~98~~	~~0.127~~	~~0.127~~	~~0.127~~	~~1.000~~	~~0.127~~	~~1.000~~	~~1.000~~	~~0.127~~	~~0.127~~
~~v1.2~~	~~97~~	~~0.136~~	~~0.136~~	~~0.136~~	~~1.000~~	~~0.136~~	~~1.000~~	~~1.000~~	~~0.136~~	~~0.136~~
~~v1.2~~	~~96~~	~~0.145~~	~~0.145~~	~~0.145~~	~~1.000~~	~~0.145~~	~~1.000~~	~~1.000~~	~~0.145~~	~~0.145~~
~~v1.2~~	~~95~~	~~0.154~~	~~0.154~~	~~0.154~~	~~1.000~~	~~0.154~~	~~1.000~~	~~1.000~~	~~0.154~~	~~0.154~~
~~v1.2~~	~~94~~	~~0.163~~	~~0.163~~	~~0.163~~	~~1.000~~	~~0.163~~	~~1.000~~	~~1.000~~	~~0.163~~	~~0.163~~
~~v1.2~~	~~93~~	~~0.172~~	~~0.172~~	~~0.172~~	~~1.000~~	~~0.172~~	~~1.000~~	~~1.000~~	~~0.172~~	~~0.172~~
~~v1.2~~	~~92~~	~~0.181~~	~~0.181~~	~~0.181~~	~~1.000~~	~~0.181~~	~~1.000~~	~~1.000~~	~~0.181~~	~~0.181~~
~~v1.2~~	~~91~~	~~0.190~~	~~0.190~~	~~0.190~~	~~1.000~~	~~0.190~~	~~1.000~~	~~1.000~~	~~0.190~~	~~0.190~~
~~v1.2~~	~~90~~	~~0.199~~	~~0.199~~	~~0.199~~	~~1.000~~	~~0.199~~	~~1.000~~	~~1.000~~	~~0.199~~	~~0.199~~
~~v1.2~~	~~89~~	~~0.208~~	~~0.208~~	~~0.208~~	~~1.000~~	~~0.208~~	~~1.000~~	~~1.000~~	~~0.208~~	~~0.208~~
~~v1.2~~	~~88~~	~~0.216~~	~~0.216~~	~~0.216~~	~~1.000~~	~~0.216~~	~~1.000~~	~~1.000~~	~~0.216~~	~~0.216~~
~~v1.2~~	~~87~~	~~0.225~~	~~0.225~~	~~0.225~~	~~1.000~~	~~0.225~~	~~1.000~~	~~1.000~~	~~0.225~~	~~0.225~~
~~v1.2~~	~~86~~	~~0.234~~	~~0.234~~	~~0.234~~	~~1.000~~	~~0.234~~	~~1.000~~	~~1.000~~	~~0.234~~	~~0.234~~
~~v1.2~~	~~85~~	~~0.243~~	~~0.243~~	~~0.243~~	~~1.000~~	~~0.243~~	~~1.000~~	~~1.000~~	~~0.243~~	~~0.243~~
~~v1.2~~	~~84~~	~~0.252~~	~~0.252~~	~~0.252~~	~~1.000~~	~~0.252~~	~~1.000~~	~~1.000~~	~~0.252~~	~~0.252~~
~~v1.2~~	~~83~~	~~0.261~~	~~0.261~~	~~0.261~~	~~1.000~~	~~0.261~~	~~1.000~~	~~1.000~~	~~0.261~~	~~0.261~~
~~v1.2~~	~~82~~	~~0.270~~	~~0.270~~	~~0.270~~	~~1.000~~	~~0.270~~	~~1.000~~	~~1.000~~	~~0.270~~	~~0.270~~
~~v1.2~~	~~81~~	~~0.279~~	~~0.279~~	~~0.279~~	~~1.000~~	~~0.279~~	~~1.000~~	~~1.000~~	~~0.279~~	~~0.279~~
~~v1.2~~	~~80~~	~~0.288~~	~~0.288~~	~~0.288~~	~~1.000~~	~~0.288~~	~~1.000~~	~~1.000~~	~~0.288~~	~~0.288~~
~~v1.2~~	~~79~~	~~0.297~~	~~0.297~~	~~0.297~~	~~1.000~~	~~0.297~~	~~1.000~~	~~1.000~~	~~0.297~~	~~0.297~~
~~v1.2~~	~~78~~	~~0.306~~	~~0.306~~	~~0.306~~	~~1.000~~	~~0.306~~	~~1.000~~	~~1.000~~	~~0.306~~	~~0.306~~
~~v1.2~~	~~77~~	~~0.314~~	~~0.314~~	~~0.314~~	~~1.000~~	~~0.314~~	~~1.000~~	~~1.000~~	~~0.314~~	~~0.314~~
~~v1.2~~	~~76~~	~~0.323~~	~~0.323~~	~~0.323~~	~~1.000~~	~~0.323~~	~~1.000~~	~~1.000~~	~~0.323~~	~~0.323~~
~~v1.2~~	~~75~~	~~0.332~~	~~0.332~~	~~0.332~~	~~1.000~~	~~0.332~~	~~1.000~~	~~1.000~~	~~0.332~~	~~0.332~~
~~v1.2~~	~~74~~	~~0.341~~	~~0.341~~	~~0.341~~	~~1.000~~	~~0.341~~	~~1.000~~	~~1.000~~	~~0.341~~	~~0.341~~

