

**State:** Pennsylvania **Filing Company:** Pennsylvania National Mutual Casualty Insurance Company

**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

**Product Name:** PA Home GEO Rating

**Project Name/Number:** /

### Filing at a Glance

Company: Pennsylvania National Mutual Casualty Insurance Company

Product Name: PA Home GEO Rating

State: Pennsylvania

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rate/Rule

Date Submitted: 07/09/2015

SERFF Tr Num: P NPR-130158558

SERFF Status: Assigned

State Tr Num:

State Status: Received Review in Progress

Co Tr Num: MK 15-012

Effective Date: 11/15/2015

Requested (New):

Effective Date: 11/15/2015

Requested (Renewal):

Author(s): Michele Kelly

Reviewer(s): Xiaofeng Lu (primary), Michael McKenney

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

**State:** Pennsylvania **Filing Company:** Pennsylvania National Mutual Casualty Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** PA Home GEO Rating  
**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: 07/09/2015  
State Status Changed: 07/10/2015 Deemer Date:  
Created By: Michele Kelly Submitted By: Michele Kelly  
Corresponding Filing Tracking Number:

### Filing Description:

Pennsylvania National Mutual Casualty Insurance Company is filing rate and rule revisions as outlined below applicable to our Pennsylvania Homeowners Program.

We plan to implement these changes applicable to new business and renewal policies effective on or after November 15, 2015.

The proposed changes result in an anticipated overall premium level change of 0% on all forms combined.

We have revised the "Expanded Underwriting Program" rule, to add a new Underwriting Level P5 (see page RULE 10).

We are adding a new "Capping Factor" rule (see pages RULE 21 and PN RATE 145 - 158).

We are introducing new territory definitions (see pages TERR 1 – 10).

Rule 515.F.1. Theft Coverage Increase Form HO 00 08, has been revised to incorporate the new territory definitions (see pages PN RATE 86-91).

We have revised the Classification Pages, Rule 301.A.2. Factor Tables, applicable to all forms except HO 00 04 & HO 00 06 for:

- Base Rates (see page CLF 2)
- Territory Factors (see pages CLF 2 – 61)
- Protection-Construction Factors (see pages 62- 63)

We have revised the Classification Pages, Rule 301.A.3. Key Factor Tables, applicable to all forms except HO 00 04 & HO 00 06 for:

- Coverage A Limit Factors (see pages CLF 64-82)

We have revised the Classification Pages, Rule 301.B.1.(b) Factor Tables, applicable to form HO 00 04 for:

- Base Rates (see page CLF 83)
- Territory Factors (see pages CLF 83-97)

We have revised the Classification Pages, Rule 301.B.2.(b) Factor Tables, applicable to form HO 00 06 for:

- Base Rates (see page CLF 100)
- Territory Factors (see pages CLF 100-114)

**State:** Pennsylvania **Filing Company:** Pennsylvania National Mutual Casualty Insurance Company

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We have revised the "PA Rating Algorithm Appendix", to illustrate the addition of the Capping Factors, as a step of the rate order (see pages APPENDIX 1 - 2).

## Company and Contact

### Filing Contact Information

Michele Kelly, Systems Support Specialist mkelly@pnat.com  
 2 N. Second St. 717-234-4941 [Phone] 2136 [Ext]  
 PO Box 2361 717-255-6369 [FAX]  
 Harrisburg, PA 17105-2361

### Filing Company Information

Pennsylvania National Mutual Casualty Insurance Company	CoCode: 14990	State of Domicile:
2 N. 2nd St.	Group Code: 271	Pennsylvania
PO Box 2361	Group Name: Penn National Insurance	Company Type: P&C
Harrisburg, PA 17105-2361	FEIN Number: 23-0961349	State ID Number: 37
(717) 234-4941 ext. [Phone]		

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

## State Specific

\*Filing Fee Amount: n/a

\*Date Filing Fee Mailed: n/a

\*Filing Fee Check Number: n/a

\*Filing Fee Check Date: n/a

\*NAIC Number: 14990

SERFF Tracking #:

PNPR-130158558

State Tracking #:

Company Tracking #:

MK 15-012

State: Pennsylvania

Filing Company:

Pennsylvania National Mutual Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: PA Home GEO Rating

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

1.500%

Effective Date of Last Rate Revision:

10/01/2014

Filing Method of Last Filing:

### 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):
Pennsylvania National Mutual Casualty Insurance Company	3.500%	0.000%	\$0	44,212	\$35,065,000	22.000%	-23.000%

**SERFF Tracking #:**

PNPR-130158558

**State Tracking #:****Company Tracking #:**

MK 15-012

**State:** Pennsylvania**Filing Company:**

Pennsylvania National Mutual Casualty Insurance Company

**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations**Product Name:** PA Home GEO Rating**Project Name/Number:** /

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rule Pages	RULE 10, 21	Replacement		RULE Pages.pdf
2		Territory Pages	TERR 1-10	Replacement		Territory Pages.pdf
3		Rate Pages	PN RATE 86-91, 145-158	Replacement		PN RATE Pages.pdf
4		CLF Pages	CLF 2-97, 100-114	Replacement		CLF Pages.pdf

PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

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COMPANY RULES

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**EXPANDED UNDERWRITING PROGRAM (Continued)**

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**C.**

**1. All Forms**

- a. New business policies effective on or after June 1, 2011 and subsequent renewals shall be rated without consideration of an insured's Company.
- b. An insured's Underwriting Level shall be used for rating new business policies effective on or after June 1, 2011 and subsequent renewals. The Pricing Factor from the table below shall be applied immediately after the Key Factor or the Key Factor for each peril.

<b>Underwriting Level</b>	<b>Pricing Factor</b>
<b>Z1</b>	0.9434
<b>*P5</b>	2.7354
<b>N8</b>	2.1883
<b>M2</b>	1.7261
<b>L1</b>	1.4621
<b>K5</b>	1.3205
<b>J9</b>	1.2356
<b>J4</b>	1.1507
<b>I8</b>	1.0754
<b>I3</b>	1.0092
<b>H7</b>	0.9434
<b>H5</b>	0.8961
<b>H3</b>	0.8773
<b>H1</b>	0.8489
<b>G8</b>	0.8300
<b>G6</b>	0.8112
<b>G4</b>	0.7830
<b>G2</b>	0.7640
<b>F9</b>	0.7451
<b>F7</b>	0.7263
<b>F5</b>	0.7075
<b>F3</b>	0.6887
<b>F1</b>	0.6696
<b>E8</b>	0.6508
<b>E6</b>	0.6320
<b>E4</b>	0.6225
<b>E2</b>	0.6038
<b>E1</b>	0.5753

\*Indicates Change

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COMPANY RULES

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**\*CAPPING FACTOR**

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- A.** For policies with an inception date prior to November 15, 2015, a Capping Factor will be applied at the first renewal which occurs on or after November 15, 2015. The Capping Factor will only apply for one policy term.
- B.** For policies with an inception date prior to November 15, 2015, a Capping Factor Level shall be computed as follows:
1. For all Forms except HO 00 04 and HO 00 06, at the first renewal on or after November 15, 2015, each policy shall have its Adjusted Base Premiums for all perils calculated according to the rates in effect for the expiring term. The sum of these premiums, using all applicable factors except the Affinity Group Discount, shall be rounded to the nearest dollar and be known as the Uncapped Old Premium. Each policy shall also have its Adjusted Base Premiums for all perils calculated according to the new rates which become effective November 15, 2015. The sum of these Adjusted Base Premiums, using all applicable factors except the Affinity Group Discount, shall be rounded to the nearest dollar and be known as the Uncapped New Premium. The Uncapped New Premium shall be divided by the Uncapped Old Premium, with the result rounded to the nearest hundredth and expressed as 1.01, 1.02, etc. This rounded result shall be known as the Capping Ratio. The Capping Ratio will then be multiplied by 100, with the result being known as the Capping Factor Level. Each policy will in this manner have a Capping Factor Level assigned to it.
  2. For Forms HO 00 04 and HO 00 06, at the first renewal on or after November 15, 2015, each policy shall have its Adjusted Base Premium calculated according to the rates in effect for the expiring term, using all applicable factors except the Affinity Group Discount. This premium shall be rounded to the nearest dollar, after which the result shall be known as the Uncapped Old Premium. Each policy shall also have its Adjusted Base Premium calculated according to the new rates which become effective November 15, 2015 using all applicable factors except the Affinity Group Discount. This Adjusted Base Premium shall be rounded to the nearest dollar, after which the result shall be known as the Uncapped New Premium. The Uncapped New Premium shall be divided by the Uncapped Old Premium, with the result rounded to the nearest hundredth and expressed as 1.01, 1.02, etc. This rounded result shall be known as the Capping Ratio. The Capping Ratio will then be multiplied by 100, with the result being known as the Capping Factor Level. Each policy will in this manner have a Capping Factor Level assigned to it.
- C.** Application of the Capping Factor
1. For all Forms except HO 00 04 and HO 00 06, for each eligible policy the Capping Factor shall be applied to the Base Premium for each peril at the first renewal which occurs on or after November 15, 2015. The applicable Capping Factor shall be determined by the Capping Factor Level assigned to that policy, and shall be shown in the Capping Factor Table shown in the state company rates.
  2. For Forms HO 00 04 and HO 00 06, for each eligible policy the Capping Factor shall be applied to the Base Premium at the first renewal which occurs on or after November 15, 2015. The applicable Capping Factor shall be determined by the Capping Factor Level assigned to that policy, and shall be shown in the Capping Factor Table shown in the state company rates.

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**\*TERRITORY DEFINITIONS**

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
15001	ZZB	15060	ZDZ	15133	ZHQ	15233	ZNQ	15310	ZSM
15003	ZZD	15061	ZDB	15134	ZHP	15234	ZNR	15311	ZSN
15004	ZBB	15062	ZDC	15135	ZHS	15235	ZNS	15312	ZSP
15005	ZZG	15063	ZDD	15136	ZHT	15236	ZNT	15313	ZSQ
15006	ZCF	15064	ZDF	15137	ZHV	15237	ZNV	15314	ZSR
15007	ZZJ	15065	ZDG	15139	ZHX	15238	ZNW	15315	ZTJ
15009	ZZL	15066	ZDH	15140	ZJZ	15239	ZNX	15316	ZWC
15010	ZZM	15067	ZDJ	15142	ZJC	15240	ZMH	15317	ZSV
15012	ZZP	15068	ZDK	15143	ZJD	15241	ZPB	15320	ZTZ
15014	ZZR	15069	ZDK	15144	ZJF	15242	ZNZ	15321	ZTB
15015	ZZS	15071	ZDN	15145	ZJG	15243	ZPD	15322	ZTC
15017	ZZV	15072	ZZP	15146	ZJH	15244	ZHT	15323	ZTD
15018	ZZW	15074	ZDR	15147	ZJJ	15250	ZMP	15324	ZTF
15019	ZZX	15075	ZBF	15148	ZJK	15251	ZMP	15325	ZVV
15020	ZDD	15076	ZDT	15201	ZMB	15252	ZMX	15327	ZTJ
15021	ZBB	15077	ZDV	15202	ZMC	15253	ZMP	15329	ZTL
15022	ZBC	15078	ZDW	15203	ZMD	15254	ZMX	15330	ZTM
15024	ZBF	15081	ZZB	15204	ZMF	15255	ZMP	15331	ZTN
15025	ZBG	15082	ZDN	15205	ZMG	15257	ZMX	15332	ZTP
15026	ZBH	15083	ZFD	15206	ZMH	15258	ZMX	15333	ZTQ
15027	ZBJ	15084	ZFF	15207	ZMJ	15259	ZMX	15334	ZTZ
15028	ZHP	15085	ZFG	15208	ZMK	15260	ZQZ	15336	ZTP
15030	ZBM	15086	ZFH	15209	ZML	15261	ZQB	15337	ZTV
15031	ZBN	15087	ZZP	15210	ZMM	15262	ZMX	15338	ZTW
15032	ZCF	15088	ZTP	15211	ZMN	15263	ZMX	15339	ZSV
15033	ZBQ	15089	ZFL	15212	ZMP	15264	ZMP	15340	ZVZ
15034	ZBR	15090	ZFM	15213	ZMQ	15265	ZNC	15341	ZVB
15035	ZBS	15091	ZGB	15214	ZMR	15267	ZNQ	15342	ZVC
15037	ZBV	15095	ZFM	15215	ZMS	15268	ZMP	15344	ZVF
15038	ZBG	15096	ZFH	15216	ZMT	15270	ZNK	15345	ZVG
15042	ZCC	15101	ZGB	15217	ZMV	15272	ZNC	15346	ZVH
15043	ZCD	15102	ZGC	15218	ZMW	15274	ZMP	15347	ZSB
15044	ZCF	15104	ZGF	15219	ZMX	15275	ZQS	15348	ZVV
15045	ZCG	15106	ZGH	15220	ZNZ	15276	ZMG	15349	ZVL
15046	ZCH	15108	ZGK	15221	ZNB	15277	ZMG	15350	ZSV
15047	ZHS	15110	ZGM	15222	ZNC	15278	ZNC	15351	ZTZ
15049	ZCL	15112	ZGP	15223	ZND	15279	ZNQ	15352	ZVP
15050	ZCM	15116	ZGT	15224	ZNF	15281	ZMX	15353	ZVQ
15051	ZCN	15120	ZHZ	15225	ZNG	15282	ZRC	15357	ZVV
15052	ZCP	15122	ZHC	15226	ZNH	15283	ZNZ	15358	BBJ
15053	ZCQ	15123	ZHC	15227	ZNJ	15285	ZML	15359	ZVX
15054	ZBB	15126	ZHH	15228	ZNK	15286	ZMP	15360	ZWZ
15055	ZCS	15127	ZJD	15229	ZNL	15289	ZMQ	15361	ZCV
15056	ZCT	15129	ZHL	15230	ZMX	15290	ZMP	15362	ZWC
15057	ZCV	15131	ZHN	15231	ZGK	15295	ZMC	15363	ZWD
15059	ZCX	15132	ZHP	15232	ZNP	15301	ZSB	15364	ZWF

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**\*TERRITORY DEFINITIONS**

<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>
15365	ZTD	15449	BFZ	15533	BHQ	15623	BND	15682	BPT
15366	ZBC	15450	BCM	15534	BHR	15624	BMB	15683	BRD
15367	ZWJ	15451	BCN	15535	BHS	15625	BNG	15684	BRF
15368	ZTQ	15454	BCW	15536	BHT	15626	BNH	15685	BQH
15370	ZWM	15455	BFH	15537	BHV	15627	BNJ	15686	BRH
15376	ZWT	15456	BCT	15538	BHW	15628	BNK	15687	BRJ
15377	ZWV	15458	BCW	15539	BHX	15629	BRM	15688	BRK
15378	ZVZ	15459	BCX	15540	BJZ	15631	BNN	15689	BQH
15379	ZSP	15460	BDW	15541	BJB	15632	BNP	15690	BRM
15380	ZXZ	15461	BDB	15542	BJC	15633	BMB	15691	BPC
15401	BZB	15462	BDC	15544	BHN	15634	BNR	15692	BRP
15410	BZM	15463	BDD	15545	BJG	15635	BMB	15693	BPM
15411	BZN	15464	BDF	15546	BJH	15636	BNT	15695	ZFL
15412	BZP	15465	BCT	15547	BHN	15637	BNV	15696	BPM
15413	BZQ	15466	BBW	15548	BKD	15638	BPM	15697	BRV
15415	BCC	15467	BDW	15549	BJB	15639	BNX	15698	BRW
15416	BZB	15468	BDK	15550	BJM	15640	BNV	15701	BSB
15417	BZV	15469	BDL	15551	BJN	15641	BPB	15705	BSG
15419	BZX	15470	BDM	15552	BJP	15642	BPC	15710	BSR
15420	BDD	15472	BZB	15553	BHM	15644	BPF	15711	BSN
15421	BBV	15473	BDQ	15554	BJR	15646	BPH	15712	BVC
15422	BCC	15474	BDR	15555	BGB	15647	BPJ	15713	BSQ
15423	BBD	15475	BDS	15557	BJV	15650	BPM	15714	BSR
15424	BBF	15476	BDB	15558	BJW	15655	BPS	15715	BWJ
15425	BBG	15477	BDV	15559	BJX	15656	BPT	15716	BST
15427	BBJ	15478	BDW	15560	BJB	15658	BPW	15717	BSV
15428	BBK	15479	BDX	15561	BGB	15660	BNV	15720	BTZ
15429	BZV	15480	BFZ	15562	BKC	15661	BQB	15721	BTB
15430	BFH	15482	BFC	15563	BKD	15662	BMB	15722	BTC
15431	BBN	15483	BFD	15564	BJG	15663	BQD	15723	BSB
15432	BBP	15484	BZB	15565	BJW	15664	BQH	15724	BTF
15433	BBQ	15485	BBF	15601	BMB	15665	BQG	15725	BTG
15434	BBR	15486	BFH	15605	BMB	15666	BQH	15727	BTG
15435	BDK	15488	BFK	15606	BMB	15668	BQK	15728	BTK
15436	BBT	15489	BZB	15610	BMM	15670	BQM	15729	BTL
15437	BBV	15490	BFM	15611	BMN	15671	BQN	15730	BTM
15438	BBW	15492	ZZP	15612	BMP	15672	BQP	15731	BVK
15439	BCN	15501	BGB	15613	BMQ	15673	BMQ	15732	BTP
15440	BCZ	15502	BGB	15615	BMS	15674	BQH	15733	BWJ
15442	BCC	15510	BGB	15616	BMT	15675	BQS	15734	BVX
15443	BCW	15520	BJB	15617	BMV	15676	BPM	15736	BWR
15444	BCF	15521	BHB	15618	BMW	15677	BQV	15737	BTC
15445	BCG	15522	BHC	15619	BMB	15678	BQW	15738	BSR
15446	BCH	15530	BHM	15620	BNZ	15679	BQX	15739	BTX
15447	BBQ	15531	BHN	15621	BQH	15680	BMW	15741	BVC
15448	BDX	15532	BJP	15622	BNC	15681	BRB	15742	BVC