Tesla General Insurance, Inc.
Safety Factor

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
~~v1.2~~	~~73~~	~~0.350~~	~~0.350~~	~~0.350~~	~~1.000~~	~~0.350~~	~~1.000~~	~~1.000~~	~~0.350~~	~~0.350~~
~~v1.2~~	~~72~~	~~0.359~~	~~0.359~~	~~0.359~~	~~1.000~~	~~0.359~~	~~1.000~~	~~1.000~~	~~0.359~~	~~0.359~~
~~v1.2~~	~~71~~	~~0.368~~	~~0.368~~	~~0.368~~	~~1.000~~	~~0.368~~	~~1.000~~	~~1.000~~	~~0.368~~	~~0.368~~
~~v1.2~~	~~70~~	~~0.377~~	~~0.377~~	~~0.377~~	~~1.000~~	~~0.377~~	~~1.000~~	~~1.000~~	~~0.377~~	~~0.377~~
~~v1.2~~	~~69~~	~~0.386~~	~~0.386~~	~~0.386~~	~~1.000~~	~~0.386~~	~~1.000~~	~~1.000~~	~~0.386~~	~~0.386~~
~~v1.2~~	~~68~~	~~0.395~~	~~0.395~~	~~0.395~~	~~1.000~~	~~0.395~~	~~1.000~~	~~1.000~~	~~0.395~~	~~0.395~~
~~v1.2~~	~~67~~	~~0.403~~	~~0.403~~	~~0.403~~	~~1.000~~	~~0.403~~	~~1.000~~	~~1.000~~	~~0.403~~	~~0.403~~
~~v1.2~~	~~66~~	~~0.412~~	~~0.412~~	~~0.412~~	~~1.000~~	~~0.412~~	~~1.000~~	~~1.000~~	~~0.412~~	~~0.412~~
~~v1.2~~	~~65~~	~~0.421~~	~~0.421~~	~~0.421~~	~~1.000~~	~~0.421~~	~~1.000~~	~~1.000~~	~~0.421~~	~~0.421~~
~~v1.2~~	~~64~~	~~0.430~~	~~0.430~~	~~0.430~~	~~1.000~~	~~0.430~~	~~1.000~~	~~1.000~~	~~0.430~~	~~0.430~~
~~v1.2~~	~~63~~	~~0.439~~	~~0.439~~	~~0.439~~	~~1.000~~	~~0.439~~	~~1.000~~	~~1.000~~	~~0.439~~	~~0.439~~
~~v1.2~~	~~62~~	~~0.448~~	~~0.448~~	~~0.448~~	~~1.000~~	~~0.448~~	~~1.000~~	~~1.000~~	~~0.448~~	~~0.448~~
~~v1.2~~	~~61~~	~~0.457~~	~~0.457~~	~~0.457~~	~~1.000~~	~~0.457~~	~~1.000~~	~~1.000~~	~~0.457~~	~~0.457~~
~~v1.2~~	~~60~~	~~0.466~~	~~0.466~~	~~0.466~~	~~1.000~~	~~0.466~~	~~1.000~~	~~1.000~~	~~0.466~~	~~0.466~~
~~v1.2~~	~~59~~	~~0.475~~	~~0.475~~	~~0.475~~	~~1.000~~	~~0.475~~	~~1.000~~	~~1.000~~	~~0.475~~	~~0.475~~
~~v1.2~~	~~58~~	~~0.484~~	~~0.484~~	~~0.484~~	~~1.000~~	~~0.484~~	~~1.000~~	~~1.000~~	~~0.484~~	~~0.484~~
~~v1.2~~	~~57~~	~~0.492~~	~~0.492~~	~~0.492~~	~~1.000~~	~~0.492~~	~~1.000~~	~~1.000~~	~~0.492~~	~~0.492~~
~~v1.2~~	~~56~~	~~0.501~~	~~0.501~~	~~0.501~~	~~1.000~~	~~0.501~~	~~1.000~~	~~1.000~~	~~0.501~~	~~0.501~~
~~v1.2~~	~~55~~	~~0.510~~	~~0.510~~	~~0.510~~	~~1.000~~	~~0.510~~	~~1.000~~	~~1.000~~	~~0.510~~	~~0.510~~
~~v1.2~~	~~54~~	~~0.519~~	~~0.519~~	~~0.519~~	~~1.000~~	~~0.519~~	~~1.000~~	~~1.000~~	~~0.519~~	~~0.519~~
~~v1.2~~	~~53~~	~~0.528~~	~~0.528~~	~~0.528~~	~~1.000~~	~~0.528~~	~~1.000~~	~~1.000~~	~~0.528~~	~~0.528~~
~~v1.2~~	~~52~~	~~0.537~~	~~0.537~~	~~0.537~~	~~1.000~~	~~0.537~~	~~1.000~~	~~1.000~~	~~0.537~~	~~0.537~~
~~v1.2~~	~~51~~	~~0.546~~	~~0.546~~	~~0.546~~	~~1.000~~	~~0.546~~	~~1.000~~	~~1.000~~	~~0.546~~	~~0.546~~
~~v1.2~~	~~50~~	~~0.555~~	~~0.555~~	~~0.555~~	~~1.000~~	~~0.555~~	~~1.000~~	~~1.000~~	~~0.555~~	~~0.555~~
~~v1.2~~	~~49~~	~~0.564~~	~~0.564~~	~~0.564~~	~~1.000~~	~~0.564~~	~~1.000~~	~~1.000~~	~~0.564~~	~~0.564~~
~~v1.2~~	~~48~~	~~0.573~~	~~0.573~~	~~0.573~~	~~1.000~~	~~0.573~~	~~1.000~~	~~1.000~~	~~0.573~~	~~0.573~~
~~v1.2~~	~~47~~	~~0.582~~	~~0.582~~	~~0.582~~	~~1.000~~	~~0.582~~	~~1.000~~	~~1.000~~	~~0.582~~	~~0.582~~
~~v1.2~~	~~46~~	~~0.590~~	~~0.590~~	~~0.590~~	~~1.000~~	~~0.590~~	~~1.000~~	~~1.000~~	~~0.590~~	~~0.590~~
~~v1.2~~	~~45~~	~~0.599~~	~~0.599~~	~~0.599~~	~~1.000~~	~~0.599~~	~~1.000~~	~~1.000~~	~~0.599~~	~~0.599~~
~~v1.2~~	~~44~~	~~0.608~~	~~0.608~~	~~0.608~~	~~1.000~~	~~0.608~~	~~1.000~~	~~1.000~~	~~0.608~~	~~0.608~~
~~v1.2~~	~~43~~	~~0.617~~	~~0.617~~	~~0.617~~	~~1.000~~	~~0.617~~	~~1.000~~	~~1.000~~	~~0.617~~	~~0.617~~
~~v1.2~~	~~42~~	~~0.626~~	~~0.626~~	~~0.626~~	~~1.000~~	~~0.626~~	~~1.000~~	~~1.000~~	~~0.626~~	~~0.626~~