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**Effective November 15, 2015**

**TERR 2**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**\*TERRITORY DEFINITIONS**

<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>
15744	BVF	15840	CCZ	15943	CJD	16048	CPM	16145	CVG
15745	BTK	15841	CBJ	15944	CJF	16049	CPL	16146	CVH
15746	BVX	15845	CCG	15945	CJG	16050	CPM	16148	CVK
15747	BVJ	15846	CCH	15946	CJH	16051	CPN	16150	CVM
15748	BVK	15847	CBG	15948	CHN	16052	CPP	16151	CTM
15750	BSV	15848	CCK	15949	CJL	16053	CPQ	16153	CVQ
15752	BVK	15849	CCL	15951	CJN	16054	CNT	16154	CVR
15753	BVQ	15851	CCN	15952	CJP	16055	CPS	16155	CVD
15754	BVK	15853	CCQ	15953	CJQ	16056	CPT	16156	CVT
15756	BWR	15856	CCT	15954	CJR	16057	CPV	16157	CVV
15757	BVV	15857	CCV	15955	CJS	16058	DKQ	16159	CVX
15758	BVW	15860	CDZ	15956	CJT	16059	CPX	16160	CVV
15759	BVX	15861	CDB	15957	CJV	16061	CQB	16161	CTB
15760	BWZ	15863	CCN	15958	CJW	16063	CQD	16172	CWP
15761	BSR	15864	CDF	15959	CGF	16066	CQH	16201	DZB
15762	BWC	15865	CDG	15960	CKZ	16101	CSB	16210	DZM
15763	BWD	15866	CCK	15961	CKB	16102	CSC	16211	BVJ
15764	BWF	15868	CDK	15962	CJH	16103	CSB	16212	DZP
15765	BWG	15870	CDM	15963	CKD	16105	CSG	16213	DZQ
15767	BWJ	15901	CGB	16001	CMB	16107	CSB	16214	DZR
15770	BWM	15902	CGC	16002	CMC	16108	CSB	16215	DZB
15771	BWN	15904	CGF	16003	CMB	16110	CSM	16217	DZV
15772	BWP	15905	CGG	16016	CQB	16111	CSN	16218	DZW
15773	BWQ	15906	CGH	16017	CQB	16112	CSP	16220	DBQ
15774	BWR	15907	CGB	16018	CNZ	16113	CTG	16221	DCS
15775	BWS	15909	CGL	16020	CNZ	16114	CSR	16222	DBC
15776	BWT	15915	CGB	16021	CNW	16115	CSS	16223	DCC
15777	BWV	15920	CHZ	16022	CNC	16116	CST	16224	DBF
15778	BWW	15921	CJS	16023	CND	16117	CSV	16225	DBG
15779	BNJ	15922	CHN	16024	CNQ	16120	CTZ	16226	DBH
15780	BXZ	15923	CHD	16025	CNG	16121	CTB	16228	DBK
15781	BWJ	15924	CHF	16027	CNQ	16123	CTD	16229	DBL
15783	BWR	15925	CHW	16028	CNK	16124	CTF	16230	DBF
15784	BXF	15926	CHH	16029	CMB	16125	CTG	16232	DBP
15801	CZB	15927	CHJ	16030	CNM	16127	CTJ	16233	DBQ
15821	CBB	15928	CHK	16033	CNQ	16130	CTM	16234	DBR
15822	CCQ	15929	BVK	16034	CNR	16131	CTN	16235	DBS
15823	CBD	15930	CKD	16035	CNW	16132	CST	16236	DBH
15824	CBF	15931	CHN	16036	CNT	16133	CTQ	16238	DBW
15825	CBG	15934	CKD	16037	CNV	16134	CTR	16239	DBX
15827	CBJ	15935	CHS	16038	CNW	16136	ZZM	16240	DCZ
15828	CBK	15936	CHT	16039	CMB	16137	CTV	16242	DCC
15829	CBL	15937	CHS	16040	CPZ	16140	CVD	16244	DCL
15831	CCH	15938	CHW	16041	CPB	16141	CVB	16245	DCC
15832	CBP	15940	CJZ	16045	CPG	16142	CVC	16246	BVJ
15834	CBR	15942	CJC	16046	CPH	16143	CVD	16248	DCK

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**TERR 3**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**\*TERRITORY DEFINITIONS**

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
16249	DCL	16360	DKZ	16441	DPB	16624	FDK	16679	FDX
16250	DCL	16361	DBQ	16442	DPC	16625	FBG	16680	FFZ
16253	DCC	16362	DKC	16443	DPD	16627	FBJ	16681	FDB
16254	DCR	16364	DKF	16444	DPF	16629	FZQ	16682	FBG
16255	DCS	16365	DKG	16475	DMB	16630	FBM	16683	FFD
16256	DCT	16366	DKG	16501	DSB	16631	FDC	16684	FZV
16257	DBS	16367	DKG	16502	DSC	16633	FDX	16685	FFG
16258	DCW	16368	DKG	16503	DSD	16634	FBR	16686	FFH
16259	DCX	16369	DKG	16504	DSF	16635	FBS	16689	FFL
16260	DDZ	16370	DJQ	16505	DSG	16636	FBT	16691	FFN
16261	DCX	16371	DKN	16506	DSH	16637	FBV	16692	FFP
16262	DDC	16372	DKP	16507	DSJ	16638	FCV	16693	FFQ
16263	DCL	16373	DKQ	16508	DSK	16639	FBX	16694	FDX
16301	DGB	16374	DKR	16509	DSL	16640	FCZ	16695	FFS
16311	DGN	16375	DBP	16510	DSM	16641	FCB	16698	FCN
16312	DJM	16388	DHS	16511	DSN	16644	FBX	16699	FBM
16313	DGQ	16401	DMB	16512	DSB	16645	FCG	16701	FGB
16314	DGR	16402	DMC	16514	DSM	16646	FCH	16720	FHZ
16316	DGT	16403	DMD	16515	DSM	16647	FCJ	16724	FHF
16317	DGV	16404	DMF	16522	DSB	16648	FCK	16725	FGB
16319	DGX	16405	DMG	16530	DSD	16650	FCM	16726	FHH
16321	DHB	16406	DMH	16531	DSN	16651	FCN	16727	FHJ
16322	DJQ	16407	DMJ	16532	DSB	16652	FCP	16728	FHR
16323	DHD	16410	DMM	16533	DSN	16654	FCP	16729	FHL
16326	DHH	16411	DMN	16534	DSB	16655	FCS	16730	FJL
16327	DHJ	16412	DMP	16538	DSB	16656	FCT	16731	FHN
16328	DJR	16413	DMJ	16541	DSJ	16657	FCV	16732	FHP
16329	DHL	16415	DMS	16544	DSM	16659	FCX	16733	FJL
16331	DHN	16416	DJZ	16546	DSF	16660	FCP	16734	FHR
16332	DHP	16417	DMV	16550	DSJ	16661	FDB	16735	FHS
16333	DHQ	16420	DNZ	16553	DSB	16662	FDC	16738	FHW
16334	DHR	16421	DNB	16554	DSB	16663	FCN	16740	FJZ
16335	DHS	16422	DGT	16563	DSM	16664	fdf	16743	FJD
16340	DJZ	16423	DND	16565	DWG	16665	FBS	16744	FJF
16341	DJB	16424	DNF	16601	FZB	16666	FDH	16745	FJG
16342	DJC	16426	DNH	16602	FZC	16667	FDJ	16746	FJH
16343	DGB	16427	DPB	16603	FZB	16668	FDK	16748	FJK
16344	DGB	16428	DNK	16611	FZN	16669	FDL	16749	FJL
16345	DJG	16430	DNM	16613	FZQ	16670	FBG	16750	FJM
16346	DJH	16432	DMF	16616	FZT	16671	FDN	16801	FMB
16347	DJJ	16433	DNQ	16617	FZV	16672	FCM	16802	FMC
16350	DJM	16434	DNR	16619	FBX	16673	FDQ	16803	FMD
16351	DJN	16435	DNS	16620	FBZ	16674	FDR	16804	FMB
16352	DKG	16436	DNT	16621	FBB	16675	FCH	16805	FMB
16353	DJQ	16438	DNW	16622	FBC	16677	FQH	16820	FNZ
16354	DJR	16440	DPZ	16623	FBD	16678	FDW	16821	FNB

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**TERR 4**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL  
\*TERRITORY DEFINITIONS**

<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>
16822	FNC	16876	FPW	17007	GZJ	17054	GCN	17105	GGB
16823	FND	16877	FQV	17008	GCS	17055	GCS	17106	GGM
16825	FRB	16878	FQW	17009	GZL	17056	GCX	17107	GGM
16826	FPB	16879	FQX	17010	GDW	17057	GCV	17108	GGB
16827	FNJ	16881	FRB	17011	GZN	17058	GCW	17109	GGL
16828	FNK	16882	FRC	17012	GCS	17059	GCX	17110	GGM
16829	FNL	16901	FSB	17013	GZQ	17060	GDZ	17111	GGN
16830	FNM	16910	HTF	17014	GZR	17061	GDB	17112	GGP
16832	FNP	16911	FSP	17015	GZS	17062	GDC	17113	GGQ
16833	FNQ	16912	FSP	17016	GCC	17063	GDD	17120	GHZ
16834	FNX	16914	FSR	17017	GZV	17064	GCC	17121	GGB
16835	FPF	16915	FSS	17018	GZW	17065	GDG	17122	GGF
16836	FNT	16917	FSV	17019	GZX	17066	GDH	17123	GGB
16837	FNV	16918	FVM	17020	GBZ	17067	GDJ	17124	GGB
16838	FNW	16920	FTZ	17021	GBB	17068	GDK	17125	GGB
16839	FNX	16921	FTB	17022	GBC	17069	GDR	17126	GGB
16840	FPZ	16922	FTC	17023	GBD	17070	GDM	17127	GGB
16841	FPB	16923	FTD	17024	GBF	17071	GDN	17128	GGB
16843	FNM	16925	FTG	17025	GBG	17072	GCM	17129	GGB
16844	FPF	16926	FTH	17026	GBH	17073	GDQ	17130	GGB
16845	FPG	16927	FTJ	17027	GCS	17074	GDR	17140	GGN
16847	FPW	16928	FTK	17028	GBK	17075	GDH	17177	GGM
16848	HVN	16929	FTL	17029	GBL	17076	GDT	17201	GMB
16849	FQX	16930	FTM	17030	GBM	17077	GZD	17202	GMC
16850	FNT	16932	FTP	17032	GBP	17078	GDW	17210	GQC
16851	FMB	16933	FTQ	17033	GBQ	17080	GFZ	17211	GMN
16852	FPP	16935	FTS	17034	GBR	17081	GZS	17212	GMP
16853	FND	16936	FTT	17035	GBS	17082	GFC	17213	GMQ
16854	FPR	16937	FTV	17036	GBT	17083	GCC	17214	GMR
16855	FRB	16938	FTW	17037	GBV	17084	GFF	17215	GMS
16856	FND	16939	FTX	17038	GBW	17085	GCC	17217	GMV
16858	FPW	16940	FVZ	17039	GDQ	17086	GFH	17219	GMX
16859	FPX	16941	FVB	17040	GCZ	17087	GFJ	17220	GNZ
16860	FQZ	16942	FVC	17041	GDW	17088	GDJ	17221	GNB
16861	FQB	16943	FVD	17042	GCC	17089	GZN	17222	GNC
16863	FQD	16945	FSR	17043	GCD	17090	GFM	17223	GND
16864	FQF	16946	FVH	17044	GCF	17091	GZN	17224	GNF
16865	FQG	16947	FVJ	17045	GCG	17093	GBG	17225	GNG
16866	FQH	16948	FVK	17046	GCH	17094	GFR	17228	GNK
16868	FMB	16950	FVM	17047	GCJ	17097	GFV	17229	GNL
16870	FQM	17001	GZN	17048	GCK	17098	GFW	17231	GNT
16871	FQN	17002	GZC	17049	GCL	17099	GFX	17232	GNP
16872	FQP	17003	GZD	17050	GCM	17101	GGB	17233	GNQ
16873	FNM	17004	GZF	17051	GCN	17102	GGC	17235	GMB
16874	FQR	17005	GZG	17052	GCP	17103	GGD	17236	GNT
16875	FQS	17006	GZH	17053	GCQ	17104	GGF	17237	GNV

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**TERR 5**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL  
\*TERRITORY DEFINITIONS**

Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory	Zip Code	Territory
17238	GNW	17320	GTZ	17406	HZH	17565	HKG	17742	HVC
17239	GNX	17321	GTB	17407	HZJ	17566	HKH	17744	HVF
17240	GPZ	17322	GTC	17408	HZK	17567	HKW	17745	HVG
17241	GPB	17323	GZX	17415	HZC	17568	HLF	17747	HVJ
17243	GPD	17324	GTF	17501	HGB	17569	HKL	17748	HVG
17244	GPF	17325	GTG	17502	HGC	17570	GBC	17749	HWV
17246	GPH	17326	GTG	17503	HKC	17572	HKP	17750	HVN
17247	GQK	17327	GTJ	17504	HMB	17573	HKP	17751	HVN
17249	GPD	17329	GTL	17505	HGG	17575	HGP	17752	HVP
17250	GQK	17331	GTN	17506	HGX	17576	HKT	17754	HVR
17251	GQC	17332	GTN	17507	HGV	17578	HKW	17756	HVT
17252	GPP	17333	GTN	17508	HHC	17579	HKX	17758	HVW
17253	GQF	17334	GTN	17509	HGL	17580	HJZ	17760	HWF
17254	GMB	17337	GTF	17512	HGP	17581	HLB	17762	HTV
17255	GPS	17339	GTX	17516	HGT	17582	HLC	17763	HWD
17256	GNG	17340	GVZ	17517	HGV	17583	HLF	17764	HWF
17257	GPV	17342	HZD	17518	HGW	17584	HLF	17765	HWG
17260	GQZ	17343	GSJ	17519	HGX	17585	HGG	17767	HVN
17261	GNC	17344	GVF	17520	HHZ	17601	HMB	17768	HWK
17262	GQC	17345	GVG	17521	HJD	17602	HMC	17769	HVZ
17263	GQK	17347	GVJ	17522	HHC	17603	HMD	17771	HWN
17264	GQF	17349	GVL	17527	HHJ	17604	HMB	17772	HWP
17265	GQG	17350	GVM	17528	HGX	17605	HMB	17773	HVJ
17266	GQH	17352	GVP	17529	HHL	17606	HMB	17774	HWR
17267	GQJ	17353	GVQ	17532	HHP	17607	HMB	17776	HWT
17268	GQK	17354	GWC	17533	HJD	17608	HMB	17777	HWV
17270	GNG	17355	GVL	17534	HHL	17611	HMB	17778	HWV
17271	GQN	17356	GVT	17535	HHS	17701	HSB	17779	HWX
17272	GQK	17358	GWG	17536	HHT	17702	HSC	17801	JZB
17301	GSB	17360	GWZ	17537	HMC	17703	HSB	17810	JZM
17302	GSC	17361	GWB	17538	HHW	17705	HSB	17812	JZP
17303	GSJ	17362	GWC	17540	HJZ	17720	HSB	17813	JZQ
17304	GSF	17363	GWD	17543	HJD	17721	HTB	17814	JZR
17306	GSF	17364	GWF	17545	HJG	17723	HTD	17815	JZS
17307	GSJ	17365	GWG	17547	HJJ	17724	HTF	17820	JBZ
17309	GSL	17366	GWH	17549	HHC	17726	HVG	17821	JBB
17310	GVQ	17368	GWK	17550	HJJ	17727	HTD	17822	JBB
17311	GWC	17370	GWM	17551	HJN	17728	HTK	17823	JBD
17312	GWK	17371	HZF	17552	HJP	17729	HTL	17824	JBF
17313	GSQ	17372	GWP	17554	HJR	17730	HWV	17827	JBJ
17314	GSR	17375	GTF	17555	HJS	17731	HVW	17829	JCG
17315	GSS	17401	HZB	17557	HJV	17735	HTF	17830	JBM
17316	GST	17402	HZC	17560	HKZ	17737	HTV	17831	JDM
17317	GWK	17403	HZD	17562	HKC	17738	HWF	17832	JBP
17318	HZC	17404	HZF	17563	HKD	17739	HTD	17833	JCC
17319	GSX	17405	HZB	17564	HJD	17740	HVZ	17834	JBR

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**TERR 6**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**\*TERRITORY DEFINITIONS**

<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>
17835	JBS	17922	JHC	18010	JMQ	18070	JQM	18230	KZT
17836	JBT	17923	JHD	18011	JMN	18071	JQN	18231	KBV
17837	JBV	17925	JHG	18012	JQN	18072	JQP	18232	KBP
17839	JZS	17929	JHL	18013	JMQ	18073	JQQ	18234	KZC
17840	JCN	17930	JJX	18014	JMR	18074	JQR	18235	KBS
17841	JCB	17931	JHN	18015	JMS	18076	JQT	18237	KBV
17842	JCC	17932	JHN	18016	JMW	18077	JQV	18239	KZC
17843	JZP	17933	JKP	18017	JMV	18078	JQW	18240	KCZ
17844	JCF	17934	JHR	18018	JMW	18079	JRZ	18241	JLG
17845	JCG	17935	JHS	18020	JNZ	18080	JRZ	18242	KCK
17846	JCH	17936	JHB	18025	JMW	18081	JPS	18244	JQN
17847	JCJ	17938	JHW	18030	JQN	18083	JPZ	18245	KCG
17850	JCM	17941	JJB	18031	JNN	18084	JPR	18246	KCH
17851	JCN	17942	JHC	18032	JNP	18085	JRG	18247	KBC
17853	JCQ	17943	JHB	18034	JNR	18086	JRK	18248	KCK
17855	JCS	17944	JGB	18035	JNS	18087	JRJ	18249	KCL
17856	JCT	17945	JHB	18036	JNT	18088	JRK	18250	KCM
17857	JCV	17946	JHS	18037	JNV	18091	JRN	18251	KCL
17858	JBZ	17948	JJK	18038	JNW	18092	JRP	18252	KCP
17859	JCX	17949	JKT	18039	JQV	18098	JPL	18254	KZT
17860	JDZ	17951	JGB	18040	JPZ	18099	JPL	18255	KCS
17861	JCC	17952	JHG	18041	JPB	18101	JSB	18256	KCH
17862	JCC	17954	JJR	18042	JPC	18102	JSC	18301	KGB
17864	JDF	17957	JJV	18043	JPG	18103	JSD	18302	KGC
17865	JCJ	17959	JJX	18044	JPC	18104	JSF	18320	KGB
17866	JDH	17960	JKZ	18045	JPG	18105	JSB	18321	KHB
17867	JDJ	17961	JKB	18046	JQC	18106	JSH	18322	KHC
17868	JDK	17963	JKD	18049	JPL	18109	JSL	18323	KHH
17870	JDM	17964	JKF	18050	JMQ	18175	JSF	18324	KHF
17872	JDP	17965	JKG	18051	JPN	18195	JSH	18325	KHG
17876	JDT	17966	JKD	18052	JPP	18201	KZB	18326	KHH
17877	JDV	17967	JKJ	18053	JPQ	18202	KZC	18327	KHJ
17878	JDW	17968	JKK	18054	JPR	18210	KZM	18328	KHK
17880	JCG	17970	JKM	18055	JPS	18211	KZN	18330	KHM
17881	JFB	17972	JKP	18056	JPT	18212	KBS	18331	KHN
17882	JZQ	17974	JGB	18058	JPW	18214	KZR	18332	KHP
17883	JCF	17976	JKT	18059	JPX	18216	KZT	18333	KHQ
17884	JBB	17978	JKW	18060	JNT	18218	KZW	18334	KHR
17885	JCG	17979	JKP	18062	JQC	18219	KZX	18335	KGB
17886	JFH	17980	JLZ	18063	JPZ	18220	KBZ	18336	KHT
17887	JCT	17981	JLB	18064	JQF	18221	KBF	18337	KHV
17888	JFK	17982	JHG	18065	JNV	18222	KBC	18340	KJZ
17889	JFL	17983	JLD	18066	JQH	18223	KZB	18341	KGB
17901	JGB	17985	JLG	18067	JQJ	18224	KBF	18342	KHH
17920	JFK	18001	JSB	18068	JRP	18225	KZB	18343	KJD
17921	JHB	18002	JMV	18069	JQL	18229	KBL	18344	KJF

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**TERR 7**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**\*TERRITORY DEFINITIONS**

<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>
18346	KJH	18443	KPD	18610	LZM	18710	LGB	18901	LSB
18347	KJJ	18444	KPF	18611	JZR	18711	LGH	18902	LSC
18348	KJJ	18445	KPG	18612	LZP	18762	LGB	18910	LVC
18349	KGB	18446	KPH	18614	LZR	18764	LGG	18911	LVF
18350	KJM	18447	KPJ	18615	LZS	18765	LGH	18912	LTW
18351	KJD	18448	KPJ	18616	LZT	18766	LGB	18913	LSQ
18352	KJP	18449	KNX	18617	LZV	18767	LGG	18914	LSR
18353	KJQ	18451	KPN	18618	LZW	18769	LGG	18915	LSS
18354	KJR	18452	KPP	18619	LZX	18773	LGB	18916	LSB
18355	KJS	18453	KPQ	18621	LBB	18801	LMB	18917	LSV
18356	KGC	18454	KNX	18622	LBC	18810	LMM	18918	LWL
18357	KHG	18455	KPS	18623	LBD	18812	LMP	18920	LTZ
18360	KKZ	18456	KPT	18624	LBF	18813	LNH	18921	LWP
18370	KKM	18457	KNS	18625	KMR	18814	LPK	18922	LTW
18371	KKN	18458	KPW	18626	HVW	18815	LPQ	18923	LTD
18372	KKP	18459	KNT	18627	LZP	18816	LPF	18924	LWL
18373	KHV	18460	KQZ	18628	LBK	18817	LMV	18925	LTG
18403	KMD	18461	KQB	18629	LBL	18818	LMW	18926	LSC
18405	KMG	18462	KQC	18630	LBM	18820	LND	18927	LTJ
18407	KMJ	18463	KQD	18631	LBN	18821	LNB	18928	LTW
18410	KMN	18464	KQF	18632	LBP	18822	LNC	18929	LTL
18411	KMN	18465	KQG	18634	LBR	18823	LND	18930	LTM
18413	KNB	18466	KQH	18635	LBS	18824	LNF	18931	LTW
18414	KMR	18469	KQL	18636	LBT	18825	LNG	18932	LTP
18415	KMS	18470	KQM	18640	LCZ	18826	LNH	18933	LTQ
18416	KPF	18471	KMN	18641	LCB	18827	LPJ	18934	LTR
18417	KMV	18472	KQP	18642	LCC	18828	LNK	18935	LVN
18419	KMX	18473	KNN	18643	LCD	18829	LNL	18936	LTT
18420	KMX	18501	KSG	18644	LCF	18830	LNM	18938	LTW
18421	KNB	18502	KSD	18651	LCN	18831	LNN	18940	LVZ
18424	KNF	18503	KSD	18653	KMN	18832	LNP	18942	LVC
18425	KNG	18504	KSF	18654	LZW	18833	LNQ	18943	LVZ
18426	KNH	18505	KSG	18655	LCS	18834	LNR	18944	LVF
18427	KNJ	18507	KSJ	18656	LCT	18837	LNV	18946	LTW
18428	KNK	18508	KSK	18657	LCV	18840	LPZ	18947	LVJ
18430	KNM	18509	KSL	18660	LDZ	18842	LPC	18949	LVJ
18431	KNN	18510	KSM	18661	LDB	18843	LMB	18950	LTW
18433	KNQ	18512	KSP	18701	LGB	18844	LPF	18951	LVN
18434	KNR	18514	KSD	18702	LGC	18845	LPG	18953	LWP
18435	KNS	18515	KSK	18703	LGB	18846	LPH	18954	LVR
18436	KNT	18517	KSV	18704	LGF	18847	LPJ	18955	LVS
18437	KNV	18518	KSW	18705	LGG	18848	LPK	18956	LTG
18438	KNW	18519	KSX	18706	LGH	18850	LPM	18957	NBW
18439	KNX	18601	LZD	18707	LGJ	18851	LPN	18958	NBW
18440	KMR	18602	LGC	18708	LGK	18853	LPQ	18960	LWZ
18441	KPB	18603	LZD	18709	LGL	18854	LPR	18962	LVF

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**TERR 8**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**\*TERRITORY DEFINITIONS**

<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>
18963	LTW	19035	MBS	19091	MDD	19141	MJB	19317	MSV
18964	LWF	19036	MBT	19092	MGF	19142	MJC	19318	MXM
18966	LWH	19037	MDD	19093	MGF	19143	MJD	19319	MSX
18968	LVN	19038	MBW	19094	MFR	19144	MJF	19320	MTZ
18969	LWL	19039	MVC	19095	MFS	19145	MJG	19330	MTM
18970	LVN	19040	MCZ	19096	MFT	19146	MJH	19331	MVC
18971	LWL	19041	MCB	19098	MCD	19147	MJJ	19333	MTQ
18972	LWP	19043	MCD	19101	MGF	19148	MJK	19335	MTS
18974	LWR	19044	MCF	19102	MGC	19149	MJL	19339	MWQ
18976	LWT	19046	MCH	19103	MGD	19150	MJM	19340	MWQ
18977	LWV	19047	MCJ	19104	MGF	19151	MJN	19341	MVB
18979	NBW	19048	MCQ	19105	MGJ	19152	MJP	19342	MVC
18980	LVZ	19049	MCQ	19106	MGH	19153	MJQ	19343	MVD
18981	LVN	19050	MCM	19107	MGJ	19154	MJR	19344	MVF
18991	LWR	19052	MDD	19108	MHD	19155	MGR	19345	MVS
19001	MZB	19053	MCQ	19109	MGC	19160	MJZ	19346	MXM
19002	MZC	19054	MCR	19110	MGJ	19161	MGF	19347	MVM
19003	MZD	19055	MCS	19111	MGN	19162	MGF	19348	MVK
19004	MZF	19056	MCT	19112	MGP	19170	MGF	19350	MVM
19006	MZH	19057	MCV	19113	MGQ	19171	MGJ	19351	MVM
19007	MZJ	19058	MCS	19114	MGR	19172	MGH	19352	MVP
19008	MZK	19060	MDZ	19115	MGS	19173	MGD	19353	MVB
19009	MZH	19061	MDB	19116	MGT	19175	MGH	19354	MTS
19010	MZM	19063	MDD	19118	MGW	19176	MGF	19355	MVS
19012	MZP	19064	MDF	19119	MGX	19177	MGH	19357	MVK
19013	MZQ	19065	MDD	19120	MHZ	19178	MGF	19358	MTZ
19014	MZR	19066	MDH	19121	MHB	19181	MGH	19360	MVP
19015	MZS	19067	MDJ	19122	MHC	19182	MGH	19362	MWC
19016	MZQ	19070	MDM	19123	MHD	19184	MGF	19363	MWD
19017	MDB	19072	MDP	19124	MHF	19185	MGP	19365	MWG
19018	MZW	19073	MDQ	19125	MHG	19187	MGD	19366	MXC
19019	MGS	19074	MDR	19126	MHH	19188	MHD	19367	MWG
19020	MBZ	19075	MDS	19127	MHJ	19191	MGD	19369	MWG
19021	MBB	19076	MDT	19128	MHK	19192	MGC	19371	MVF
19022	MBC	19078	MDW	19129	MHL	19193	MGF	19372	MWP
19023	MBD	19079	MDX	19130	MHM	19194	MGF	19373	MWQ
19025	MBG	19080	MFJ	19131	MHN	19195	MGF	19374	MWR
19026	MBH	19081	MFB	19132	MHP	19196	MGF	19375	MVK
19027	MBJ	19082	MFC	19133	MHQ	19197	MGF	19376	MTZ
19028	MDQ	19083	MFD	19134	MHR	19244	MJR	19380	MXZ
19029	MBL	19085	MFG	19135	MHS	19255	MJR	19381	MXZ
19030	MBM	19086	MFH	19136	MHT	19301	MSB	19382	MXC
19031	MBN	19087	MFJ	19137	MHV	19310	MSM	19383	MXD
19032	MBP	19088	MFJ	19138	MHW	19311	MSN	19390	MXM
19033	MBQ	19089	MFJ	19139	MHX	19312	MSP	19395	MXC
19034	MBR	19090	MFM	19140	MJZ	19316	MTZ	19397	MFJ

\*Indicates Change

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**\*TERRITORY DEFINITIONS**

<b>Zip Code Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>	<b>Zip Code</b>	<b>Territory</b>
19398	MFJ	19438	NBW	19478	JQR	19512	NGP	19549	NJL
19399	MFJ	19440	NCZ	19480	NBG	19516	NJB	19550	NGJ
19401	NZB	19441	NBW	19481	NDZ	19518	NGW	19551	NJN
19403	NZD	19442	NDZ	19482	NDZ	19519	NGW	19554	NGH
19404	NZD	19443	NCH	19483	NDZ	19520	NHZ	19555	NJS
19405	NZG	19444	NCF	19484	NZH	19522	NHC	19559	NGH
19406	NZH	19446	NCH	19485	NZH	19523	NGK	19560	NKZ
19407	NZD	19450	NBW	19486	NCH	19525	NHG	19562	NKC
19408	NZD	19451	NBW	19487	NDC	19526	NHH	19564	NHM
19409	NZD	19453	NCQ	19489	NDC	19529	NHL	19565	NKG
19415	NZD	19454	NCR	19490	NCH	19530	NHM	19567	NKJ
19420	NBH	19455	LTT	19492	NFP	19533	NHQ	19601	NMB
19421	NBG	19456	NDZ	19493	MVS	19534	NHR	19602	NMC
19422	NBC	19457	NDS	19494	MVS	19535	NGW	19603	NMF
19423	NCH	19460	NDZ	19495	MVS	19536	NHC	19604	NMF
19424	NBC	19462	NDC	19496	MSB	19538	NHM	19605	NMG
19425	NBG	19464	NDF	19501	NGB	19539	NHX	19606	NMH
19426	NBH	19465	NDG	19503	NGD	19540	NJZ	19607	NMJ
19428	NBK	19468	NDK	19504	NGF	19541	NJB	19608	NMK
19429	NBK	19470	NHZ	19505	NGG	19542	NGK	19609	NML
19430	NDQ	19472	NGF	19506	NGH	19543	NJD	19610	NMM
19432	MVS	19473	NDQ	19507	NGJ	19544	GFJ	19611	NMN
19435	NBS	19474	NBW	19508	NGK	19545	NGP	19612	NMF
19436	NBT	19475	NDS	19510	NGM	19547	NJJ	19640	NMG
19437	MZC	19477	NDV	19511	NHM	19548	NGP		

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**Effective November 15, 2015**

**TERR 10**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**515. PERSONAL PROPERTY (Continued)**

<b>Cov C Ratio with Personal Property Replacement Cost Form HO 00 08</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>40%</b>	-0.1057	-0.1057	-0.1057	-0.1057	-0.1057	-0.1057
<b>50%</b>	-0.0705	-0.0705	-0.0705	-0.0705	-0.0705	-0.0705
<b>60%</b>	-0.0352	-0.0352	-0.0352	-0.0352	-0.0352	-0.0352
<b>70%</b>	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

<b>Cov C Ratio without Personal Property Replacement Cost Form HO 00 08</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>40%</b>	-0.0377	-0.0377	-0.0377	-0.0377	-0.0377	-0.0377
<b>50%</b>	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

**B. Increased Limit - Other Residences**

3. Rate per \$1,000 .....\$ 7

**D. Increased Special Limits of Liability**

1. Jewelry, Watches & Furs - Rate per \$1,000.....\$18

2. Money - Rate per \$100.....\$ 6

3. Securities – Rate per \$100.....\$ 4

4. Silverware - Rate per \$500.....\$ 2.50

5. Firearms - Rate per \$100.....\$ 3

6. Electronic Apparatus - Rate per \$500 .....\$10

**E. Refrigerated Personal Property**

3. Charge per policy.....\$10

**F. Theft Coverage Increase - Form HO 00 08**

1. On-Premises - Rate per \$2,000

\*Territory

Group A.....\$33

Group B.....\$44

Group C.....\$47

Group D.....\$56

\*Indicates Change

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**Effective November 15, 2015**