~~v1.2~~	~~41~~	~~0.635~~	~~0.635~~	~~0.635~~	~~1.000~~	~~0.635~~	~~1.000~~	~~1.000~~	~~0.635~~	~~0.635~~
~~v1.2~~	~~40~~	~~0.644~~	~~0.644~~	~~0.644~~	~~1.000~~	~~0.644~~	~~1.000~~	~~1.000~~	~~0.644~~	~~0.644~~
~~v1.2~~	~~39~~	~~0.653~~	~~0.653~~	~~0.653~~	~~1.000~~	~~0.653~~	~~1.000~~	~~1.000~~	~~0.653~~	~~0.653~~
~~v1.2~~	~~38~~	~~0.662~~	~~0.662~~	~~0.662~~	~~1.000~~	~~0.662~~	~~1.000~~	~~1.000~~	~~0.662~~	~~0.662~~
~~v1.2~~	~~37~~	~~0.671~~	~~0.671~~	~~0.671~~	~~1.000~~	~~0.671~~	~~1.000~~	~~1.000~~	~~0.671~~	~~0.671~~
~~v1.2~~	~~36~~	~~0.679~~	~~0.679~~	~~0.679~~	~~1.000~~	~~0.679~~	~~1.000~~	~~1.000~~	~~0.679~~	~~0.679~~
~~v1.2~~	~~35~~	~~0.688~~	~~0.688~~	~~0.688~~	~~1.000~~	~~0.688~~	~~1.000~~	~~1.000~~	~~0.688~~	~~0.688~~
~~v1.2~~	~~34~~	~~0.697~~	~~0.697~~	~~0.697~~	~~1.000~~	~~0.697~~	~~1.000~~	~~1.000~~	~~0.697~~	~~0.697~~
~~v1.2~~	~~33~~	~~0.706~~	~~0.706~~	~~0.706~~	~~1.000~~	~~0.706~~	~~1.000~~	~~1.000~~	~~0.706~~	~~0.706~~
~~v1.2~~	~~32~~	~~0.715~~	~~0.715~~	~~0.715~~	~~1.000~~	~~0.715~~	~~1.000~~	~~1.000~~	~~0.715~~	~~0.715~~
~~v1.2~~	~~31~~	~~0.724~~	~~0.724~~	~~0.724~~	~~1.000~~	~~0.724~~	~~1.000~~	~~1.000~~	~~0.724~~	~~0.724~~
~~v1.2~~	~~30~~	~~0.733~~	~~0.733~~	~~0.733~~	~~1.000~~	~~0.733~~	~~1.000~~	~~1.000~~	~~0.733~~	~~0.733~~
~~v1.2~~	~~29~~	~~0.742~~	~~0.742~~	~~0.742~~	~~1.000~~	~~0.742~~	~~1.000~~	~~1.000~~	~~0.742~~	~~0.742~~
~~v1.2~~	~~28~~	~~0.751~~	~~0.751~~	~~0.751~~	~~1.000~~	~~0.751~~	~~1.000~~	~~1.000~~	~~0.751~~	~~0.751~~
~~v1.2~~	~~27~~	~~0.760~~	~~0.760~~	~~0.760~~	~~1.000~~	~~0.760~~	~~1.000~~	~~1.000~~	~~0.760~~	~~0.760~~
~~v1.2~~	~~26~~	~~0.769~~	~~0.769~~	~~0.769~~	~~1.000~~	~~0.769~~	~~1.000~~	~~1.000~~	~~0.769~~	~~0.769~~
~~v1.2~~	~~25~~	~~0.777~~	~~0.777~~	~~0.777~~	~~1.000~~	~~0.777~~	~~1.000~~	~~1.000~~	~~0.777~~	~~0.777~~
~~v1.2~~	~~24~~	~~0.786~~	~~0.786~~	~~0.786~~	~~1.000~~	~~0.786~~	~~1.000~~	~~1.000~~	~~0.786~~	~~0.786~~
~~v1.2~~	~~23~~	~~0.795~~	~~0.795~~	~~0.795~~	~~1.000~~	~~0.795~~	~~1.000~~	~~1.000~~	~~0.795~~	~~0.795~~
~~v1.2~~	~~22~~	~~0.804~~	~~0.804~~	~~0.804~~	~~1.000~~	~~0.804~~	~~1.000~~	~~1.000~~	~~0.804~~	~~0.804~~
~~v1.2~~	~~21~~	~~0.813~~	~~0.813~~	~~0.813~~	~~1.000~~	~~0.813~~	~~1.000~~	~~1.000~~	~~0.813~~	~~0.813~~
~~v1.2~~	~~20~~	~~0.822~~	~~0.822~~	~~0.822~~	~~1.000~~	~~0.822~~	~~1.000~~	~~1.000~~	~~0.822~~	~~0.822~~
~~v1.2~~	~~19~~	~~0.831~~	~~0.831~~	~~0.831~~	~~1.000~~	~~0.831~~	~~1.000~~	~~1.000~~	~~0.831~~	~~0.831~~
~~v1.2~~	~~18~~	~~0.840~~	~~0.840~~	~~0.840~~	~~1.000~~	~~0.840~~	~~1.000~~	~~1.000~~	~~0.840~~	~~0.840~~
~~v1.2~~	~~17~~	~~0.849~~	~~0.849~~	~~0.849~~	~~1.000~~	~~0.849~~	~~1.000~~	~~1.000~~	~~0.849~~	~~0.849~~
~~v1.2~~	~~16~~	~~0.858~~	~~0.858~~	~~0.858~~	~~1.000~~	~~0.858~~	~~1.000~~	~~1.000~~	~~0.858~~	~~0.858~~
~~v1.2~~	~~15~~	~~0.866~~	~~0.866~~	~~0.866~~	~~1.000~~	~~0.866~~	~~1.000~~	~~1.000~~	~~0.866~~	~~0.866~~
~~v1.2~~	~~14~~	~~0.875~~	~~0.875~~	~~0.875~~	~~1.000~~	~~0.875~~	~~1.000~~	~~1.000~~	~~0.875~~	~~0.875~~
~~v1.2~~	~~13~~	~~0.884~~	~~0.884~~	~~0.884~~	~~1.000~~	~~0.884~~	~~1.000~~	~~1.000~~	~~0.884~~	~~0.884~~
~~v1.2~~	~~12~~	~~0.893~~	~~0.893~~	~~0.893~~	~~1.000~~	~~0.893~~	~~1.000~~	~~1.000~~	~~0.893~~	~~0.893~~
~~v1.2~~	~~11~~	~~0.902~~	~~0.902~~	~~0.902~~	~~1.000~~	~~0.902~~	~~1.000~~	~~1.000~~	~~0.902~~	~~0.902~~
~~v1.2~~	~~10~~	~~0.911~~	~~0.911~~	~~0.911~~	~~1.000~~	~~0.911~~	~~1.000~~	~~1.000~~	~~0.911~~	~~0.911~~
~~v1.2~~	~~9~~	~~0.920~~	~~0.920~~	~~0.920~~	~~1.000~~	~~0.920~~	~~1.000~~	~~1.000~~	~~0.920~~	~~0.920~~