**PN RATE 86**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**515. PERSONAL PROPERTY (Continued)**

**F. Theft Coverage Increase - Form HO 00 08**

**2. Off-Premises**

\*Territory

Group A.....	\$12
Group B.....	\$ 9
Group C.....	\$21
Group D.....	\$22

*Group A									
BBD	BDR	BJR	BPC	BSB	BWM	CCK	CJD	CPB	CTJ
BBF	BDS	BJV	BPF	BSG	BWN	CCL	CJF	CPG	CTM
BBG	BDV	BJW	BPH	BSN	BWP	CCN	CJG	CPH	CTN
BBJ	BDW	BJX	BPJ	BSQ	BWQ	CCQ	CJH	CPL	CTQ
BBK	BDX	BJZ	BPM	BSR	BWR	CCT	CJL	CPM	CTR
BBN	BFC	BKC	BPS	BST	BWS	CCV	CJN	CPN	CTV
BBP	BFD	BKD	BPT	BSV	BWT	CCZ	CJP	CPP	CTZ
BBQ	BFH	BMB	BPW	BTB	BWV	CDB	CJQ	CPQ	CVB
BBR	BFK	BMM	BQB	BTC	BWW	CDF	CJR	CPS	CVC
BBT	BFM	BMN	BQD	BTF	BWZ	CDG	CJS	CPT	CVD
BBV	BFZ	BMP	BQG	BTG	BXF	CDK	CJT	CPV	CVG
BBW	BGB	BMQ	BQH	BTK	BXZ	CDM	CJV	CPX	CVH
BCC	BHB	BMS	BQK	BTL	BZB	CDZ	CJW	CPZ	CVK
BCF	BHC	BMT	BQM	BTM	BZM	CGB	CJZ	CQB	CVM
BCG	BHM	BMV	BQN	BTP	BZN	CGC	CKB	CQD	CVQ
BCH	BHN	BMW	BQP	BTX	BZP	CGF	CKD	CQH	CVR
BCM	BHQ	BNC	BQS	BTZ	BZQ	CGG	CKZ	CSB	CVT
BCN	BHR	BND	BQV	BVC	BZV	CGH	CMB	CSC	CVV
BCT	BHS	BNG	BQW	BVF	BZX	CGL	CMC	CSG	CVX
BCW	BHT	BNH	BQX	BVJ	CBB	CHD	CNC	CSM	CWP
BCX	BHV	BNJ	BRB	BVK	CBD	CHF	CND	CSN	CZB
BCZ	BHW	BNK	BRD	BVQ	CBF	CHH	CNG	CSP	DBC
BDB	BHX	BNN	BRF	BVV	CBG	CHJ	CNK	CSR	DBF
BDC	BJB	BNP	BRH	BVW	CBJ	CHK	CNM	CSS	DBG
BDD	BJC	BNR	BRJ	BVX	CBK	CHN	CNQ	CST	DBH
BDF	BJG	BNT	BRK	BWC	CBL	CHS	CNR	CSV	DBK
BDK	BJH	BNV	BRM	BWD	CBP	CHT	CNT	CTB	DBL
BDL	BJM	BNX	BRP	BWF	CBR	CHW	CNV	CTD	DBP
BDM	BJN	BNZ	BRV	BWG	CCG	CHZ	CNW	CTF	DBQ
BDQ	BJP	BPB	BRW	BWJ	CCH	CJC	CNZ	CTG	DBR

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**PN RATE 87**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**515. PERSONAL PROPERTY (Continued)**

*Group A (Continued)									
DBS	DJZ	DSD	FCX	FJM	FQZ	GBC	GDM	GNK	GTL
DBW	DKC	DSF	FCZ	FJZ	FRB	GBD	GDN	GNL	GTN
DBX	DKF	DSG	FDB	FMB	FRC	GBF	GDQ	GNP	GTX
DCC	DKG	DSH	FDC	FMC	FSB	GBG	GDR	GNQ	GTZ
DCK	DKN	DSJ	FDG	FMD	FSP	GBH	GDT	GNT	GVF
DCL	DKP	DSK	FDH	FNB	FSR	GBK	GDW	GNV	GVG
DCR	DKQ	DSL	FDJ	FNC	FSS	GBL	GDZ	GNW	GVJ
DCS	DKR	DSM	FDK	FND	FSV	GBM	GFC	GNX	GVL
DCT	DKZ	DSN	FDL	FNJ	FTB	GBP	GFF	GNZ	GVM
DCW	DMB	DWG	FDN	FNK	FTC	GBQ	GFH	GPB	GVP
DCX	DMC	DZB	FDQ	FNL	FTD	GBR	GFJ	GPD	GVQ
DCZ	DMD	DZM	FDR	FNM	FTG	GBS	GFM	GPF	GVT
DDC	DMF	DZP	FDW	FNP	FTH	GBT	GFR	GPH	GVZ
DDZ	DMG	DZQ	FDX	FNQ	FTJ	GBV	GFV	GPP	GWB
DGB	DMH	DZR	FFD	FNT	FTK	GBW	GFW	GPS	GWC
DGN	DMJ	DZV	FFG	FNV	FTL	GBZ	GFX	GPV	GWD
DGQ	DMM	DZW	FFH	FNW	FTM	GCC	GFZ	GPZ	GWF
DGR	DMN	FBB	FFL	FNX	FTP	GCD	GGB	GQC	GWG
DGT	DMP	FBC	FFN	FNZ	FTQ	GCF	GGC	GQF	GWH
DGV	DMS	FBD	FFP	FPB	FTS	GCG	GGD	GQG	GWK
DGX	DMV	FBG	FFQ	FPF	FTT	GCH	GGF	GQH	GWM
DHB	DNB	FBJ	FFS	FPG	FTV	GCI	GGL	GQJ	GWP
DHD	DND	FBM	FFZ	FPP	FTW	GCK	GGM	GQK	GWZ
DHH	DNF	FBR	FGB	FPR	FTX	GCL	GGN	GQN	GZC
DHJ	DNH	FBS	FHF	FPW	FTZ	GCM	GGP	GQZ	GZD
DHL	DNK	FBT	FHH	FPX	FVB	GCN	GGQ	GSB	GZF
DHN	DNM	FBV	FHJ	FPZ	FVC	GCP	GHZ	GSC	GZG
DHP	DNQ	FBX	FHL	FQB	FVD	GCQ	GMB	GSF	GZH
DHQ	DNR	FBZ	FHN	FQD	FVH	GCS	GMC	GSJ	GZJ
DHR	DNS	FCB	FHP	FQF	FVJ	GCV	GMN	GSL	GZL
DHS	DNT	FCG	FHR	FQG	FVK	GCW	GMP	GSQ	GZN
DJB	DNW	FCH	FHS	FQH	FVM	GCX	GMR	GSR	GZQ
DJC	DNZ	FCJ	FHW	FQM	FVZ	GCZ	GMS	GSS	GZR
DJG	DPB	FCK	FHZ	FQN	FZB	GDB	GMV	GST	GZS
DJH	DPC	FCM	FJD	FQP	FZC	GDC	GMX	GSX	GZV
DJJ	DPD	FCN	FJF	FQR	FZN	GDD	GNB	GTB	GZW
DJM	DPF	FCP	FJG	FQS	FZQ	GDG	GNC	GTC	GZX
DJN	DPZ	FCS	FJH	FQV	FZT	GDH	GND	GTF	HGB
DJQ	DSB	FCT	FJK	FQW	FZV	GDJ	GNF	GTG	HGC
DJR	DSC	FCV	FJL	FQX	GBB	GDK	GNG	GTJ	HGG

\*Indicates Change

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PN RATE 88

PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL

HOMEOWNERS RATES

515. PERSONAL PROPERTY (Continued)

*Group A (Continued)									
HGL	HSC	JBP	JHR	JPQ	KHK	KNS	KZM	LMV	ZBB
HGP	HTB	JBR	JHS	JPT	KHM	KNT	KZN	LMW	ZBC
HGT	HTD	JBS	JHW	JPZ	KHN	KNV	KZR	LNB	ZBJ
HGV	HTF	JBT	JJB	JQH	KHP	KNW	KZT	LNC	MZH
HGW	HTK	JBV	JJK	JQJ	KHQ	KNX	KZW	LND	MZJ
HGX	HTL	JBZ	JJR	JQL	KHR	KPB	KZX	LNF	MZK
HHC	HTV	JCB	JJV	JQN	KHT	KPD	LBB	LNG	MZM
HHJ	HVC	JCC	JJX	JQP	KHV	KPF	LBC	LNH	MZP
HHL	HVF	JCF	JKB	JQW	KJD	KPG	LBD	LNK	NBC
HHP	HVG	JCG	JKD	JRJ	KJF	KPH	LBF	LNL	NBG
HHS	HVJ	JCH	JKF	JRK	KJH	KPJ	LBK	LNM	NBT
HHT	HVN	JCJ	JKG	JSC	KJJ	KPN	LBL	LNN	NCH
HHW	HVP	JCM	JKJ	JSF	KJM	KPP	LBM	LNP	LWP
HHZ	HVR	JCN	JKK	JSH	KJP	KPQ	LBN	LNQ	LWR
HJD	HVT	JCQ	JKM	JZQ	KJQ	KPS	LBP	LNR	LWZ
HJG	HVW	JCS	JKP	JZR	KJR	KPT	LBR	LNV	MBB
HJJ	HVZ	JCT	JKT	JZS	KJS	KPW	LBS	LPC	MBC
HJN	HWD	JCV	JKW	KBC	KJZ	KQB	LBT	LPF	MBD
HJP	HWF	JCX	JKZ	KBF	KKM	KQC	LCB	LPG	MBG
HJR	HWG	JDF	JLB	KBL	KKN	KQD	LCC	LPH	MBH
HJS	HWK	JDH	JLD	KBP	KKP	KQF	LCD	LPJ	MBJ
HJV	HWN	JDJ	JLG	KBS	KKZ	KQG	LCF	LPK	MBM
HJZ	HWP	JDK	JLZ	KBV	KMD	KQH	LCN	LPM	MBN
HKC	HWR	JDM	JMN	KBZ	KMG	KQL	LCS	LPN	MBP
HKD	HWT	JDP	JMQ	KCG	KMJ	KQM	LCT	LPQ	MBQ
HKG	HWV	JDT	JMR	KCH	KMN	KQP	LCV	LPR	MBR
HKH	HWW	JDV	JMS	KCK	KMR	KQZ	LCZ	LPZ	MBS
HKL	HWX	JDW	JMV	KCL	KMS	KSD	LDB	LZD	MBW
HKP	HZB	JDZ	JMW	KCM	KMV	KSF	LDZ	LZM	MBZ
HKT	HZC	JFB	JNN	KCP	KMX	KSG	LGB	LZP	MCB
HKW	HZD	JFH	JNP	KCS	KNB	KSJ	LGC	LZR	MCD
HKX	HZF	JFK	JNR	KCZ	KNF	KSK	LGF	LZS	MCF
HKZ	HZH	JFL	JNS	KGB	KNG	KSL	LGG	LZT	MCH
HLB	HZJ	JGB	JNT	KGC	KNH	KSM	LGH	LZV	MCJ
HLC	HZK	JHB	JNV	KHB	KNJ	KSP	LGJ	LZW	MCM
HLF	JBB	JHC	JNW	KHC	KNK	KSV	LGK	NMJ	MCQ
HMB	JBD	JHD	JNZ	KHF	KNM	KSW	LGL	NMK	MCR
HMC	JBF	JHG	JPL	KHG	KNN	KSX	LMB	NML	MCS
HMD	JBJ	JHL	JPN	KHH	KNQ	KZB	LMM	NMM	MCT
HSB	JBM	JHN	JPP	KHJ	KNR	KZC	LMP	NMN	MCV

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PN RATE 89

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**515. PERSONAL PROPERTY (Continued)**

<b>*Group A (Continued)</b>									
MCZ	MDW	NCR	ZGC	ZZP	ZDD	JQT	LTD	LTT	NBK
MDB	MDX	NCZ	ZGF	ZZX	ZDK	JQV	LTG	LTW	NBS
MDD	MFD	NDQ	ZGH	JPS	ZFG	LSB	LTJ	LTZ	MGW
MDF	MFJ	NDS	ZGK	NGF	ZTP	LSC	LTL	LVC	
MDH	MVM	NDZ	ZHC	NGG	JPR	LSQ	LTM	LVF	
MDJ	MZQ	ZCG	ZZD	ZBG	JQM	LSR	LTP	LVJ	
MDM	NBW	ZCL	ZZG	ZBH	JQQ	LSS	LTQ	JPX	
MDP	NCQ	ZFM	ZZM	ZCV	JQR	LSV	LTR	MSB	

<b>*Group B</b>									
JQF	MSX	MXC	ZBS	MGJ	MHN	MHN	ZSR	ZVG	ZVG
LWT	MTM	MXD	ZBV	MGN	MHP	MHP	ZSV	ZVH	ZVH
LWV	MTQ	MXM	ZCH	MGP	MHQ	MHQ	ZTB	ZVL	ZVL
JPG	MTZ	MXZ	ZCN	MGR	MHR	MHR	ZTC	ZVP	ZVP
JQC	MVB	MZB	ZCT	MGS	MHS	MHS	ZTD	ZVQ	ZVQ
JSD	MVC	MZC	ZDF	MGT	MHT	MHT	ZTF	ZVV	ZVV
JSL	MVD	MZD	ZDG	MGX	MHV	MHV	ZTJ	ZVX	ZVX
JZB	MVF	MZF	ZFH	MHB	MHW	MHW	ZTL	ZVZ	ZVZ
JZM	MVK	NDC	ZZJ	MHC	MHX	MHX	ZTM	ZWC	ZWC
JZP	MVP	NDF	ZZR	MHD	MJK	MJK	ZTN	ZWD	ZWD
ZBQ	MVS	NDV	ZZS	MHF	NMG	NMG	ZTQ	ZWF	
MFS	MWC	NFP	ZZV	MHG	NMH	NMH	ZTV	ZWJ	
MFT	MWD	NHG	ZZW	MHH	ZCC	ZCC	ZTW	ZWM	
MSM	MWG	NHZ	MGC	MHJ	ZCD	ZCD	ZTZ	ZZL	
MSN	MWP	NZG	MGD	MHK	ZCM	ZCM	ZVB	LVN	
MSP	MWQ	NZH	MGF	MHL	ZCP	ZCP	ZVC	LVR	
MSV	MWR	ZBF	MGH	MHM	ZCQ	ZCQ	ZVF	LVS	

<b>*Group C</b>									
MFB	MFR	ZGB	ZHX	ZMC	ZMQ	ZNG	ZNW	MJP	ZCF
MFC	MTS	ZGM	ZHZ	ZMD	ZMR	ZNH	ZNX	MJQ	ZDT
NDK	MZR	ZGT	ZJC	ZMF	ZMS	ZNJ	ZNZ	MJR	
NZB	MZS	ZHH	ZJD	ZMG	ZMT	ZNK	ZPB	ZWT	
ZDN	MZW	ZHL	ZJF	ZMH	ZMV	ZNL	ZPD	ZWV	
ZGP	NBH	ZHN	ZJG	ZMJ	ZMW	ZNP	ZQB	ZWZ	
JPB	NCF	ZHP	ZJH	ZMK	ZMX	ZNQ	ZQS	ZXZ	
MDZ	NDG	ZHQ	ZJJ	ZML	ZNB	ZNR	ZQZ	ZZB	
MFG	ZBN	ZHS	ZJK	ZMM	ZNC	ZNS	ZRC	MGQ	
MFH	ZBR	ZHT	ZJZ	ZMN	ZND	ZNT	MJJ	NZD	
MFM	ZFF	ZHV	ZMB	ZMP	ZNF	ZNV	MJN	ZBM	

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PN RATE 90

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

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**515. PERSONAL PROPERTY (Continued)**

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*Group D									
MHZ	MJG	JPC	JRZ	NGH	NGW	NHQ	NJJ	NKC	NMC
MJB	MJH	JPW	JSB	NGJ	NHC	NHR	NJL	NKG	NMF
MJC	MJL	JRG	LZX	NGK	NHH	NHX	NJN	NKJ	
MJD	MJM	JRN	NGB	NGM	NHL	NJB	NJS	NKZ	
MJF	MJZ	JRP	NGD	NGP	NHM	NJD	NJZ	NMB	

---

**517. RENTAL TO OTHERS - THEFT COVERAGE**

---

**B. Premium**  
 Rate per policy .....\$15

---

**518. SINKHOLE COLLAPSE COVERAGE**

---

**B. Premium Determination**  
**1. Rate per \$1,000** .....\$ .385

---

**519. SPECIAL COMPUTER COVERAGE**

---

**B. Premium**  
 Charge per policy .....\$15

---

**520. LIVESTOCK COLLISION COVERAGE**

---

**C. Premium**  
**4. Estimated No. of Head**

1-100 .....	\$10
101-250 .....	\$20
251-500 .....	\$30
501-1,000 .....	\$40

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR**

**Capping Factor Table**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
1	0.01	90.0000
2	0.02	45.0000
3	0.03	30.0000
4	0.04	22.5000
5	0.05	18.0000
6	0.06	15.0000
7	0.07	12.8571
8	0.08	11.2500
9	0.09	10.0000
10	0.10	9.0000
11	0.11	8.1818
12	0.12	7.5000
13	0.13	6.9231
14	0.14	6.4286
15	0.15	6.0000
16	0.16	5.6250
17	0.17	5.2941
18	0.18	5.0000
19	0.19	4.7368
20	0.20	4.5000
21	0.21	4.2857
22	0.22	4.0909
23	0.23	3.9130
24	0.24	3.7500
25	0.25	3.6000
26	0.26	3.4615
27	0.27	3.3333
28	0.28	3.2143
29	0.29	3.1034
30	0.30	3.0000
31	0.31	2.9032
32	0.32	2.8125
33	0.33	2.7273
34	0.34	2.6471
35	0.35	2.5714
36	0.36	2.5000

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
37	0.37	2.4324
38	0.38	2.3684
39	0.39	2.3077
40	0.40	2.2500
41	0.41	2.1951
42	0.42	2.1429
43	0.43	2.0930
44	0.44	2.0455
45	0.45	2.0000
46	0.46	1.9565
47	0.47	1.9149
48	0.48	1.8750
49	0.49	1.8367
50	0.50	1.8000
51	0.51	1.7647
52	0.52	1.7308
53	0.53	1.6981
54	0.54	1.6667
55	0.55	1.6364
56	0.56	1.6071
57	0.57	1.5789
58	0.58	1.5517
59	0.59	1.5254
60	0.60	1.5000
61	0.61	1.4754
62	0.62	1.4516
63	0.63	1.4286
64	0.64	1.4063
65	0.65	1.3846
66	0.66	1.3636
67	0.67	1.3433
68	0.68	1.3235
69	0.69	1.3043
70	0.70	1.2857
71	0.71	1.2676
72	0.72	1.2500