Tesla General Insurance, Inc.
Safety Factor

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
~~v1.2~~	~~8~~	~~0.929~~	~~0.929~~	~~0.929~~	~~1.000~~	~~0.929~~	~~1.000~~	~~1.000~~	~~0.929~~	~~0.929~~
~~v1.2~~	~~7~~	~~0.938~~	~~0.938~~	~~0.938~~	~~1.000~~	~~0.938~~	~~1.000~~	~~1.000~~	~~0.938~~	~~0.938~~
~~v1.2~~	~~6~~	~~0.947~~	~~0.947~~	~~0.947~~	~~1.000~~	~~0.947~~	~~1.000~~	~~1.000~~	~~0.947~~	~~0.947~~
~~v1.2~~	~~5~~	~~0.955~~	~~0.955~~	~~0.955~~	~~1.000~~	~~0.955~~	~~1.000~~	~~1.000~~	~~0.955~~	~~0.955~~
~~v1.2~~	~~4~~	~~0.964~~	~~0.964~~	~~0.964~~	~~1.000~~	~~0.964~~	~~1.000~~	~~1.000~~	~~0.964~~	~~0.964~~
~~v1.2~~	~~3~~	~~0.973~~	~~0.973~~	~~0.973~~	~~1.000~~	~~0.973~~	~~1.000~~	~~1.000~~	~~0.973~~	~~0.973~~
~~v1.2~~	~~2~~	~~0.982~~	~~0.982~~	~~0.982~~	~~1.000~~	~~0.982~~	~~1.000~~	~~1.000~~	~~0.982~~	~~0.982~~
~~v1.2~~	~~1~~	~~0.991~~	~~0.991~~	~~0.991~~	~~1.000~~	~~0.991~~	~~1.000~~	~~1.000~~	~~0.991~~	~~0.991~~
~~v1.2~~	~~0~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~
~~v1.2~~	~~UNCONNECTED~~	~~0.237~~	~~0.237~~	~~0.237~~	~~1.000~~	~~0.237~~	~~1.000~~	~~1.000~~	~~0.237~~	~~0.237~~
~~v1.2~~	~~DEFAULT~~	~~0.199~~	~~0.199~~	~~0.199~~	~~1.000~~	~~0.199~~	~~1.000~~	~~1.000~~	~~0.199~~	~~0.199~~
~~v2.0~~	~~100~~	~~0.109~~	~~0.109~~	~~0.109~~	~~1.000~~	~~0.109~~	~~1.000~~	~~1.000~~	~~0.109~~	~~0.109~~
~~v2.0~~	~~99~~	~~0.118~~	~~0.118~~	~~0.118~~	~~1.000~~	~~0.118~~	~~1.000~~	~~1.000~~	~~0.118~~	~~0.118~~
~~v2.0~~	~~98~~	~~0.127~~	~~0.127~~	~~0.127~~	~~1.000~~	~~0.127~~	~~1.000~~	~~1.000~~	~~0.127~~	~~0.127~~
~~v2.0~~	~~97~~	~~0.136~~	~~0.136~~	~~0.136~~	~~1.000~~	~~0.136~~	~~1.000~~	~~1.000~~	~~0.136~~	~~0.136~~
~~v2.0~~	~~96~~	~~0.145~~	~~0.145~~	~~0.145~~	~~1.000~~	~~0.145~~	~~1.000~~	~~1.000~~	~~0.145~~	~~0.145~~
~~v2.0~~	~~95~~	~~0.154~~	~~0.154~~	~~0.154~~	~~1.000~~	~~0.154~~	~~1.000~~	~~1.000~~	~~0.154~~	~~0.154~~
~~v2.0~~	~~94~~	~~0.163~~	~~0.163~~	~~0.163~~	~~1.000~~	~~0.163~~	~~1.000~~	~~1.000~~	~~0.163~~	~~0.163~~
~~v2.0~~	~~93~~	~~0.172~~	~~0.172~~	~~0.172~~	~~1.000~~	~~0.172~~	~~1.000~~	~~1.000~~	~~0.172~~	~~0.172~~
~~v2.0~~	~~92~~	~~0.181~~	~~0.181~~	~~0.181~~	~~1.000~~	~~0.181~~	~~1.000~~	~~1.000~~	~~0.181~~	~~0.181~~
~~v2.0~~	~~91~~	~~0.190~~	~~0.190~~	~~0.190~~	~~1.000~~	~~0.190~~	~~1.000~~	~~1.000~~	~~0.190~~	~~0.190~~
~~v2.0~~	~~90~~	~~0.199~~	~~0.199~~	~~0.199~~	~~1.000~~	~~0.199~~	~~1.000~~	~~1.000~~	~~0.199~~	~~0.199~~
~~v2.0~~	~~89~~	~~0.207~~	~~0.207~~	~~0.207~~	~~1.000~~	~~0.207~~	~~1.000~~	~~1.000~~	~~0.207~~	~~0.207~~
~~v2.0~~	~~88~~	~~0.216~~	~~0.216~~	~~0.216~~	~~1.000~~	~~0.216~~	~~1.000~~	~~1.000~~	~~0.216~~	~~0.216~~
~~v2.0~~	~~87~~	~~0.225~~	~~0.225~~	~~0.225~~	~~1.000~~	~~0.225~~	~~1.000~~	~~1.000~~	~~0.225~~	~~0.225~~
~~v2.0~~	~~86~~	~~0.234~~	~~0.234~~	~~0.234~~	~~1.000~~	~~0.234~~	~~1.000~~	~~1.000~~	~~0.234~~	~~0.234~~
~~v2.0~~	~~85~~	~~0.243~~	~~0.243~~	~~0.243~~	~~1.000~~	~~0.243~~	~~1.000~~	~~1.000~~	~~0.243~~	~~0.243~~
~~v2.0~~	~~84~~	~~0.252~~	~~0.252~~	~~0.252~~	~~1.000~~	~~0.252~~	~~1.000~~	~~1.000~~	~~0.252~~	~~0.252~~
~~v2.0~~	~~83~~	~~0.261~~	~~0.261~~	~~0.261~~	~~1.000~~	~~0.261~~	~~1.000~~	~~1.000~~	~~0.261~~	~~0.261~~
~~v2.0~~	~~82~~	~~0.270~~	~~0.270~~	~~0.270~~	~~1.000~~	~~0.270~~	~~1.000~~	~~1.000~~	~~0.270~~	~~0.270~~
~~v2.0~~	~~81~~	~~0.279~~	~~0.279~~	~~0.279~~	~~1.000~~	~~0.279~~	~~1.000~~	~~1.000~~	~~0.279~~	~~0.279~~
~~v2.0~~	~~80~~	~~0.288~~	~~0.288~~	~~0.288~~	~~1.000~~	~~0.288~~	~~1.000~~	~~1.000~~	~~0.288~~	~~0.288~~
~~v2.0~~	~~79~~	~~0.296~~	~~0.296~~	~~0.296~~	~~1.000~~	~~0.296~~	~~1.000~~	~~1.000~~	~~0.296~~	~~0.296~~
~~v2.0~~	~~78~~	~~0.305~~	~~0.305~~	~~0.305~~	~~1.000~~	~~0.305~~	~~1.000~~	~~1.000~~	~~0.305~~	~~0.305~~
~~v2.0~~	~~77~~	~~0.314~~	~~0.314~~	~~0.314~~	~~1.000~~	~~0.314~~	~~1.000~~	~~1.000~~	~~0.314~~	~~0.314~~
~~v2.0~~	~~76~~	~~0.323~~	~~0.323~~	~~0.323~~	~~1.000~~	~~0.323~~	~~1.000~~	~~1.000~~	~~0.323~~	~~0.323~~
~~v2.0~~	~~75~~	~~0.332~~	~~0.332~~	~~0.332~~	~~1.000~~	~~0.332~~	~~1.000~~	~~1.000~~	~~0.332~~	~~0.332~~
~~v2.0~~	~~74~~	~~0.341~~	~~0.341~~	~~0.341~~	~~1.000~~	~~0.341~~	~~1.000~~	~~1.000~~	~~0.341~~	~~0.341~~
~~v2.0~~	~~73~~	~~0.350~~	~~0.350~~	~~0.350~~	~~1.000~~	~~0.350~~	~~1.000~~	~~1.000~~	~~0.350~~	~~0.350~~
~~v2.0~~	~~72~~	~~0.359~~	~~0.359~~	~~0.359~~	~~1.000~~	~~0.359~~	~~1.000~~	~~1.000~~	~~0.359~~	~~0.359~~
~~v2.0~~	~~71~~	~~0.368~~	~~0.368~~	~~0.368~~	~~1.000~~	~~0.368~~	~~1.000~~	~~1.000~~	~~0.368~~	~~0.368~~
~~v2.0~~	~~70~~	~~0.377~~	~~0.377~~	~~0.377~~	~~1.000~~	~~0.377~~	~~1.000~~	~~1.000~~	~~0.377~~	~~0.377~~
~~v2.0~~	~~69~~	~~0.386~~	~~0.386~~	~~0.386~~	~~1.000~~	~~0.386~~	~~1.000~~	~~1.000~~	~~0.386~~	~~0.386~~
~~v2.0~~	~~68~~	~~0.394~~	~~0.394~~	~~0.394~~	~~1.000~~	~~0.394~~	~~1.000~~	~~1.000~~	~~0.394~~	~~0.394~~
~~v2.0~~	~~67~~	~~0.403~~	~~0.403~~	~~0.403~~	~~1.000~~	~~0.403~~	~~1.000~~	~~1.000~~	~~0.403~~	~~0.403~~
~~v2.0~~	~~66~~	~~0.412~~	~~0.412~~	~~0.412~~	~~1.000~~	~~0.412~~	~~1.000~~	~~1.000~~	~~0.412~~	~~0.412~~
~~v2.0~~	~~65~~	~~0.421~~	~~0.421~~	~~0.421~~	~~1.000~~	~~0.421~~	~~1.000~~	~~1.000~~	~~0.421~~	~~0.421~~
~~v2.0~~	~~64~~	~~0.430~~	~~0.430~~	~~0.430~~	~~1.000~~	~~0.430~~	~~1.000~~	~~1.000~~	~~0.430~~	~~0.430~~
~~v2.0~~	~~63~~	~~0.439~~	~~0.439~~	~~0.439~~	~~1.000~~	~~0.439~~	~~1.000~~	~~1.000~~	~~0.439~~	~~0.439~~
~~v2.0~~	~~62~~	~~0.448~~	~~0.448~~	~~0.448~~	~~1.000~~	~~0.448~~	~~1.000~~	~~1.000~~	~~0.448~~	~~0.448~~
~~v2.0~~	~~61~~	~~0.457~~	~~0.457~~	~~0.457~~	~~1.000~~	~~0.457~~	~~1.000~~	~~1.000~~	~~0.457~~	~~0.457~~
~~v2.0~~	~~60~~	~~0.466~~	~~0.466~~	~~0.466~~	~~1.000~~	~~0.466~~	~~1.000~~	~~1.000~~	~~0.466~~	~~0.466~~
~~v2.0~~	~~59~~	~~0.475~~	~~0.475~~	~~0.475~~	~~1.000~~	~~0.475~~	~~1.000~~	~~1.000~~	~~0.475~~	~~0.475~~
~~v2.0~~	~~58~~	~~0.483~~	~~0.483~~	~~0.483~~	~~1.000~~	~~0.483~~	~~1.000~~	~~1.000~~	~~0.483~~	~~0.483~~
~~v2.0~~	~~57~~	~~0.492~~	~~0.492~~	~~0.492~~	~~1.000~~	~~0.492~~	~~1.000~~	~~1.000~~	~~0.492~~	~~0.492~~
~~v2.0~~	~~56~~	~~0.501~~	~~0.501~~	~~0.501~~	~~1.000~~	~~0.501~~	~~1.000~~	~~1.000~~	~~0.501~~	~~0.501~~
~~v2.0~~	~~55~~	~~0.510~~	~~0.510~~	~~0.510~~	~~1.000~~	~~0.510~~	~~1.000~~	~~1.000~~	~~0.510~~	~~0.510~~
~~v2.0~~	~~54~~	~~0.519~~	~~0.519~~	~~0.519~~	~~1.000~~	~~0.519~~	~~1.000~~	~~1.000~~	~~0.519~~	~~0.519~~
~~v2.0~~	~~53~~	~~0.528~~	~~0.528~~	~~0.528~~	~~1.000~~	~~0.528~~	~~1.000~~	~~1.000~~	~~0.528~~	~~0.528~~
~~v2.0~~	~~52~~	~~0.537~~	~~0.537~~	~~0.537~~	~~1.000~~	~~0.537~~	~~1.000~~	~~1.000~~	~~0.537~~	~~0.537~~
~~v2.0~~	~~51~~	~~0.546~~	~~0.546~~	~~0.546~~	~~1.000~~	~~0.546~~	~~1.000~~	~~1.000~~	~~0.546~~	~~0.546~~
~~v2.0~~	~~50~~	~~0.555~~	~~0.555~~	~~0.555~~	~~1.000~~	~~0.555~~	~~1.000~~	~~1.000~~	~~0.555~~	~~0.555~~
~~v2.0~~	~~49~~	~~0.564~~	~~0.564~~	~~0.564~~	~~1.000~~	~~0.564~~	~~1.000~~	~~1.000~~	~~0.564~~	~~0.564~~
~~v2.0~~	~~48~~	~~0.573~~	~~0.573~~	~~0.573~~	~~1.000~~	~~0.573~~	~~1.000~~	~~1.000~~	~~0.573~~	~~0.573~~
~~v2.0~~	~~47~~	~~0.581~~	~~0.581~~	~~0.581~~	~~1.000~~	~~0.581~~	~~1.000~~	~~1.000~~	~~0.581~~	~~0.581~~