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
73	0.73	1.2329
74	0.74	1.2162
75	0.75	1.2000
76	0.76	1.1842
77	0.77	1.1688
78	0.78	1.1538
79	0.79	1.1392
80	0.80	1.1250
81	0.81	1.1111
82	0.82	1.0976
83	0.83	1.0843
84	0.84	1.0714
85	0.85	1.0588
86	0.86	1.0465
87	0.87	1.0345
88	0.88	1.0227
89	0.89	1.0112
90	0.90	1.0000
91	0.91	1.0000
92	0.92	1.0000
93	0.93	1.0000
94	0.94	1.0000
95	0.95	1.0000
96	0.96	1.0000
97	0.97	1.0000
98	0.98	1.0000
99	0.99	1.0000
100	1.00	1.0000
101	1.01	1.0000
102	1.02	1.0000
103	1.03	1.0000
104	1.04	1.0000
105	1.05	1.0000
106	1.06	1.0000
107	1.07	1.0000
108	1.08	1.0000

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
109	1.09	1.0000
110	1.10	1.0000
111	1.11	0.9910
112	1.12	0.9821
113	1.13	0.9735
114	1.14	0.9649
115	1.15	0.9565
116	1.16	0.9483
117	1.17	0.9402
118	1.18	0.9322
119	1.19	0.9244
120	1.20	0.9167
121	1.21	0.9091
122	1.22	0.9016
123	1.23	0.8943
124	1.24	0.8871
125	1.25	0.8800
126	1.26	0.8730
127	1.27	0.8661
128	1.28	0.8594
129	1.29	0.8527
130	1.30	0.8462
131	1.31	0.8397
132	1.32	0.8333
133	1.33	0.8271
134	1.34	0.8209
135	1.35	0.8148
136	1.36	0.8088
137	1.37	0.8029
138	1.38	0.7971
139	1.39	0.7914
140	1.40	0.7857
141	1.41	0.7801
142	1.42	0.7746
143	1.43	0.7692
144	1.44	0.7639

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
145	1.45	0.7586
146	1.46	0.7534
147	1.47	0.7483
148	1.48	0.7432
149	1.49	0.7383
150	1.50	0.7333
151	1.51	0.7285
152	1.52	0.7237
153	1.53	0.7190
154	1.54	0.7143
155	1.55	0.7097
156	1.56	0.7051
157	1.57	0.7006
158	1.58	0.6962
159	1.59	0.6918
160	1.60	0.6875
161	1.61	0.6832
162	1.62	0.6790
163	1.63	0.6748
164	1.64	0.6707
165	1.65	0.6667
166	1.66	0.6627
167	1.67	0.6587
168	1.68	0.6548
169	1.69	0.6509
170	1.70	0.6471
171	1.71	0.6433
172	1.72	0.6395
173	1.73	0.6358
174	1.74	0.6322
175	1.75	0.6286
176	1.76	0.6250
177	1.77	0.6215
178	1.78	0.6180
179	1.79	0.6145
180	1.80	0.6111

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
181	1.81	0.6077
182	1.82	0.6044
183	1.83	0.6011
184	1.84	0.5978
185	1.85	0.5946
186	1.86	0.5914
187	1.87	0.5882
188	1.88	0.5851
189	1.89	0.5820
190	1.90	0.5789
191	1.91	0.5759
192	1.92	0.5729
193	1.93	0.5699
194	1.94	0.5670
195	1.95	0.5641
196	1.96	0.5612
197	1.97	0.5584
198	1.98	0.5556
199	1.99	0.5528
200	2.00	0.5500
201	2.01	0.5473
202	2.02	0.5446
203	2.03	0.5419
204	2.04	0.5392
205	2.05	0.5366
206	2.06	0.5340
207	2.07	0.5314
208	2.08	0.5288
209	2.09	0.5263
210	2.10	0.5238
211	2.11	0.5213
212	2.12	0.5189
213	2.13	0.5164
214	2.14	0.5140
215	2.15	0.5116
216	2.16	0.5093

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
217	2.17	0.5069
218	2.18	0.5046
219	2.19	0.5023
220	2.20	0.5000
221	2.21	0.4977
222	2.22	0.4955
223	2.23	0.4933
224	2.24	0.4911
225	2.25	0.4889
226	2.26	0.4867
227	2.27	0.4846
228	2.28	0.4825
229	2.29	0.4803
230	2.30	0.4783
231	2.31	0.4762
232	2.32	0.4741
233	2.33	0.4721
234	2.34	0.4701
235	2.35	0.4681
236	2.36	0.4661
237	2.37	0.4641
238	2.38	0.4622
239	2.39	0.4603
240	2.40	0.4583
241	2.41	0.4564
242	2.42	0.4545
243	2.43	0.4527
244	2.44	0.4508
245	2.45	0.4490
246	2.46	0.4472
247	2.47	0.4453
248	2.48	0.4435
249	2.49	0.4418
250	2.50	0.4400
251	2.51	0.4382
252	2.52	0.4365

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
253	2.53	0.4348
254	2.54	0.4331
255	2.55	0.4314
256	2.56	0.4297
257	2.57	0.4280
258	2.58	0.4264
259	2.59	0.4247
260	2.60	0.4231
261	2.61	0.4215
262	2.62	0.4198
263	2.63	0.4183
264	2.64	0.4167
265	2.65	0.4151
266	2.66	0.4135
267	2.67	0.4120
268	2.68	0.4104
269	2.69	0.4089
270	2.70	0.4074
271	2.71	0.4059
272	2.72	0.4044
273	2.73	0.4029
274	2.74	0.4015
275	2.75	0.4000
276	2.76	0.3986
277	2.77	0.3971
278	2.78	0.3957
279	2.79	0.3943
280	2.80	0.3929
281	2.81	0.3915
282	2.82	0.3901
283	2.83	0.3887
284	2.84	0.3873
285	2.85	0.3860
286	2.86	0.3846
287	2.87	0.3833
288	2.88	0.3819

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>	<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
289	2.89	0.3806	325	3.25	0.3385
290	2.90	0.3793	326	3.26	0.3374
291	2.91	0.3780	327	3.27	0.3364
292	2.92	0.3767	328	3.28	0.3354
293	2.93	0.3754	329	3.29	0.3343
294	2.94	0.3741	330	3.30	0.3333
295	2.95	0.3729	331	3.31	0.3323
296	2.96	0.3716	332	3.32	0.3313
297	2.97	0.3704	333	3.33	0.3303
298	2.98	0.3691	334	3.34	0.3293
299	2.99	0.3679	335	3.35	0.3284
300	3.00	0.3667	336	3.36	0.3274
301	3.01	0.3654	337	3.37	0.3264
302	3.02	0.3642	338	3.38	0.3254
303	3.03	0.3630	339	3.39	0.3245
304	3.04	0.3618	340	3.40	0.3235
305	3.05	0.3607	341	3.41	0.3226
306	3.06	0.3595	342	3.42	0.3216
307	3.07	0.3583	343	3.43	0.3207
308	3.08	0.3571	344	3.44	0.3198
309	3.09	0.3560	345	3.45	0.3188
310	3.10	0.3548	346	3.46	0.3179
311	3.11	0.3537	347	3.47	0.3170
312	3.12	0.3526	348	3.48	0.3161
313	3.13	0.3514	349	3.49	0.3152
314	3.14	0.3503	350	3.50	0.3143
315	3.15	0.3492	351	3.51	0.3134
316	3.16	0.3481	352	3.52	0.3125
317	3.17	0.3470	353	3.53	0.3116
318	3.18	0.3459	354	3.54	0.3107
319	3.19	0.3448	355	3.55	0.3099
320	3.20	0.3438	356	3.56	0.3090
321	3.21	0.3427	357	3.57	0.3081
322	3.22	0.3416	358	3.58	0.3073
323	3.23	0.3406	359	3.59	0.3064
324	3.24	0.3395	360	3.60	0.3056

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
361	3.61	0.3047
362	3.62	0.3039
363	3.63	0.3030
364	3.64	0.3022
365	3.65	0.3014
366	3.66	0.3005
367	3.67	0.2997
368	3.68	0.2989
369	3.69	0.2981
370	3.70	0.2973
371	3.71	0.2965
372	3.72	0.2957
373	3.73	0.2949
374	3.74	0.2941
375	3.75	0.2933
376	3.76	0.2926
377	3.77	0.2918
378	3.78	0.2910
379	3.79	0.2902
380	3.80	0.2895
381	3.81	0.2887
382	3.82	0.2880
383	3.83	0.2872
384	3.84	0.2865
385	3.85	0.2857
386	3.86	0.2850
387	3.87	0.2842
388	3.88	0.2835
389	3.89	0.2828
390	3.90	0.2821
391	3.91	0.2813
392	3.92	0.2806
393	3.93	0.2799
394	3.94	0.2792
395	3.95	0.2785
396	3.96	0.2778

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
397	3.97	0.2771
398	3.98	0.2764
399	3.99	0.2757
400	4.00	0.2750
401	4.01	0.2743
402	4.02	0.2736
403	4.03	0.2730
404	4.04	0.2723
405	4.05	0.2716
406	4.06	0.2709
407	4.07	0.2703
408	4.08	0.2696
409	4.09	0.2689
410	4.10	0.2683
411	4.11	0.2676
412	4.12	0.2670
413	4.13	0.2663
414	4.14	0.2657
415	4.15	0.2651
416	4.16	0.2644
417	4.17	0.2638
418	4.18	0.2632
419	4.19	0.2625
420	4.20	0.2619
421	4.21	0.2613
422	4.22	0.2607
423	4.23	0.2600
424	4.24	0.2594
425	4.25	0.2588
426	4.26	0.2582
427	4.27	0.2576
428	4.28	0.2570
429	4.29	0.2564
430	4.30	0.2558
431	4.31	0.2552
432	4.32	0.2546

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
433	4.33	0.2540
434	4.34	0.2535
435	4.35	0.2529
436	4.36	0.2523
437	4.37	0.2517
438	4.38	0.2511
439	4.39	0.2506
440	4.40	0.2500
441	4.41	0.2494
442	4.42	0.2489
443	4.43	0.2483
444	4.44	0.2477
445	4.45	0.2472
446	4.46	0.2466
447	4.47	0.2461
448	4.48	0.2455
449	4.49	0.2450
450	4.50	0.2444
451	4.51	0.2439
452	4.52	0.2434
453	4.53	0.2428
454	4.54	0.2423
455	4.55	0.2418
456	4.56	0.2412
457	4.57	0.2407
458	4.58	0.2402
459	4.59	0.2397
460	4.60	0.2391
461	4.61	0.2386
462	4.62	0.2381
463	4.63	0.2376
464	4.64	0.2371
465	4.65	0.2366
466	4.66	0.2361
467	4.67	0.2355
468	4.68	0.2350

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
469	4.69	0.2345
470	4.70	0.2340
471	4.71	0.2335
472	4.72	0.2331
473	4.73	0.2326
474	4.74	0.2321
475	4.75	0.2316
476	4.76	0.2311
477	4.77	0.2306
478	4.78	0.2301
479	4.79	0.2296
480	4.80	0.2292
481	4.81	0.2287
482	4.82	0.2282
483	4.83	0.2277
484	4.84	0.2273
485	4.85	0.2268
486	4.86	0.2263
487	4.87	0.2259
488	4.88	0.2254
489	4.89	0.2249
490	4.90	0.2245
491	4.91	0.2240
492	4.92	0.2236
493	4.93	0.2231
494	4.94	0.2227
495	4.95	0.2222
496	4.96	0.2218
497	4.97	0.2213
498	4.98	0.2209
499	4.99	0.2204
500	5.00	0.2200
501	5.01	0.2196
502	5.02	0.2191
503	5.03	0.2187
504	5.04	0.2183

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
505	5.05	0.2178
506	5.06	0.2174
507	5.07	0.2170
508	5.08	0.2165
509	5.09	0.2161
510	5.10	0.2157
511	5.11	0.2153
512	5.12	0.2148
513	5.13	0.2144
514	5.14	0.2140
515	5.15	0.2136
516	5.16	0.2132
517	5.17	0.2128
518	5.18	0.2124
519	5.19	0.2119
520	5.20	0.2115
521	5.21	0.2111
522	5.22	0.2107
523	5.23	0.2103
524	5.24	0.2099
525	5.25	0.2095
526	5.26	0.2091
527	5.27	0.2087
528	5.28	0.2083
529	5.29	0.2079
530	5.30	0.2075
531	5.31	0.2072
532	5.32	0.2068
533	5.33	0.2064
534	5.34	0.2060
535	5.35	0.2056
536	5.36	0.2052
537	5.37	0.2048
538	5.38	0.2045
539	5.39	0.2041
540	5.40	0.2037

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
541	5.41	0.2033
542	5.42	0.2030
543	5.43	0.2026
544	5.44	0.2022
545	5.45	0.2018
546	5.46	0.2015
547	5.47	0.2011
548	5.48	0.2007
549	5.49	0.2004
550	5.50	0.2000
551	5.51	0.1996
552	5.52	0.1993
553	5.53	0.1989
554	5.54	0.1986
555	5.55	0.1982
556	5.56	0.1978
557	5.57	0.1975
558	5.58	0.1971
559	5.59	0.1968
560	5.60	0.1964
561	5.61	0.1961
562	5.62	0.1957
563	5.63	0.1954
564	5.64	0.1950
565	5.65	0.1947
566	5.66	0.1943
567	5.67	0.1940
568	5.68	0.1937
569	5.69	0.1933
570	5.70	0.1930
571	5.71	0.1926
572	5.72	0.1923
573	5.73	0.1920
574	5.74	0.1916
575	5.75	0.1913
576	5.76	0.1910

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
577	5.77	0.1906
578	5.78	0.1903
579	5.79	0.1900
580	5.80	0.1897
581	5.81	0.1893
582	5.82	0.1890
583	5.83	0.1887
584	5.84	0.1884
585	5.85	0.1880
586	5.86	0.1877
587	5.87	0.1874
588	5.88	0.1871
589	5.89	0.1868
590	5.90	0.1864
591	5.91	0.1861
592	5.92	0.1858
593	5.93	0.1855
594	5.94	0.1852
595	5.95	0.1849
596	5.96	0.1846
597	5.97	0.1843
598	5.98	0.1839
599	5.99	0.1836
600	6.00	0.1833
601	6.01	0.1830
602	6.02	0.1827
603	6.03	0.1824
604	6.04	0.1821
605	6.05	0.1818
606	6.06	0.1815
607	6.07	0.1812
608	6.08	0.1809
609	6.09	0.1806
610	6.10	0.1803
611	6.11	0.1800
612	6.12	0.1797

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
613	6.13	0.1794
614	6.14	0.1792
615	6.15	0.1789
616	6.16	0.1786
617	6.17	0.1783
618	6.18	0.1780
619	6.19	0.1777
620	6.20	0.1774
621	6.21	0.1771
622	6.22	0.1768
623	6.23	0.1766
624	6.24	0.1763
625	6.25	0.1760
626	6.26	0.1757
627	6.27	0.1754
628	6.28	0.1752
629	6.29	0.1749
630	6.30	0.1746
631	6.31	0.1743
632	6.32	0.1741
633	6.33	0.1738
634	6.34	0.1735
635	6.35	0.1732
636	6.36	0.1730
637	6.37	0.1727
638	6.38	0.1724
639	6.39	0.1721
640	6.40	0.1719
641	6.41	0.1716
642	6.42	0.1713
643	6.43	0.1711
644	6.44	0.1708
645	6.45	0.1705
646	6.46	0.1703
647	6.47	0.1700
648	6.48	0.1698

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PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL

HOMEOWNERS RATES

\*CAPPING FACTOR (Continued)

Capping Factor Table (Continued)

Capping Factor Level	Capping Ratio	Capping Factor	Capping Factor Level	Capping Ratio	Capping Factor
649	6.49	0.1695	685	6.85	0.1606
650	6.50	0.1692	686	6.86	0.1603
651	6.51	0.1690	687	6.87	0.1601
652	6.52	0.1687	688	6.88	0.1599
653	6.53	0.1685	689	6.89	0.1597
654	6.54	0.1682	690	6.90	0.1594
655	6.55	0.1679	691	6.91	0.1592
656	6.56	0.1677	692	6.92	0.1590
657	6.57	0.1674	693	6.93	0.1587
658	6.58	0.1672	694	6.94	0.1585
659	6.59	0.1669	695	6.95	0.1583
660	6.60	0.1667	696	6.96	0.1580
661	6.61	0.1664	697	6.97	0.1578
662	6.62	0.1662	698	6.98	0.1576
663	6.63	0.1659	699	6.99	0.1574
664	6.64	0.1657	700	7.00	0.1571
665	6.65	0.1654	701	7.01	0.1569
666	6.66	0.1652	702	7.02	0.1567
667	6.67	0.1649	703	7.03	0.1565
668	6.68	0.1647	704	7.04	0.1563
669	6.69	0.1644	705	7.05	0.1560
670	6.70	0.1642	706	7.06	0.1558
671	6.71	0.1639	707	7.07	0.1556
672	6.72	0.1637	708	7.08	0.1554
673	6.73	0.1634	709	7.09	0.1551
674	6.74	0.1632	710	7.10	0.1549
675	6.75	0.1630	711	7.11	0.1547
676	6.76	0.1627	712	7.12	0.1545
677	6.77	0.1625	713	7.13	0.1543
678	6.78	0.1622	714	7.14	0.1541
679	6.79	0.1620	715	7.15	0.1538
680	6.80	0.1618	716	7.16	0.1536
681	6.81	0.1615	717	7.17	0.1534
682	6.82	0.1613	718	7.18	0.1532
683	6.83	0.1611	719	7.19	0.1530
684	6.84	0.1608	720	7.20	0.1528