Tesla General Insurance, Inc.
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Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
~~v2.0~~	~~46~~	~~0.590~~	~~0.590~~	~~0.590~~	~~1.000~~	~~0.590~~	~~1.000~~	~~1.000~~	~~0.590~~	~~0.590~~
~~v2.0~~	~~45~~	~~0.599~~	~~0.599~~	~~0.599~~	~~1.000~~	~~0.599~~	~~1.000~~	~~1.000~~	~~0.599~~	~~0.599~~
~~v2.0~~	~~44~~	~~0.608~~	~~0.608~~	~~0.608~~	~~1.000~~	~~0.608~~	~~1.000~~	~~1.000~~	~~0.608~~	~~0.608~~
~~v2.0~~	~~43~~	~~0.617~~	~~0.617~~	~~0.617~~	~~1.000~~	~~0.617~~	~~1.000~~	~~1.000~~	~~0.617~~	~~0.617~~
~~v2.0~~	~~42~~	~~0.626~~	~~0.626~~	~~0.626~~	~~1.000~~	~~0.626~~	~~1.000~~	~~1.000~~	~~0.626~~	~~0.626~~
~~v2.0~~	~~41~~	~~0.635~~	~~0.635~~	~~0.635~~	~~1.000~~	~~0.635~~	~~1.000~~	~~1.000~~	~~0.635~~	~~0.635~~
~~v2.0~~	~~40~~	~~0.644~~	~~0.644~~	~~0.644~~	~~1.000~~	~~0.644~~	~~1.000~~	~~1.000~~	~~0.644~~	~~0.644~~
~~v2.0~~	~~39~~	~~0.653~~	~~0.653~~	~~0.653~~	~~1.000~~	~~0.653~~	~~1.000~~	~~1.000~~	~~0.653~~	~~0.653~~
~~v2.0~~	~~38~~	~~0.662~~	~~0.662~~	~~0.662~~	~~1.000~~	~~0.662~~	~~1.000~~	~~1.000~~	~~0.662~~	~~0.662~~
~~v2.0~~	~~37~~	~~0.671~~	~~0.671~~	~~0.671~~	~~1.000~~	~~0.671~~	~~1.000~~	~~1.000~~	~~0.671~~	~~0.671~~
~~v2.0~~	~~36~~	~~0.679~~	~~0.679~~	~~0.679~~	~~1.000~~	~~0.679~~	~~1.000~~	~~1.000~~	~~0.679~~	~~0.679~~
~~v2.0~~	~~35~~	~~0.688~~	~~0.688~~	~~0.688~~	~~1.000~~	~~0.688~~	~~1.000~~	~~1.000~~	~~0.688~~	~~0.688~~
~~v2.0~~	~~34~~	~~0.697~~	~~0.697~~	~~0.697~~	~~1.000~~	~~0.697~~	~~1.000~~	~~1.000~~	~~0.697~~	~~0.697~~
~~v2.0~~	~~33~~	~~0.706~~	~~0.706~~	~~0.706~~	~~1.000~~	~~0.706~~	~~1.000~~	~~1.000~~	~~0.706~~	~~0.706~~
~~v2.0~~	~~32~~	~~0.715~~	~~0.715~~	~~0.715~~	~~1.000~~	~~0.715~~	~~1.000~~	~~1.000~~	~~0.715~~	~~0.715~~
~~v2.0~~	~~31~~	~~0.724~~	~~0.724~~	~~0.724~~	~~1.000~~	~~0.724~~	~~1.000~~	~~1.000~~	~~0.724~~	~~0.724~~
~~v2.0~~	~~30~~	~~0.733~~	~~0.733~~	~~0.733~~	~~1.000~~	~~0.733~~	~~1.000~~	~~1.000~~	~~0.733~~	~~0.733~~
~~v2.0~~	~~29~~	~~0.742~~	~~0.742~~	~~0.742~~	~~1.000~~	~~0.742~~	~~1.000~~	~~1.000~~	~~0.742~~	~~0.742~~
~~v2.0~~	~~28~~	~~0.751~~	~~0.751~~	~~0.751~~	~~1.000~~	~~0.751~~	~~1.000~~	~~1.000~~	~~0.751~~	~~0.751~~
~~v2.0~~	~~27~~	~~0.760~~	~~0.760~~	~~0.760~~	~~1.000~~	~~0.760~~	~~1.000~~	~~1.000~~	~~0.760~~	~~0.760~~
~~v2.0~~	~~26~~	~~0.768~~	~~0.768~~	~~0.768~~	~~1.000~~	~~0.768~~	~~1.000~~	~~1.000~~	~~0.768~~	~~0.768~~
~~v2.0~~	~~25~~	~~0.777~~	~~0.777~~	~~0.777~~	~~1.000~~	~~0.777~~	~~1.000~~	~~1.000~~	~~0.777~~	~~0.777~~
~~v2.0~~	~~24~~	~~0.786~~	~~0.786~~	~~0.786~~	~~1.000~~	~~0.786~~	~~1.000~~	~~1.000~~	~~0.786~~	~~0.786~~
~~v2.0~~	~~23~~	~~0.795~~	~~0.795~~	~~0.795~~	~~1.000~~	~~0.795~~	~~1.000~~	~~1.000~~	~~0.795~~	~~0.795~~
~~v2.0~~	~~22~~	~~0.804~~	~~0.804~~	~~0.804~~	~~1.000~~	~~0.804~~	~~1.000~~	~~1.000~~	~~0.804~~	~~0.804~~
~~v2.0~~	~~21~~	~~0.813~~	~~0.813~~	~~0.813~~	~~1.000~~	~~0.813~~	~~1.000~~	~~1.000~~	~~0.813~~	~~0.813~~
~~v2.0~~	~~20~~	~~0.822~~	~~0.822~~	~~0.822~~	~~1.000~~	~~0.822~~	~~1.000~~	~~1.000~~	~~0.822~~	~~0.822~~
~~v2.0~~	~~19~~	~~0.831~~	~~0.831~~	~~0.831~~	~~1.000~~	~~0.831~~	~~1.000~~	~~1.000~~	~~0.831~~	~~0.831~~
~~v2.0~~	~~18~~	~~0.840~~	~~0.840~~	~~0.840~~	~~1.000~~	~~0.840~~	~~1.000~~	~~1.000~~	~~0.840~~	~~0.840~~
~~v2.0~~	~~17~~	~~0.849~~	~~0.849~~	~~0.849~~	~~1.000~~	~~0.849~~	~~1.000~~	~~1.000~~	~~0.849~~	~~0.849~~
~~v2.0~~	~~16~~	~~0.858~~	~~0.858~~	~~0.858~~	~~1.000~~	~~0.858~~	~~1.000~~	~~1.000~~	~~0.858~~	~~0.858~~
~~v2.0~~	~~15~~	~~0.866~~	~~0.866~~	~~0.866~~	~~1.000~~	~~0.866~~	~~1.000~~	~~1.000~~	~~0.866~~	~~0.866~~
~~v2.0~~	~~14~~	~~0.875~~	~~0.875~~	~~0.875~~	~~1.000~~	~~0.875~~	~~1.000~~	~~1.000~~	~~0.875~~	~~0.875~~
~~v2.0~~	~~13~~	~~0.884~~	~~0.884~~	~~0.884~~	~~1.000~~	~~0.884~~	~~1.000~~	~~1.000~~	~~0.884~~	~~0.884~~
~~v2.0~~	~~12~~	~~0.893~~	~~0.893~~	~~0.893~~	~~1.000~~	~~0.893~~	~~1.000~~	~~1.000~~	~~0.893~~	~~0.893~~
~~v2.0~~	~~11~~	~~0.902~~	~~0.902~~	~~0.902~~	~~1.000~~	~~0.902~~	~~1.000~~	~~1.000~~	~~0.902~~	~~0.902~~
~~v2.0~~	~~10~~	~~0.911~~	~~0.911~~	~~0.911~~	~~1.000~~	~~0.911~~	~~1.000~~	~~1.000~~	~~0.911~~	~~0.911~~
~~v2.0~~	~~9~~	~~0.920~~	~~0.920~~	~~0.920~~	~~1.000~~	~~0.920~~	~~1.000~~	~~1.000~~	~~0.920~~	~~0.920~~
~~v2.0~~	~~8~~	~~0.929~~	~~0.929~~	~~0.929~~	~~1.000~~	~~0.929~~	~~1.000~~	~~1.000~~	~~0.929~~	~~0.929~~
~~v2.0~~	~~7~~	~~0.938~~	~~0.938~~	~~0.938~~	~~1.000~~	~~0.938~~	~~1.000~~	~~1.000~~	~~0.938~~	~~0.938~~
~~v2.0~~	~~6~~	~~0.947~~	~~0.947~~	~~0.947~~	~~1.000~~	~~0.947~~	~~1.000~~	~~1.000~~	~~0.947~~	~~0.947~~
~~v2.0~~	~~5~~	~~0.955~~	~~0.955~~	~~0.955~~	~~1.000~~	~~0.955~~	~~1.000~~	~~1.000~~	~~0.955~~	~~0.955~~
~~v2.0~~	~~4~~	~~0.964~~	~~0.964~~	~~0.964~~	~~1.000~~	~~0.964~~	~~1.000~~	~~1.000~~	~~0.964~~	~~0.964~~
~~v2.0~~	~~3~~	~~0.973~~	~~0.973~~	~~0.973~~	~~1.000~~	~~0.973~~	~~1.000~~	~~1.000~~	~~0.973~~	~~0.973~~
~~v2.0~~	~~2~~	~~0.982~~	~~0.982~~	~~0.982~~	~~1.000~~	~~0.982~~	~~1.000~~	~~1.000~~	~~0.982~~	~~0.982~~
~~v2.0~~	~~1~~	~~0.991~~	~~0.991~~	~~0.991~~	~~1.000~~	~~0.991~~	~~1.000~~	~~1.000~~	~~0.991~~	~~0.991~~
~~v2.0~~	~~0~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~	~~1.000~~
~~v2.0~~	~~UNCONNECTED~~	~~0.220~~	~~0.220~~	~~0.220~~	~~1.000~~	~~0.220~~	~~1.000~~	~~1.000~~	~~0.220~~	~~0.220~~
~~v2.0~~	~~DEFAULT~~	~~0.199~~	~~0.199~~	~~0.199~~	~~1.000~~	~~0.199~~	~~1.000~~	~~1.000~~	~~0.199~~	~~0.199~~
v2.1	100	0.123	0.123	0.123	1.000	0.123	1.000	1.000	0.123	0.123
v2.1	99	0.131	0.131	0.131	1.000	0.131	1.000	1.000	0.131	0.131
v2.1	98	0.140	0.140	0.140	1.000	0.140	1.000	1.000	0.140	0.140
v2.1	97	0.149	0.149	0.149	1.000	0.149	1.000	1.000	0.149	0.149
v2.1	96	0.158	0.158	0.158	1.000	0.158	1.000	1.000	0.158	0.158
v2.1	95	0.166	0.166	0.166	1.000	0.166	1.000	1.000	0.166	0.166
v2.1	94	0.175	0.175	0.175	1.000	0.175	1.000	1.000	0.175	0.175
v2.1	93	0.184	0.184	0.184	1.000	0.184	1.000	1.000	0.184	0.184
v2.1	92	0.193	0.193	0.193	1.000	0.193	1.000	1.000	0.193	0.193
v2.1	91	0.201	0.201	0.201	1.000	0.201	1.000	1.000	0.201	0.201
v2.1	**90**	0.210	0.210	0.210	1.000	0.210	1.000	1.000	0.210	0.210
v2.1	89	0.219	0.219	0.219	1.000	0.219	1.000	1.000	0.219	0.219
v2.1	88	0.228	0.228	0.228	1.000	0.228	1.000	1.000	0.228	0.228
v2.1	87	0.237	0.237	0.237	1.000	0.237	1.000	1.000	0.237	0.237
v2.1	86	0.245	0.245	0.245	1.000	0.245	1.000	1.000	0.245	0.245
v2.1	85	0.254	0.254	0.254	1.000	0.254	1.000	1.000	0.254	0.254

Tesla General Insurance, Inc.
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Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
v2.1	84	0.263	0.263	0.263	1.000	0.263	1.000	1.000	0.263	0.263
v2.1	83	0.272	0.272	0.272	1.000	0.272	1.000	1.000	0.272	0.272
v2.1	82	0.280	0.280	0.280	1.000	0.280	1.000	1.000	0.280	0.280
v2.1	81	0.289	0.289	0.289	1.000	0.289	1.000	1.000	0.289	0.289
v2.1	80	0.298	0.298	0.298	1.000	0.298	1.000	1.000	0.298	0.298
v2.1	79	0.307	0.307	0.307	1.000	0.307	1.000	1.000	0.307	0.307
v2.1	78	0.316	0.316	0.316	1.000	0.316	1.000	1.000	0.316	0.316
v2.1	77	0.324	0.324	0.324	1.000	0.324	1.000	1.000	0.324	0.324
v2.1	76	0.333	0.333	0.333	1.000	0.333	1.000	1.000	0.333	0.333
v2.1	75	0.342	0.342	0.342	1.000	0.342	1.000	1.000	0.342	0.342
v2.1	74	0.351	0.351	0.351	1.000	0.351	1.000	1.000	0.351	0.351
v2.1	73	0.359	0.359	0.359	1.000	0.359	1.000	1.000	0.359	0.359
v2.1	72	0.368	0.368	0.368	1.000	0.368	1.000	1.000	0.368	0.368
v2.1	71	0.377	0.377	0.377	1.000	0.377	1.000	1.000	0.377	0.377
v2.1	70	0.386	0.386	0.386	1.000	0.386	1.000	1.000	0.386	0.386
v2.1	69	0.395	0.395	0.395	1.000	0.395	1.000	1.000	0.395	0.395
v2.1	68	0.403	0.403	0.403	1.000	0.403	1.000	1.000	0.403	0.403
v2.1	67	0.412	0.412	0.412	1.000	0.412	1.000	1.000	0.412	0.412
v2.1	66	0.421	0.421	0.421	1.000	0.421	1.000	1.000	0.421	0.421
v2.1	65	0.430	0.430	0.430	1.000	0.430	1.000	1.000	0.430	0.430
v2.1	64	0.438	0.438	0.438	1.000	0.438	1.000	1.000	0.438	0.438
v2.1	63	0.447	0.447	0.447	1.000	0.447	1.000	1.000	0.447	0.447
v2.1	62	0.456	0.456	0.456	1.000	0.456	1.000	1.000	0.456	0.456
v2.1	61	0.465	0.465	0.465	1.000	0.465	1.000	1.000	0.465	0.465
v2.1	60	0.474	0.474	0.474	1.000	0.474	1.000	1.000	0.474	0.474
v2.1	59	0.482	0.482	0.482	1.000	0.482	1.000	1.000	0.482	0.482
v2.1	58	0.491	0.491	0.491	1.000	0.491	1.000	1.000	0.491	0.491
v2.1	57	0.500	0.500	0.500	1.000	0.500	1.000	1.000	0.500	0.500
v2.1	56	0.509	0.509	0.509	1.000	0.509	1.000	1.000	0.509	0.509
v2.1	55	0.517	0.517	0.517	1.000	0.517	1.000	1.000	0.517	0.517
v2.1	54	0.526	0.526	0.526	1.000	0.526	1.000	1.000	0.526	0.526
v2.1	53	0.535	0.535	0.535	1.000	0.535	1.000	1.000	0.535	0.535
v2.1	52	0.544	0.544	0.544	1.000	0.544	1.000	1.000	0.544	0.544
v2.1	51	0.552	0.552	0.552	1.000	0.552	1.000	1.000	0.552	0.552
v2.1	50	0.561	0.561	0.561	1.000	0.561	1.000	1.000	0.561	0.561
v2.1	49	0.570	0.570	0.570	1.000	0.570	1.000	1.000	0.570	0.570
v2.1	48	0.579	0.579	0.579	1.000	0.579	1.000	1.000	0.579	0.579
v2.1	47	0.588	0.588	0.588	1.000	0.588	1.000	1.000	0.588	0.588
v2.1	46	0.596	0.596	0.596	1.000	0.596	1.000	1.000	0.596	0.596
v2.1	45	0.605	0.605	0.605	1.000	0.605	1.000	1.000	0.605	0.605
v2.1	44	0.614	0.614	0.614	1.000	0.614	1.000	1.000	0.614	0.614
v2.1	43	0.623	0.623	0.623	1.000	0.623	1.000	1.000	0.623	0.623
v2.1	42	0.631	0.631	0.631	1.000	0.631	1.000	1.000	0.631	0.631
v2.1	41	0.640	0.640	0.640	1.000	0.640	1.000	1.000	0.640	0.640
v2.1	40	0.649	0.649	0.649	1.000	0.649	1.000	1.000	0.649	0.649
v2.1	39	0.658	0.658	0.658	1.000	0.658	1.000	1.000	0.658	0.658
v2.1	38	0.667	0.667	0.667	1.000	0.667	1.000	1.000	0.667	0.667
v2.1	37	0.675	0.675	0.675	1.000	0.675	1.000	1.000	0.675	0.675
v2.1	36	0.684	0.684	0.684	1.000	0.684	1.000	1.000	0.684	0.684
v2.1	35	0.693	0.693	0.693	1.000	0.693	1.000	1.000	0.693	0.693
v2.1	34	0.702	0.702	0.702	1.000	0.702	1.000	1.000	0.702	0.702
v2.1	33	0.710	0.710	0.710	1.000	0.710	1.000	1.000	0.710	0.710
v2.1	32	0.719	0.719	0.719	1.000	0.719	1.000	1.000	0.719	0.719
v2.1	31	0.728	0.728	0.728	1.000	0.728	1.000	1.000	0.728	0.728
v2.1	30	0.737	0.737	0.737	1.000	0.737	1.000	1.000	0.737	0.737
v2.1	29	0.746	0.746	0.746	1.000	0.746	1.000	1.000	0.746	0.746
v2.1	28	0.754	0.754	0.754	1.000	0.754	1.000	1.000	0.754	0.754
v2.1	27	0.763	0.763	0.763	1.000	0.763	1.000	1.000	0.763	0.763
v2.1	26	0.772	0.772	0.772	1.000	0.772	1.000	1.000	0.772	0.772
v2.1	25	0.781	0.781	0.781	1.000	0.781	1.000	1.000	0.781	0.781
v2.1	24	0.789	0.789	0.789	1.000	0.789	1.000	1.000	0.789	0.789
v2.1	23	0.798	0.798	0.798	1.000	0.798	1.000	1.000	0.798	0.798
v2.1	22	0.807	0.807	0.807	1.000	0.807	1.000	1.000	0.807	0.807
v2.1	21	0.816	0.816	0.816	1.000	0.816	1.000	1.000	0.816	0.816
v2.1	20	0.825	0.825	0.825	1.000	0.825	1.000	1.000	0.825	0.825