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PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL

HOMEOWNERS RATES

\*CAPPING FACTOR (Continued)

Capping Factor Table (Continued)

Capping Factor Level	Capping Ratio	Capping Factor
721	7.21	0.1526
722	7.22	0.1524
723	7.23	0.1521
724	7.24	0.1519
725	7.25	0.1517
726	7.26	0.1515
727	7.27	0.1513
728	7.28	0.1511
729	7.29	0.1509
730	7.30	0.1507
731	7.31	0.1505
732	7.32	0.1503
733	7.33	0.1501
734	7.34	0.1499
735	7.35	0.1497
736	7.36	0.1495
737	7.37	0.1493
738	7.38	0.1491
739	7.39	0.1488
740	7.40	0.1486
741	7.41	0.1484
742	7.42	0.1482
743	7.43	0.1480
744	7.44	0.1478
745	7.45	0.1477
746	7.46	0.1475
747	7.47	0.1473
748	7.48	0.1471
749	7.49	0.1469
750	7.50	0.1467
751	7.51	0.1465
752	7.52	0.1463
753	7.53	0.1461
754	7.54	0.1459
755	7.55	0.1457
756	7.56	0.1455

Capping Factor Level	Capping Ratio	Capping Factor
757	7.57	0.1453
758	7.58	0.1451
759	7.59	0.1449
760	7.60	0.1447
761	7.61	0.1445
762	7.62	0.1444
763	7.63	0.1442
764	7.64	0.1440
765	7.65	0.1438
766	7.66	0.1436
767	7.67	0.1434
768	7.68	0.1432
769	7.69	0.1430
770	7.70	0.1429
771	7.71	0.1427
772	7.72	0.1425
773	7.73	0.1423
774	7.74	0.1421
775	7.75	0.1419
776	7.76	0.1418
777	7.77	0.1416
778	7.78	0.1414
779	7.79	0.1412
780	7.80	0.1410
781	7.81	0.1408
782	7.82	0.1407
783	7.83	0.1405
784	7.84	0.1403
785	7.85	0.1401
786	7.86	0.1399
787	7.87	0.1398
788	7.88	0.1396
789	7.89	0.1394
790	7.90	0.1392
791	7.91	0.1391
792	7.92	0.1389

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
793	7.93	0.1387
794	7.94	0.1385
795	7.95	0.1384
796	7.96	0.1382
797	7.97	0.1380
798	7.98	0.1378
799	7.99	0.1377
800	8.00	0.1375
801	8.01	0.1373
802	8.02	0.1372
803	8.03	0.1370
804	8.04	0.1368
805	8.05	0.1366
806	8.06	0.1365
807	8.07	0.1363
808	8.08	0.1361
809	8.09	0.1360
810	8.10	0.1358
811	8.11	0.1356
812	8.12	0.1355
813	8.13	0.1353
814	8.14	0.1351
815	8.15	0.1350
816	8.16	0.1348
817	8.17	0.1346
818	8.18	0.1345
819	8.19	0.1343
820	8.20	0.1341
821	8.21	0.1340
822	8.22	0.1338
823	8.23	0.1337
824	8.24	0.1335
825	8.25	0.1333
826	8.26	0.1332
827	8.27	0.1330
828	8.28	0.1329

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
829	8.29	0.1327
830	8.30	0.1325
831	8.31	0.1324
832	8.32	0.1322
833	8.33	0.1321
834	8.34	0.1319
835	8.35	0.1317
836	8.36	0.1316
837	8.37	0.1314
838	8.38	0.1313
839	8.39	0.1311
840	8.40	0.1310
841	8.41	0.1308
842	8.42	0.1306
843	8.43	0.1305
844	8.44	0.1303
845	8.45	0.1302
846	8.46	0.1300
847	8.47	0.1299
848	8.48	0.1297
849	8.49	0.1296
850	8.50	0.1294
851	8.51	0.1293
852	8.52	0.1291
853	8.53	0.1290
854	8.54	0.1288
855	8.55	0.1287
856	8.56	0.1285
857	8.57	0.1284
858	8.58	0.1282
859	8.59	0.1281
860	8.60	0.1279
861	8.61	0.1278
862	8.62	0.1276
863	8.63	0.1275
864	8.64	0.1273

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
865	8.65	0.1272
866	8.66	0.1270
867	8.67	0.1269
868	8.68	0.1267
869	8.69	0.1266
870	8.70	0.1264
871	8.71	0.1263
872	8.72	0.1261
873	8.73	0.1260
874	8.74	0.1259
875	8.75	0.1257
876	8.76	0.1256
877	8.77	0.1254
878	8.78	0.1253
879	8.79	0.1251
880	8.80	0.1250
881	8.81	0.1249
882	8.82	0.1247
883	8.83	0.1246
884	8.84	0.1244
885	8.85	0.1243
886	8.86	0.1242
887	8.87	0.1240
888	8.88	0.1239
889	8.89	0.1237
890	8.90	0.1236
891	8.91	0.1235
892	8.92	0.1233
893	8.93	0.1232
894	8.94	0.1230
895	8.95	0.1229
896	8.96	0.1228
897	8.97	0.1226
898	8.98	0.1225
899	8.99	0.1224
900	9.00	0.1222

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
901	9.01	0.1221
902	9.02	0.1220
903	9.03	0.1218
904	9.04	0.1217
905	9.05	0.1215
906	9.06	0.1214
907	9.07	0.1213
908	9.08	0.1211
909	9.09	0.1210
910	9.10	0.1209
911	9.11	0.1207
912	9.12	0.1206
913	9.13	0.1205
914	9.14	0.1204
915	9.15	0.1202
916	9.16	0.1201
917	9.17	0.1200
918	9.18	0.1198
919	9.19	0.1197
920	9.20	0.1196
921	9.21	0.1194
922	9.22	0.1193
923	9.23	0.1192
924	9.24	0.1190
925	9.25	0.1189
926	9.26	0.1188
927	9.27	0.1187
928	9.28	0.1185
929	9.29	0.1184
930	9.30	0.1183
931	9.31	0.1182
932	9.32	0.1180
933	9.33	0.1179
934	9.34	0.1178
935	9.35	0.1176
936	9.36	0.1175

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**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

**HOMEOWNERS RATES**

**\*CAPPING FACTOR (Continued)**

**Capping Factor Table (Continued)**

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
937	9.37	0.1174
938	9.38	0.1173
939	9.39	0.1171
940	9.40	0.1170
941	9.41	0.1169
942	9.42	0.1168
943	9.43	0.1166
944	9.44	0.1165
945	9.45	0.1164
946	9.46	0.1163
947	9.47	0.1162
948	9.48	0.1160
949	9.49	0.1159
950	9.50	0.1158
951	9.51	0.1157
952	9.52	0.1155
953	9.53	0.1154
954	9.54	0.1153
955	9.55	0.1152
956	9.56	0.1151
957	9.57	0.1149
958	9.58	0.1148
959	9.59	0.1147
960	9.60	0.1146
961	9.61	0.1145
962	9.62	0.1143
963	9.63	0.1142
964	9.64	0.1141
965	9.65	0.1140
966	9.66	0.1139
967	9.67	0.1138
968	9.68	0.1136
969	9.69	0.1135
970	9.70	0.1134
971	9.71	0.1133
972	9.72	0.1132

<b>Capping Factor Level</b>	<b>Capping Ratio</b>	<b>Capping Factor</b>
973	9.73	0.1131
974	9.74	0.1129
975	9.75	0.1128
976	9.76	0.1127
977	9.77	0.1126
978	9.78	0.1125
979	9.79	0.1124
980	9.80	0.1122
981	9.81	0.1121
982	9.82	0.1120
983	9.83	0.1119
984	9.84	0.1118
985	9.85	0.1117
986	9.86	0.1116
987	9.87	0.1114
988	9.88	0.1113
989	9.89	0.1112
990	9.90	0.1111
991	9.91	0.1110
992	9.92	0.1109
993	9.93	0.1108
994	9.94	0.1107
995	9.95	0.1106
996	9.96	0.1104
997	9.97	0.1103
998	9.98	0.1102
999	9.99	0.1101
1000	10.00	0.1100

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**CLASSIFICATION PAGES**

**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

A. All Forms Except HO 00 04 & HO 00 06

**Rule 301.A.2. Factor Tables**

<b>*Base Rates</b>						
<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
80.7090	165.7373	11.8111	14.0108	182.9343	161.7675	36.9216

<b>*Territory Factors</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>BBD</b>	1.2111	1.2616	1.2333	1.2508	1.1995	1.1595	1.2679
<b>BBF</b>	1.0992	1.1258	1.3023	1.1834	1.0938	1.0508	1.1996
<b>BBG</b>	1.1679	1.1258	1.3023	1.1875	1.0938	1.0508	1.2284
<b>BBJ</b>	1.2668	1.2025	1.2363	1.2075	1.1995	1.1595	1.2388
<b>BBK</b>	1.1690	1.1258	1.2659	1.1875	1.0938	1.0508	1.2199
<b>BBN</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BBP</b>	1.2111	1.2177	1.2593	1.1799	1.1995	1.1595	1.2388
<b>BBQ</b>	1.3143	1.1140	1.3023	1.1875	1.0938	1.0508	1.1258
<b>BBR</b>	1.2111	1.2177	1.2728	1.1799	1.1995	1.1595	1.2388
<b>BBT</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BBV</b>	1.2871	1.1258	1.3023	1.2577	1.0938	1.0508	1.3139
<b>BBW</b>	1.2724	1.1258	1.2667	1.1875	1.0938	1.0508	1.2372
<b>BCC</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2096
<b>BCF</b>	1.3143	1.1140	1.3023	1.1875	1.1723	1.0508	1.1258
<b>BCG</b>	1.2767	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BCH</b>	1.1149	1.1258	1.2926	1.1875	1.0938	1.0508	1.2284
<b>BCM</b>	1.3143	1.1258	1.3023	1.2301	1.2021	1.0508	1.2179
<b>BCN</b>	1.3143	1.1258	1.3023	1.1875	1.1668	1.0508	1.2360
<b>BCT</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BCW</b>	1.2958	1.1140	1.3023	1.1875	1.0938	1.0508	1.1586
<b>BCX</b>	1.1511	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>BCZ</b>	1.3143	1.1258	1.3023	1.2002	1.0938	1.0508	1.2360
<b>BDB</b>	1.3143	1.1208	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BDC</b>	1.1149	1.1258	1.2845	1.1875	1.0938	1.0508	1.2284
<b>BDD</b>	1.3143	1.1258	1.3023	1.1875	1.3011	1.0508	1.2360
<b>BDF</b>	1.1606	1.1258	1.3023	1.1875	1.0938	1.0508	1.2284
<b>BDK</b>	1.3143	1.1140	1.3023	1.1875	1.1311	1.0508	1.2360
<b>BDL</b>	1.1107	1.1258	1.3023	1.1875	1.0938	1.0508	1.2284
<b>BDM</b>	1.2263	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BDQ</b>	1.2319	1.1258	1.3023	1.1875	1.0938	1.0508	1.1642
<b>BDR</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BDS</b>	1.3143	1.1258	1.3023	1.2174	1.0938	1.0508	1.2360
<b>BDV</b>	1.2111	1.2177	1.2742	1.1799	1.1995	1.1595	1.2388
<b>BDW</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BDX</b>	1.1117	1.1329	1.1503	1.0968	1.1022	1.1123	1.1311
<b>BFC</b>	1.1947	1.1258	1.3023	1.1875	1.0938	1.0508	1.2284
<b>BFD</b>	1.2111	1.2177	1.2980	1.1799	1.1995	1.1595	1.2388
<b>BFH</b>	1.2526	1.1258	1.3023	1.1875	1.0938	1.0508	1.2284
<b>BFK</b>	1.3143	1.1258	1.3023	1.1275	1.0938	1.0508	1.2360
<b>BFM</b>	1.1168	1.1258	1.2593	1.1875	1.0938	1.0508	1.2284
<b>BFZ</b>	1.3143	1.1258	1.3023	1.1289	1.1241	1.0508	1.2360
<b>BGB</b>	1.2177	1.1258	1.3023	1.1346	1.0938	1.1916	1.1560
<b>BHB</b>	1.1219	0.9713	1.0898	0.9530	0.9841	0.9811	1.0104
<b>BHC</b>	1.0577	0.9713	1.0898	0.9530	0.9812	0.9421	1.0782
<b>BHM</b>	1.0973	1.1258	1.2708	1.1346	1.0938	1.2148	1.2624
<b>BHN</b>	1.0973	1.1258	1.2986	1.1346	1.0938	1.1944	1.1560

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>BHQ</b>	1.0538	0.9713	1.0898	0.9530	0.9691	0.9823	1.0782
<b>BHR</b>	1.1036	0.9713	1.0898	0.9530	0.9766	0.9795	1.0782
<b>BHS</b>	1.0515	0.9713	1.0898	0.9530	0.9691	0.9745	1.0101
<b>BHT</b>	1.0200	1.0224	1.1472	1.0032	1.0201	0.9917	1.0315
<b>BHV</b>	1.0338	0.9713	1.0898	0.9530	0.9691	0.9695	1.0782
<b>BHW</b>	1.0973	1.1258	1.2708	1.1427	1.0938	1.0508	1.1560
<b>BHX</b>	1.1606	0.9713	1.0898	0.9530	1.1062	0.9421	1.0782
<b>BJB</b>	1.3143	0.9399	1.2721	1.1604	1.0938	1.1653	1.1560
<b>BJC</b>	1.0973	1.1160	1.2708	1.1346	1.0938	1.0508	1.1560
<b>BJG</b>	1.2217	1.0224	1.1472	1.0430	1.0201	0.9917	1.1349
<b>BJH</b>	1.1577	1.0231	1.2721	1.1559	1.0938	1.1321	1.1589
<b>BJM</b>	1.0777	0.9713	1.0898	0.9530	0.9825	0.9421	1.0782
<b>BJN</b>	1.1030	1.1258	1.2761	1.1475	1.0938	1.0508	1.2097
<b>BJP</b>	1.0973	1.1258	1.2373	1.1427	1.0938	1.2083	1.1667
<b>BJR</b>	1.1606	0.9713	1.0898	0.9530	1.0567	0.9421	1.0631
<b>BJV</b>	1.1395	1.1258	1.3023	1.1797	1.0938	1.0508	1.3485
<b>BJW</b>	1.0973	1.1160	1.2708	1.1427	1.0938	1.0508	1.1560
<b>BJX</b>	1.1606	0.9713	1.0898	0.9530	1.0491	0.9421	1.0503
<b>BJZ</b>	1.0973	1.1258	1.2708	1.1427	1.0938	1.0508	1.1568
<b>BKC</b>	1.0973	1.1258	1.2587	1.1346	1.0938	1.0508	1.1560
<b>BKD</b>	1.0973	1.0328	1.2721	1.2020	1.0938	1.1653	1.2106
<b>BMB</b>	1.1101	1.0999	1.0769	1.2552	1.3018	1.2710	1.2244
<b>BMM</b>	1.1101	1.1083	1.1857	1.1396	1.1022	1.1023	1.1311
<b>BMN</b>	1.1101	1.1104	1.0769	1.2853	1.2969	1.1023	1.2834
<b>BMP</b>	1.1630	1.1305	1.1002	1.1396	1.1102	1.1023	1.1674

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>BMQ</b>	1.2183	1.0166	1.1154	1.1654	1.0784	1.1865	1.2203
<b>BMS</b>	1.1120	1.1007	1.0769	1.3137	1.3039	1.1023	1.3416
<b>BMT</b>	1.1101	1.1284	1.0769	1.2143	1.2718	1.1023	1.2706
<b>BMV</b>	1.1101	1.1279	1.0769	1.2736	1.2113	1.1023	1.2834
<b>BMW</b>	1.2450	1.1305	1.0769	1.1079	1.1022	1.1023	1.2524
<b>BNC</b>	1.1101	1.1422	1.2899	1.1368	1.1022	1.1023	1.1316
<b>BND</b>	1.1101	1.0749	1.0769	1.3137	1.2113	1.1023	1.3549
<b>BNG</b>	1.1101	1.1305	1.0769	1.2167	1.1961	1.1023	1.3269
<b>BNH</b>	1.2055	1.1005	1.0769	1.3137	1.2113	1.1023	1.3549
<b>BNJ</b>	1.2067	1.1305	1.2338	1.0968	1.1022	1.1023	1.1311
<b>BNK</b>	1.1153	1.1241	1.2657	1.1396	1.1022	1.1023	1.1311
<b>BNN</b>	1.1358	1.1072	1.2392	1.1875	1.0938	1.0508	1.2284
<b>BNP</b>	1.1408	1.0288	1.0769	1.3137	1.2386	1.1023	1.3338
<b>BNR</b>	1.1101	1.1305	1.0769	1.2848	1.2758	1.1023	1.2278
<b>BNT</b>	1.1101	1.0288	1.0769	1.2487	1.3203	1.1023	1.3368
<b>BNV</b>	1.1101	1.1305	1.0769	1.1631	1.1577	1.2113	1.2912
<b>BNX</b>	1.1411	1.1305	1.0769	1.1903	1.2018	1.1023	1.2507
<b>BNZ</b>	1.2068	1.2053	1.2486	1.1274	1.1265	1.1023	1.1311
<b>BPB</b>	1.1101	1.1305	1.1503	1.0968	1.1022	1.1023	1.1311
<b>BPC</b>	1.1256	1.1305	1.0769	1.2984	1.3064	1.1023	1.3549
<b>BPF</b>	1.1101	1.1305	1.0769	1.2830	1.2671	1.1023	1.3209
<b>BPH</b>	1.1206	1.1305	1.2782	1.0968	1.1022	1.1023	1.1311
<b>BPJ</b>	1.1152	1.1159	1.0769	1.2052	1.2567	1.1023	1.3549
<b>BPM</b>	1.1101	1.1305	1.1418	1.2617	1.2113	1.2113	1.1311
<b>BPS</b>	1.1101	1.1462	1.2036	1.0968	1.1022	1.1023	1.1485