Tesla General Insurance, Inc.
Safety Factor

Version	Score	BI	PD	PIP	COMP	COLL	UM/UIMBI	UMPD	RA	RR
v2.1	19	0.833	0.833	0.833	1.000	0.833	1.000	1.000	0.833	0.833
v2.1	18	0.842	0.842	0.842	1.000	0.842	1.000	1.000	0.842	0.842
v2.1	17	0.851	0.851	0.851	1.000	0.851	1.000	1.000	0.851	0.851
v2.1	16	0.860	0.860	0.860	1.000	0.860	1.000	1.000	0.860	0.860
v2.1	15	0.868	0.868	0.868	1.000	0.868	1.000	1.000	0.868	0.868
v2.1	14	0.877	0.877	0.877	1.000	0.877	1.000	1.000	0.877	0.877
v2.1	13	0.886	0.886	0.886	1.000	0.886	1.000	1.000	0.886	0.886
v2.1	12	0.895	0.895	0.895	1.000	0.895	1.000	1.000	0.895	0.895
v2.1	11	0.903	0.903	0.903	1.000	0.903	1.000	1.000	0.903	0.903
v2.1	10	0.912	0.912	0.912	1.000	0.912	1.000	1.000	0.912	0.912
v2.1	9	0.921	0.921	0.921	1.000	0.921	1.000	1.000	0.921	0.921
v2.1	8	0.930	0.930	0.930	1.000	0.930	1.000	1.000	0.930	0.930
v2.1	7	0.939	0.939	0.939	1.000	0.939	1.000	1.000	0.939	0.939
v2.1	6	0.947	0.947	0.947	1.000	0.947	1.000	1.000	0.947	0.947
v2.1	5	0.956	0.956	0.956	1.000	0.956	1.000	1.000	0.956	0.956
v2.1	4	0.965	0.965	0.965	1.000	0.965	1.000	1.000	0.965	0.965
v2.1	3	0.974	0.974	0.974	1.000	0.974	1.000	1.000	0.974	0.974
v2.1	2	0.982	0.982	0.982	1.000	0.982	1.000	1.000	0.982	0.982
v2.1	1	0.991	0.991	0.991	1.000	0.991	1.000	1.000	0.991	0.991
v2.1	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
v2.1	UNCONNECTED	0.270	0.270	0.270	1.000	0.270	1.000	1.000	0.270	0.270
v2.1	DEFAULT	0.210	0.210	0.210	1.000	0.210	1.000	1.000	0.210	0.210

PRIVATE PASSENGER AUTO

RULES

Oregon

Tesla General Insurance, Inc.~~Tesla Insurance Services~~
~~InsurTech Solution~~Personal Auto Program
~~Personal Auto Program~~ Rules Manuals
Oregon

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Applicability of Manual Rules

1. This manual provides rules for the Tesla Personal Auto Program.

2. A motor vehicle that is a pickup, panel truck, or van shall also be considered a private passenger auto if it meets the eligibility requirements under Policy Program Rule.

Binding Instructions

Coverage will be bound in accordance with eligibility guidelines and rules. It is not possible to provide an all-inclusive list of risks or exposures on which coverage should not be bound. Detailed rules and guidelines contained in this manual must be followed when binding coverage. Contact your underwriter before binding coverage on any unusual, questionable or high hazard risk.

Binding authority may be restricted in the event of natural disasters including but not limited to flood, earthquake, wildfires, etc.

Policy Program

Canadian Liability Card Requirements

1. The Personal Auto Policy provides insurance against claims arising out of accidents which occur anywhere within the United States of America, its territories or possessions, or Canada. It insures also when the automobile is being transported between ports thereof.
2. Most Canadian provinces require evidence of financial responsibility from a non-resident following an accident. Because of possible complications following an accident, it is suggested that all insureds entering Canada request a “Canada Non-Resident Inter-Province Motor Vehicle Liability Insurance Card”. The company has been registered with the proper authorities so that these cards will be recognized.
3. In the event an insured’s policy limits do not meet the required liability limits for a particular province, we will interpret the policy as having the required limits without a premium charge, during his/her visit to Canada.

Financial Responsibility Filings

1. Subject to statutory regulations, filings certify financial responsibility for individuals required to show proof of financial responsibility. Such certification will be made promptly.

2. When canceling policies with financial responsibility certification, notice to the appropriate authority is required in accordance with the financial responsibility law and regulations of the state.