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>BPT</b>	1.1188	1.0166	1.0783	1.1840	1.1359	1.0319	1.0985
<b>BPW</b>	1.1101	1.1305	1.1301	1.0968	1.1022	1.1023	1.1311
<b>BQB</b>	1.1660	1.2323	1.1819	1.1681	1.1477	1.1023	1.1311
<b>BQD</b>	1.1101	1.1305	1.0769	1.1734	1.1735	1.1023	1.2950
<b>BQG</b>	1.1101	1.0905	1.0769	1.3124	1.2923	1.1023	1.3549
<b>BQH</b>	1.2798	1.2060	1.0769	1.2035	1.1022	1.2947	1.2196
<b>BQK</b>	1.1490	1.0288	1.0769	1.3137	1.2981	1.1023	1.1948
<b>BQM</b>	1.2015	1.1305	1.0830	1.1227	1.1410	1.1023	1.2816
<b>BQN</b>	1.2121	1.1305	1.2482	1.0968	1.1022	1.1023	1.1311
<b>BQP</b>	1.1101	1.1305	1.0769	1.2713	1.2113	1.1023	1.3159
<b>BQS</b>	1.1101	1.1022	1.0769	1.3137	1.3203	1.1023	1.3549
<b>BQV</b>	1.1101	1.1619	1.1733	1.1222	1.1022	1.1023	1.1311
<b>BQW</b>	1.1278	1.1305	1.0769	1.2724	1.1964	1.1023	1.3549
<b>BQX</b>	1.1222	1.1561	1.0794	1.1396	1.1218	1.1023	1.2183
<b>BRB</b>	1.2050	1.0166	1.0731	1.1741	1.0898	1.0319	1.2203
<b>BRD</b>	1.1200	1.1305	1.1711	1.0968	1.1285	1.1023	1.1428
<b>BRF</b>	1.1644	1.1305	1.0769	1.2142	1.2036	1.1023	1.3238
<b>BRH</b>	1.2036	1.0166	1.1356	1.1601	1.0770	1.0319	1.1621
<b>BRJ</b>	1.1101	1.1446	1.2042	1.0968	1.1022	1.1023	1.1311
<b>BRK</b>	1.1672	1.2072	1.1445	1.1396	1.1314	1.1023	1.1924
<b>BRM</b>	1.0902	1.0646	1.2100	1.0847	1.0938	1.0788	1.1255
<b>BRP</b>	1.1101	1.0821	1.0769	1.2562	1.3203	1.1023	1.3549
<b>BRV</b>	1.1101	1.1279	1.0769	1.1847	1.2757	1.1023	1.3508
<b>BRW</b>	1.1101	1.1305	1.0844	1.0968	1.1022	1.1023	1.2240
<b>BSB</b>	1.0668	0.9757	1.1990	1.2703	1.0862	1.0319	1.0187

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>BSG</b>	1.0668	0.9802	1.1990	1.2703	1.0850	1.0319	1.0187
<b>BSN</b>	1.1204	1.0166	1.1990	1.0605	1.0770	1.0319	1.1687
<b>BSQ</b>	1.0917	1.0166	1.1750	1.0605	1.0770	1.0319	1.1075
<b>BSR</b>	1.2008	1.1258	1.2615	1.0807	1.0938	1.1712	1.1405
<b>BST</b>	1.2055	1.0166	1.1990	1.0605	1.0770	1.0319	1.1065
<b>BSV</b>	1.1985	1.0166	1.1990	1.0674	1.0770	1.0319	1.1195
<b>BTB</b>	1.1620	0.9399	1.3023	1.0807	1.0938	1.0508	1.1258
<b>BTC</b>	1.0973	1.0204	1.2067	1.0807	1.0938	1.0508	1.1258
<b>BTF</b>	1.2535	0.9463	1.1990	1.0605	1.0770	1.0319	1.0393
<b>BTG</b>	1.2582	1.0166	1.1260	1.0605	1.0770	1.0463	1.1116
<b>BTK</b>	1.1600	1.0166	1.1990	1.0605	1.0770	1.0319	1.0988
<b>BTL</b>	1.1837	1.0119	1.1990	1.0605	1.0770	1.0319	1.0501
<b>BTM</b>	1.0705	1.0166	1.1990	1.0605	1.0770	1.0319	1.1795
<b>BTP</b>	1.0736	1.0166	1.1101	1.0605	1.0770	1.0319	1.0778
<b>BTX</b>	1.2582	0.9327	1.1704	1.0605	1.1665	1.0319	1.0350
<b>BTZ</b>	1.2582	0.9327	1.1990	1.2703	1.0770	1.1251	1.0350
<b>BVC</b>	1.1374	0.9580	1.1990	1.0605	1.0770	1.0319	1.0391
<b>BVF</b>	1.0639	1.0166	1.1990	1.0605	1.0770	1.0319	1.1176
<b>BVJ</b>	1.0505	0.9386	1.1384	1.0605	1.0770	1.0319	1.0350
<b>BVK</b>	1.1547	1.0166	1.1990	1.0605	1.0770	1.1694	1.1956
<b>BVQ</b>	1.3143	1.0002	1.3023	1.0807	1.0938	1.0508	1.1258
<b>BVV</b>	1.1624	0.9523	1.3023	1.0807	1.0938	1.0508	1.1258
<b>BVW</b>	1.0634	1.0166	1.1990	1.0605	1.0770	1.0319	1.1182
<b>BVX</b>	1.2582	0.9758	1.1990	1.0605	1.0770	1.0319	1.0374
<b>BWC</b>	1.1212	0.9530	1.1954	1.0807	1.0938	1.0508	1.1258

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>BWD</b>	1.0672	1.0166	1.1990	1.0605	1.0770	1.0319	1.1323
<b>BWF</b>	1.0887	1.0166	1.1990	1.0605	1.0770	1.0319	1.2200
<b>BWG</b>	1.2494	0.9541	1.1990	1.0605	1.0770	1.0319	1.0834
<b>BWJ</b>	1.0554	1.0166	1.1990	1.0605	1.0770	1.1879	1.1382
<b>BWM</b>	1.0809	1.0166	1.1990	1.0605	1.0770	1.0319	1.1159
<b>BWN</b>	1.0980	1.0166	1.1990	1.0605	1.0770	1.0319	1.0540
<b>BWP</b>	1.0663	1.0166	1.1990	1.0605	1.0770	1.0319	1.0379
<b>BWQ</b>	1.0973	1.1258	1.2067	1.0807	1.0938	1.0508	1.1409
<b>BWR</b>	1.0829	1.0119	1.1395	1.0605	1.0770	1.1694	1.0605
<b>BWS</b>	1.1067	1.0516	1.2067	1.0807	1.0938	1.0508	1.1258
<b>BWT</b>	1.0828	1.0166	1.1990	1.0605	1.0770	1.0319	1.1317
<b>BWV</b>	1.1723	1.0166	1.1990	1.0605	1.0770	1.0319	1.0733
<b>BWW</b>	1.0797	1.0166	1.1990	1.0605	1.0770	1.0319	1.1342
<b>BWZ</b>	1.1375	1.0462	1.2067	1.0807	1.0938	1.0508	1.1258
<b>BXF</b>	1.0791	1.0166	1.1990	1.0605	1.0770	1.0319	1.1658
<b>BXZ</b>	1.0656	1.0166	1.1990	1.0605	1.0770	1.0319	1.0806
<b>BZB</b>	1.2745	1.1258	1.3023	1.1875	1.0938	1.2586	1.1258
<b>BZM</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2360
<b>BZN</b>	1.3143	1.1258	1.3023	1.1475	1.0938	1.0508	1.1632
<b>BZP</b>	1.2111	1.2177	1.2714	1.1799	1.1995	1.1595	1.2388
<b>BZQ</b>	1.3143	1.1258	1.3023	1.1875	1.0961	1.0508	1.2057
<b>BZV</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2071
<b>BZX</b>	1.2111	1.0601	1.4033	1.4133	1.1995	1.1595	1.2388
<b>CBB</b>	1.1531	1.1280	1.2601	1.0163	0.9800	1.0091	1.2154
<b>CBD</b>	1.1641	1.1596	1.2601	1.1188	1.1039	1.0091	1.3871

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>CBF</b>	1.1416	1.0166	1.1990	1.0930	1.1021	1.0319	1.2203
<b>CBG</b>	1.0731	1.0166	1.1990	1.0605	1.0837	1.0319	1.2203
<b>CBJ</b>	1.1721	1.0241	1.2036	1.1808	1.0884	1.0091	1.4249
<b>CBK</b>	1.2582	0.9973	1.1990	1.2703	1.1194	1.0319	1.0367
<b>CBL</b>	1.1643	0.9841	1.1990	1.1833	1.0770	1.0319	1.1708
<b>CBP</b>	1.1463	1.0369	1.2601	0.9858	0.9723	1.0091	1.2056
<b>CBR</b>	1.0280	1.1719	1.2601	0.9858	1.0353	1.0091	1.2056
<b>CCG</b>	1.0291	1.1995	1.2601	0.9858	1.0905	1.0091	1.2056
<b>CCH</b>	1.1721	1.0015	1.2601	1.1808	1.0892	1.0091	1.3606
<b>CCK</b>	1.1253	1.0479	1.3023	1.0807	1.0938	1.0508	1.1648
<b>CCL</b>	1.3143	1.1258	1.3023	1.2928	1.1300	1.0508	1.3485
<b>CCN</b>	1.1424	1.0166	1.1990	1.0605	1.0770	1.0319	1.2203
<b>CCQ</b>	1.0455	1.1995	1.2558	0.9909	1.1302	1.0091	1.2337
<b>CCT</b>	1.2342	0.9562	1.3023	1.0807	1.0938	1.0508	1.1786
<b>CCV</b>	1.0838	1.1486	1.2570	1.1262	1.1646	1.0091	1.2056
<b>CCZ</b>	1.1085	1.0166	1.1990	1.0605	1.1950	1.0319	1.2203
<b>CDB</b>	1.1356	1.0631	1.2601	0.9858	0.9723	1.0091	1.2056
<b>CDF</b>	1.1114	1.0166	1.1990	1.0605	1.0770	1.0319	1.1369
<b>CDG</b>	1.0947	1.0166	1.1990	1.0605	1.0770	1.0319	1.2203
<b>CDK</b>	1.1721	1.0553	1.2601	1.1808	1.0554	1.0091	1.3687
<b>CDM</b>	0.9785	1.0015	1.2431	1.0274	1.0126	1.0091	1.2056
<b>CDZ</b>	1.2182	0.9823	1.1990	1.2314	1.0775	1.0319	1.1528
<b>CGB</b>	1.1547	1.0328	1.2067	1.0807	1.0938	1.0508	1.1258
<b>CGC</b>	1.1630	1.0419	1.2067	1.1148	1.0938	1.0508	1.1258
<b>CGF</b>	1.1393	1.0328	1.2067	1.2699	1.2476	1.1781	1.1258

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>CGG</b>	1.0973	1.0514	1.1120	1.1823	1.3101	1.0508	1.1258
<b>CGH</b>	1.3143	1.0409	1.2067	1.1281	1.2389	1.0508	1.1258
<b>CGL</b>	1.3143	1.0682	1.2067	1.0807	1.0938	1.0508	1.1258
<b>CHD</b>	1.2500	1.1305	1.2827	1.0968	1.1022	1.1023	1.1311
<b>CHF</b>	1.3143	1.1258	1.2721	1.1223	1.2314	1.0508	1.1827
<b>CHH</b>	1.2791	1.1258	1.2721	1.1223	1.0938	1.0508	1.2052
<b>CHJ</b>	1.1175	1.1258	1.2067	1.2000	1.0938	1.0508	1.1322
<b>CHK</b>	1.3143	1.0426	1.2366	1.1509	1.3089	1.0508	1.1258
<b>CHN</b>	1.1232	1.1258	1.2067	1.0923	1.1039	1.1730	1.2268
<b>CHS</b>	1.0973	1.1172	1.2721	1.1346	1.0938	1.1653	1.2157
<b>CHT</b>	1.1316	1.1258	1.2721	1.1439	1.0938	1.0508	1.1560
<b>CHW</b>	1.1331	1.0291	1.1413	1.0807	1.0938	1.1447	1.1497
<b>CHZ</b>	1.2582	1.0166	1.1990	1.0605	1.0897	1.0319	1.1144
<b>CJC</b>	1.3143	0.9550	1.2067	1.0807	1.1964	1.0508	1.1258
<b>CJD</b>	1.0973	1.0794	1.2067	1.0807	1.0938	1.0508	1.1258
<b>CJF</b>	1.2923	1.1305	1.2615	1.0968	1.1022	1.1023	1.1311
<b>CJG</b>	1.2058	1.0682	1.2067	1.1551	1.0938	1.0508	1.1258
<b>CJH</b>	1.1387	1.1258	1.2478	1.0807	1.0938	1.1210	1.1938
<b>CJL</b>	1.2287	1.0166	1.1990	1.0605	1.0770	1.0319	1.0516
<b>CJN</b>	1.1331	1.1258	1.2067	1.0807	1.0938	1.0508	1.1258
<b>CJP</b>	1.1334	1.1258	1.2067	1.0807	1.0938	1.0508	1.1258
<b>CJQ</b>	1.1678	1.1258	1.2721	1.1346	1.1205	1.0508	1.1560
<b>CJR</b>	1.2959	1.0811	1.2615	1.0877	1.0959	1.0847	1.1107
<b>CJS</b>	1.1362	1.1258	1.2067	1.0807	1.0938	1.1746	1.1258
<b>CJT</b>	1.1473	1.1258	1.1494	1.0807	1.0938	1.0508	1.1258

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>CJV</b>	1.2234	0.9327	1.1990	1.0605	1.0770	1.0319	1.0373
<b>CJW</b>	1.2036	1.0266	1.1963	1.0807	1.0938	1.0508	1.1258
<b>CJZ</b>	1.3143	0.9679	1.2067	1.0807	1.1416	1.0508	1.1323
<b>CKB</b>	1.1465	1.1258	1.2615	1.0807	1.0938	1.0508	1.1258
<b>CKD</b>	1.2193	1.0657	1.2615	1.1048	1.1572	1.1681	1.1258
<b>CKZ</b>	1.2029	0.9530	1.2067	1.2944	1.3101	1.0508	1.1258
<b>CMB</b>	1.0550	1.0166	1.0279	1.1654	1.1854	1.0319	1.2203
<b>CMC</b>	1.1034	0.8867	1.0010	1.1654	1.1836	1.0319	1.1195
<b>CNC</b>	1.1434	0.9181	1.1381	1.0913	1.0770	1.0319	1.1465
<b>CND</b>	1.1133	0.9683	1.0237	1.1654	1.1836	1.0319	1.1829
<b>CNG</b>	1.1412	0.9545	1.0784	1.1654	1.1299	1.0319	1.1993
<b>CNK</b>	1.1803	1.0166	1.1990	1.1654	1.0821	1.0319	1.2203
<b>CNM</b>	1.1345	1.0166	1.1859	1.1654	1.0770	1.0319	1.2203
<b>CNQ</b>	1.1198	0.9559	1.0010	1.1654	1.1836	1.0319	1.2119
<b>CNR</b>	1.1431	0.8487	1.0211	1.1654	1.1538	1.0319	1.1195
<b>CNT</b>	1.1447	1.0166	1.1636	1.0605	1.0770	1.0319	1.2203
<b>CNV</b>	1.1084	1.0166	1.0515	1.2703	1.1875	1.0319	1.1349
<b>CNW</b>	1.0915	1.0166	1.1077	1.1783	1.0770	1.0319	1.1597
<b>CNZ</b>	1.1142	1.0166	1.1425	1.1886	1.0770	1.0319	1.2203
<b>CPB</b>	1.1751	0.9327	1.1479	1.1654	1.0841	1.0319	1.2119
<b>CPG</b>	1.0563	1.0166	1.0010	1.1268	1.1836	1.0319	1.1692
<b>CPH</b>	1.1312	0.9943	1.0087	1.0856	1.1230	1.0061	1.0196
<b>CPL</b>	1.1822	1.0166	1.1990	1.1654	1.0770	1.0319	1.2203
<b>CPM</b>	1.1454	0.9849	1.1443	1.1510	1.0770	1.0319	1.2203
<b>CPN</b>	1.0959	1.0166	1.1082	1.2703	1.1712	1.0319	1.1195