3. A $25.00 SR-22 fee will be imposed per filing per policy term.

Policy Period

1. Personal Auto Policies may be written for policy periods for 6 months or less.

2. For policies issued with an effective date of the 29th, 30th or 31st of any month, the first policy period will be extended from the effective date to the first day of the calendar month following the usual expiration of the policy if the usual expiration of the policy does not exist.

Policy Changes

1. All changes under the Personal Auto Policy requiring premium adjustments shall be computed pro rata and on the basis of the rates in effect on the policy effective date.

2. Suspension of coverage is not permitted. Instead, coverage may be added or deleted if desired and permitted.

Policy Cancellations

1. All cancellations under the Personal Auto Policy shall be computed on a pro rata basis.

2. Flat cancellation will be offered if the request for cancellation is received on or before the effective date or there is adequate evidence of replacement coverage with another insurance company.

Minimum Policy Premium

The minimum premium for a six-month policy is $100, which cannot be reduced except in the event of a pro rata cancellation or short-term policy.

Premium Determination

Please refer to the rating algorithm in the attached rate tables.

Classification

The factors for each rating step in the rating algorithm are determined as follows:

Territory

~~The Territory Definition table in the rate manual contains definition and territory code for each territory.~~

Territory is determined by:

1. Principal garaging address of automobile, OR

~~2. Residence of Policyholder if automobile is not garaged any specific place, OR~~

~~3. Business or mailing address if Policyholder's residence cannot be determined.~~

~~4.~~2. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

3. If a territory cannot be determined considering above, then assign the territory to an adjacent zip code.

~~5.~~4. Automobiles principally garaged out-of-state are unacceptable.

Model Year

1. The model year of the auto is the year assigned by the auto manufacturer.

2. For rebuilt or structurally altered autos, the model year of the chassis determines the model year for rating.

3. The vehicle age is calculated as the policy effective ~~date~~ year – model year. A vehicle age less than 0 will be rated at vehicle age 0.

Mileage

1. Annual mileage is calculated by prorating the average historical verified mileage

2. For vehicles without sufficient historical verified mileage, self-reported annual mileage will be used.

3. Annual mileage will be updated monthly, based on up to the most recent 6 months of data.

Defensive Driving Course Discount

A discount applies to the premiums for Bodily Injury and Property Damage Liability, Personal Injury Protection, and Collision coverages, provided:

- The vehicle is classified and rated as a private passenger auto; and
- The principal operator of the vehicle:
    - Is age 55 years or older; AND
    - Has successfully completed, within the appropriate time as specified in this subsection, a motor vehicle accident prevention course approved by the Department of Transportation. To meet the requirements of this subsection, a course must be completed no more than three years prior to the beginning of the policy period for which the discounted rate applies if the person is less than 70 years of age at the time of taking the course or no more than two years prior to the beginning of the policy period for which the discounted rate applies if the person is 70 years of age or more at the time of taking the course; AND
- There are no persons under 25 years of age who regularly operate the vehicle.

~~Monthly Trend Factor~~

~~To determine the trend month for a policy, take the policy effective date less the new business rate revision effective date, divide by 30.5 days, and truncate the number to an integer. See the Monthly Trend Factor table for the appropriate factor to be applied. This factor will be used for the duration of the policy term. The Monthly Trend Factor applies to new and renewal business.~~

Vehicle Symbol Assignment

Physical Damage Symbols

Physical Damage Symbols will be assigned to 1999 and newer model years. For non-Tesla vehicles, Physical Damage Symbols are determined based on Verisk’s approved VINMaster in the state. Vehicles not appearing on the symbol list will be assigned a symbol based upon other vehicles with similar characteristics. Symbols are subject to change periodically based on updated revisions.

Miscellaneous Coverages and Endorsements

Personal Injury Protection (PIP) Coverage

Personal Injury Protection benefits are provided by any liability policy issued that covers a private passenger motor vehicle. It benefits with respect to:

1. The insured and members of the family of the insured residing in the same household injured while occupying the insured motor vehicle shall be primary.

2. Passengers injured while occupying the insured motor vehicle shall be primary.

3. The insured and members of family residing in the same household injured as pedestrians shall be primary.

4. The insured and members of family residing in the same household injured while occupying a motor vehicle not insured under the policy shall be excess.

5. Pedestrians injured by the insured motor vehicle, other than the insured and members of family residing in the same household, shall be excess over any other collateral benefits to which the injured person is entitled, including but not limited to insurance benefits, governmental benefits or gratuitous benefits."

Uninsured/Underinsured Motorists Coverage

1. Bodily Injury Uninsured/Underinsured Motorists Coverage must be provided at limits equal to the Bodily Injury Liability limits on the policy.
   - If this form of insurance is purchased it must apply to all vehicles on the policy.
   - The named insured may, by agreement in writing, select lower limits but may not select limits less than the basic limits.
   - Rejecting coverage at limits equal to the Bodily Injury Liability limits is binding with respect to:
     - Any continuation or renewal of the policy.
     - Any other policy which extends, changes, supersedes or replaces the policy issued by the same insurer.
     - Reinstatement of the policy within 30 days of any lapse.
   - Uninsured/Underinsured Motorists coverage limits must be the same for all autos on the policy.
2. Property Damage Uninsured Motorists Coverage
     - Property Damage Uninsured Motorists coverage shall be offered under every Tesla policy with auto liability coverage issued or delivered to the owner of a motor vehicle principally used or principally garaged in the State of Oregon to which Bodily Injury coverage is afforded.
   - The named insured may reject this coverage. Rejecting this coverage is binding with respect to:
     - Any continuation or renewal of the policy.
     - Any other policy which extends, changes, supersedes or replaces the policy issued by the same insurer.
     - Reinstatement of the policy with 30 days of any lapse.

Auto Loan/Lease Gap Coverage

1. A policy providing both Collision and Comprehensive coverages may be extended to provide coverage for the difference between the outstanding indebtedness on a lease or finance agreement on a new vehicle and the actual cash value of the vehicle. This coverage is subject to the following:
   - This coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
   - The insured must request Auto Loan/Lease coverage within six months of leasing or financing a new vehicle.

2. Our payment under this Auto Loan/Lease coverage shall not exceed 25% of the actual cash value of the "your covered auto" at the time of the total loss.

3. The charge for this coverage will be applied to the Collision and Comprehensive premiums without application of the deductible factors. These premiums are to be added together for display on the Declarations.

4. Loan/Lease Gap Coverage will continue to apply, unless otherwise requested to be removed by the insured, until the first renewal when the vehicle attains a vehicle age of 6. At this renewal, Loan/Lease Gap Coverage will be removed.

Roadside Assistance Coverage

Roadside Assistance is optional. Basic or increased coverage may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Rental Reimbursement Coverage

Rental Reimbursement is optional. The coverage limit is identified for each vehicle on the Declaration Page.

Other Discounts

Group Rate

A reduction in premium is available if the Named Insured is a Tesla Employee.

Safety Program

The eligibility for Safety Program and the Safety Factor are determined in accordance with the underwriting guidelines.

Multi-Car Discount

Based on the number of vehicles insured with Tesla, the otherwise applicable premium shall be reduced.

The following rule is applicable:

- If the total number of vehicles insured by Tesla within the household is two or more, the policy should be considered as “multi-vehicle”.

Payment Options

- **Installment Payments**

  The policy premium for a policy term may be paid through one of Tesla's installment payment plans.

- **Insufficient Funds**

  Tesla reserves the right to impose a fee of $30.00 for any premium payment, fees, or other charges due, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds, regardless of payment method.

- **Late Payment Fee**

  ~~Tesla reserves the right to impose a~~A late payment fee of $15.00 may be assessed for any payment not received on the third day past the billing due date.

Bypassed - Item:	Highlighted/Redline form version if a replaced, amended or similar forms
Bypass Reason:	Not applicable as forms are not being applied
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Indication
Comments:	
Attachment(s):	OR Actuarial Indication.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate and Rule Manual mark up
Comments:	
Attachment(s):	OR Rate Manual (mark up).pdf OR Rule Manual (mark up).pdf
Item Status:	
Status Date:	