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>CPP</b>	1.0981	0.9580	1.0131	1.2257	1.1744	1.0319	1.1195
<b>CPQ</b>	1.1040	0.9359	1.0010	1.1654	1.1836	1.0319	1.1752
<b>CPS</b>	1.0648	0.8965	1.0010	1.1654	1.2144	1.0319	1.1056
<b>CPT</b>	1.1188	0.9803	1.0010	1.1654	1.1836	1.0319	1.2203
<b>CPV</b>	1.0697	1.0166	1.1990	1.2703	1.1836	1.0319	1.1195
<b>CPX</b>	1.1191	0.8487	1.0010	1.1654	1.1836	1.0319	1.0837
<b>CPZ</b>	1.1387	1.0166	1.1585	1.1654	1.0770	1.0319	1.2203
<b>CQB</b>	1.1203	1.0077	1.1050	1.1654	1.0867	1.0319	1.2041
<b>CQD</b>	1.1140	1.0166	1.0572	1.2703	1.2111	1.0319	1.1460
<b>CQH</b>	1.1416	0.9943	1.0498	1.0856	1.1230	1.0061	1.1313
<b>CSB</b>	1.0782	1.0166	1.1990	1.2703	1.2149	1.1340	1.1195
<b>CSC</b>	1.0862	1.0166	1.1990	1.2703	1.2121	1.0684	1.1195
<b>CSG</b>	1.0719	1.0166	1.0495	1.2703	1.2901	1.0319	1.0187
<b>CSM</b>	1.1925	1.0166	1.1855	1.2703	1.2498	1.0319	1.2203
<b>CSN</b>	1.1761	1.0166	1.1742	1.2703	1.2297	1.0319	1.2121
<b>CSP</b>	1.0883	1.0166	1.1189	1.2703	1.2391	1.0319	1.1195
<b>CSR</b>	1.1553	1.0166	1.1670	1.2703	1.1997	1.0319	1.1819
<b>CSS</b>	1.0937	1.0614	1.1788	1.2123	1.1392	0.9680	1.1486
<b>CST</b>	1.0919	1.0166	1.1541	1.2703	1.2530	1.1331	1.1195
<b>CSV</b>	1.0852	1.0166	1.1669	1.2703	1.1709	1.0319	1.1195
<b>CTB</b>	1.1004	1.0166	1.1512	1.2703	1.2901	1.0319	1.1195
<b>CTD</b>	1.0977	1.0614	1.1044	1.2123	1.1743	0.9680	1.1644
<b>CTF</b>	1.1449	1.0166	1.1491	1.2703	1.2341	1.0319	1.1216
<b>CTG</b>	1.1550	1.0166	1.1932	1.2703	1.2306	1.1311	1.1195
<b>CTJ</b>	1.0505	1.0166	1.1990	1.2703	1.1782	1.0319	1.1195

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>CTM</b>	1.1608	1.0166	1.1767	1.2703	1.1992	1.0319	1.1883
<b>CTN</b>	1.2066	1.0166	1.1923	1.2703	1.2616	1.0319	1.2203
<b>CTQ</b>	1.1024	1.0166	1.0837	1.2703	1.1962	1.0398	1.1195
<b>CTR</b>	1.2419	1.0166	1.1990	1.2703	1.2879	1.0319	1.2203
<b>CTV</b>	1.1489	1.0166	1.1990	1.2703	1.2795	1.0319	1.1697
<b>CTZ</b>	1.0981	1.0166	1.1516	1.2703	1.1654	1.0319	1.1195
<b>CVB</b>	1.0939	1.0614	1.1788	1.2123	1.1601	0.9680	1.1722
<b>CVC</b>	1.0869	1.0166	1.1607	1.2703	1.2362	1.0319	1.1195
<b>CVD</b>	1.1167	1.0166	1.0781	1.2703	1.2901	1.0467	1.1195
<b>CVG</b>	1.1494	1.0166	1.1679	1.2703	1.1716	1.0319	1.2025
<b>CVH</b>	1.0855	1.0166	1.1681	1.2703	1.2901	1.0319	1.0211
<b>CVK</b>	1.1058	1.0166	1.0962	1.2703	1.2901	1.0738	1.0328
<b>CVM</b>	1.1304	1.0166	1.1196	1.2703	1.2901	1.0319	1.1195
<b>CVQ</b>	1.1283	1.0166	1.1376	1.2703	1.1739	1.0319	1.1700
<b>CVR</b>	1.1479	1.0166	1.1677	1.2703	1.2719	1.0319	1.1195
<b>CVT</b>	1.0854	1.0166	1.0757	1.2703	1.1589	1.0319	1.1195
<b>CVV</b>	1.0892	1.0166	1.1990	1.2703	1.1777	1.0319	1.1195
<b>CVX</b>	1.1133	1.0166	1.1470	1.2703	1.2901	1.0319	1.1195
<b>CWP</b>	1.0869	1.0166	1.1607	1.2703	1.2362	1.0319	1.1195
<b>CZB</b>	1.0973	1.1258	1.2344	1.0807	1.1987	1.0508	1.3347
<b>DBC</b>	1.0763	1.0166	1.1990	1.0605	1.0770	1.0319	1.1111
<b>DBF</b>	1.0957	1.0166	1.1990	1.0605	1.0770	1.0319	1.1030
<b>DBG</b>	1.2582	0.9327	1.1990	1.2703	1.0770	1.0319	1.0368
<b>DBH</b>	1.0737	1.0166	1.1990	1.0605	1.0770	1.2067	1.0350
<b>DBK</b>	1.0505	1.0166	1.1990	1.1347	1.0770	1.0319	1.0350

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>DBL</b>	1.0726	1.0166	1.0196	1.1497	1.1887	1.0319	1.1294
<b>DBP</b>	1.0856	1.0166	1.1990	1.1654	1.0808	1.0863	1.2203
<b>DBQ</b>	1.2582	0.9327	1.1990	1.1654	1.1334	1.0319	1.0787
<b>DBR</b>	1.1068	1.0166	1.1990	1.0910	1.0770	1.0319	1.1884
<b>DBS</b>	1.1834	0.9327	1.1990	1.1654	1.0770	1.0319	1.0368
<b>DBW</b>	1.0633	1.0166	1.1990	1.0605	1.0770	1.0319	1.0615
<b>DBX</b>	1.2582	1.0166	1.1990	1.2703	1.2901	1.0319	1.0398
<b>DCC</b>	1.0951	1.0166	1.1990	1.0605	1.0770	1.2067	1.1665
<b>DCK</b>	1.2582	1.0166	1.1990	1.1654	1.1293	1.0319	1.2203
<b>DCL</b>	1.1506	1.0166	1.1966	1.0605	1.0770	1.2067	1.1661
<b>DCR</b>	1.1639	1.0166	1.1990	1.1654	1.1431	1.0319	1.1908
<b>DCS</b>	1.1240	1.0166	1.1990	1.1656	1.0770	1.0319	1.2203
<b>DCT</b>	1.0665	1.0166	1.1990	1.0605	1.0770	1.0319	1.0909
<b>DCW</b>	1.2211	1.0016	1.1990	1.1814	1.0770	1.0319	1.2203
<b>DCX</b>	1.2263	0.9327	1.1990	1.0605	1.0770	1.0319	1.0364
<b>DCZ</b>	1.0861	1.0166	1.1990	1.0605	1.0770	1.0319	1.0812
<b>DDC</b>	1.1643	1.0049	1.1503	1.1840	1.1986	1.0319	1.2203
<b>DDZ</b>	1.2582	1.0166	1.1990	1.1654	1.0992	1.0319	1.1221
<b>DGB</b>	1.0572	1.0166	1.1990	1.2015	1.1982	1.2360	1.1745
<b>DGN</b>	1.1699	1.0166	1.1899	1.2703	1.1696	1.0319	1.1709
<b>DGQ</b>	1.1205	1.0166	1.1990	1.1516	1.0770	1.0319	1.0607
<b>DGR</b>	1.1600	1.0166	1.1812	1.2703	1.1902	1.0319	1.1995
<b>DGT</b>	1.1996	1.0166	1.1530	1.2703	1.2676	1.0319	1.2203
<b>DGV</b>	1.1700	1.0166	1.1990	1.2382	1.1319	1.0319	1.1685
<b>DGX</b>	1.0505	1.0166	1.1990	1.1922	1.0975	1.0319	1.2203

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>DHB</b>	1.1950	1.0166	1.1990	1.1783	1.1038	1.0319	1.0598
<b>DHD</b>	1.0863	1.0166	1.1990	1.1518	1.1267	1.0319	1.1132
<b>DHH</b>	1.1624	0.9395	1.1990	1.1654	1.0818	1.0319	1.1364
<b>DHJ</b>	1.1544	1.0166	1.1748	1.2703	1.1438	1.0319	1.1897
<b>DHL</b>	1.0972	1.0166	1.1990	1.1217	1.0922	1.0319	1.0939
<b>DHN</b>	1.0901	1.0166	1.1990	1.1654	1.1067	1.0319	1.2203
<b>DHP</b>	1.2562	0.9327	1.1990	1.1654	1.0985	1.0319	1.0630
<b>DHQ</b>	1.0784	0.9327	1.1990	1.0605	1.0835	1.0319	1.0431
<b>DHR</b>	1.1204	1.0166	1.1990	1.2490	1.1002	1.0319	1.2004
<b>DHS</b>	1.1544	1.0166	1.1720	1.2703	1.2062	1.0319	1.2073
<b>DJB</b>	1.0927	1.0166	1.1990	1.1388	1.1032	1.0332	1.0520
<b>DJC</b>	1.1410	1.0166	1.1990	1.2703	1.1251	1.0319	1.1893
<b>DJG</b>	1.0617	0.9327	1.1990	1.0688	1.1019	1.0319	1.0277
<b>DJH</b>	1.0505	1.0166	1.1990	1.2604	1.1714	1.0319	1.2187
<b>DJJ</b>	1.1110	0.9348	1.1990	1.0628	1.0770	1.0319	1.0277
<b>DJM</b>	1.0990	1.0166	1.1990	1.1183	1.0958	1.0319	1.0679
<b>DJN</b>	1.1278	1.0166	1.1990	1.1740	1.0775	1.0319	1.0879
<b>DJQ</b>	1.2582	1.0166	1.1990	1.2703	1.1309	1.0319	1.0782
<b>DJR</b>	1.1126	1.0166	1.1990	1.1828	1.0770	1.0319	1.1792
<b>DJZ</b>	1.1182	1.0166	1.1990	1.1779	1.0984	1.0319	1.1204
<b>DKC</b>	1.1516	1.0166	1.1990	1.2703	1.1350	1.1340	1.1568
<b>DKF</b>	1.1378	1.0099	1.1990	1.2086	1.1023	1.0319	1.1656
<b>DKG</b>	1.0662	1.0166	1.1990	1.0605	1.1148	1.0319	1.0536
<b>DKN</b>	1.1177	1.0166	1.1990	1.1545	1.0924	1.0319	1.1178
<b>DKP</b>	1.1164	1.0166	1.1735	1.1751	1.0770	1.0319	1.2203

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>DKQ</b>	1.1118	1.0166	1.1762	1.1059	1.0770	1.0319	1.2203
<b>DKR</b>	1.0899	1.0166	1.1938	1.2060	1.0850	1.0319	1.2203
<b>DKZ</b>	1.1544	1.0166	1.1990	1.2378	1.1189	1.0319	1.1895
<b>DMB</b>	1.4184	1.1253	1.1696	1.2623	1.2311	1.2092	1.3369
<b>DMC</b>	1.1058	1.0166	1.1990	1.1383	1.0966	1.0319	1.0741
<b>DMD</b>	1.1799	1.0166	1.1016	1.2546	1.1578	1.0319	1.2203
<b>DMF</b>	1.1544	1.0166	1.1983	1.2186	1.1100	1.0319	1.2012
<b>DMG</b>	1.1049	0.9605	1.1990	1.1297	1.0989	1.0319	1.0319
<b>DMH</b>	1.1746	1.0166	1.1306	1.2703	1.1914	1.0319	1.2203
<b>DMJ</b>	1.1842	1.0775	1.2220	1.1967	1.1879	1.2092	1.2819
<b>DMM</b>	1.4154	1.0911	1.1696	1.2155	1.2174	1.2092	1.2819
<b>DMN</b>	1.4184	1.1369	1.1696	1.2746	1.3053	1.2092	1.2819
<b>DMP</b>	1.2758	1.1253	1.1696	1.3150	1.1991	1.2092	1.2946
<b>DMS</b>	1.1842	1.0518	1.2456	1.3150	1.3053	1.2092	1.2819
<b>DMV</b>	1.4184	1.1308	1.1696	1.3150	1.2519	1.2092	1.2851
<b>DNB</b>	1.1842	1.1393	1.1696	1.3150	1.3094	1.2092	1.2819
<b>DND</b>	1.1842	1.0518	1.1696	1.2857	1.2070	1.2092	1.2832
<b>DNF</b>	1.2065	1.0166	1.1990	1.2703	1.2690	1.0319	1.2203
<b>DNH</b>	1.2351	1.1275	1.1696	1.4334	1.3014	1.2092	1.2819
<b>DNK</b>	1.1842	1.1499	1.1696	1.2369	1.1984	1.2092	1.2819
<b>DNM</b>	1.2908	1.1302	1.1696	1.2663	1.2585	1.2092	1.2819
<b>DNQ</b>	1.1817	1.0166	1.1387	1.2703	1.1665	1.0319	1.2203
<b>DNR</b>	1.1262	1.0166	1.1990	1.1892	1.1085	1.0319	1.1628
<b>DNS</b>	1.2120	1.0166	1.1033	1.2703	1.1589	1.0319	1.2203
<b>DNT</b>	1.1173	1.0166	1.1990	1.1770	1.1073	1.0319	1.1239

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>DNW</b>	1.1842	1.1253	1.1696	1.2124	1.1879	1.2092	1.2819
<b>DNZ</b>	1.1284	1.0166	1.1990	1.2088	1.0880	1.0319	1.1403
<b>DPB</b>	1.1842	1.1558	1.1696	1.2497	1.1879	1.2092	1.2819
<b>DPC</b>	1.1842	1.1148	1.1696	1.1967	1.1879	1.2092	1.2819
<b>DPD</b>	1.4184	1.1264	1.1696	1.1967	1.3053	1.2092	1.3821
<b>DPF</b>	1.2758	1.1253	1.1696	1.4334	1.2062	1.2092	1.2946
<b>DPZ</b>	1.2068	1.0073	1.1086	1.2703	1.1728	1.0319	1.2203
<b>DSB</b>	1.1022	1.0426	1.4373	1.2096	1.2066	1.0255	1.0835
<b>DSC</b>	1.1022	1.0426	1.4373	1.2096	1.2066	1.0050	1.2590
<b>DSD</b>	1.1838	1.1191	1.4373	1.2096	1.2066	0.9944	1.1135
<b>DSF</b>	1.0603	1.0963	1.2222	1.2096	1.2066	1.0731	1.0815
<b>DSG</b>	1.1022	1.0763	1.2000	1.2096	1.2066	1.1237	1.0815
<b>DSH</b>	1.1022	1.0602	1.2343	1.2096	1.2066	1.1341	1.2379
<b>DSJ</b>	1.1854	1.0426	1.4373	1.2034	1.2066	0.9944	1.2631
<b>DSK</b>	1.0833	1.0426	1.2000	1.2096	1.2066	1.0658	1.0815
<b>DSL</b>	1.1022	1.0574	1.2000	1.2096	1.2066	1.1910	1.2309
<b>DSM</b>	1.2014	1.1702	1.3438	1.2096	1.2066	0.9944	1.1868
<b>DSN</b>	1.1022	1.1543	1.2941	1.2096	1.2066	1.0540	1.1225
<b>DWG</b>	1.1022	1.0607	1.2000	1.2096	1.2066	1.1202	1.2314
<b>DZB</b>	1.0514	1.0166	1.1990	1.0605	1.0770	1.0319	1.1235
<b>DZM</b>	1.1736	0.9327	1.1990	1.1783	1.0770	1.0319	1.0419
<b>DZP</b>	1.0505	1.0166	1.1746	1.0941	1.1938	1.0319	1.0364
<b>DZQ</b>	1.1450	1.0166	1.1990	1.1939	1.0770	1.0319	1.2203
<b>DZR</b>	1.1161	0.9721	1.1990	1.2703	1.1842	1.0319	1.1617
<b>DZV</b>	1.2582	1.0166	1.1990	1.2703	1.1291	1.0319	1.0398

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>DZW</b>	1.1751	1.0153	1.1990	1.2703	1.0910	1.0319	1.2203
<b>FBB</b>	1.1371	0.9379	1.1472	1.0976	1.0201	0.9982	1.0412
<b>FBC</b>	1.1647	1.0105	1.1472	1.0456	1.1355	0.9917	1.1282
<b>FBD</b>	1.2217	0.9379	1.0245	1.0976	1.1551	0.9917	0.9475
<b>FBG</b>	1.2253	1.1261	1.2491	1.1440	1.1408	1.1675	1.1334
<b>FBJ</b>	1.3143	1.1258	1.2067	1.1281	1.0938	1.0508	1.3485
<b>FBM</b>	1.3091	1.1258	1.2067	1.2585	1.2270	1.0508	1.2469
<b>FBR</b>	1.0723	1.0224	1.1472	1.0605	1.0201	0.9917	1.0980
<b>FBS</b>	1.2029	1.1177	1.1930	1.1633	1.1757	1.2665	1.1494
<b>FBT</b>	1.2995	1.1042	1.2067	1.0807	1.1687	1.0508	1.1258
<b>FBV</b>	1.2272	1.2272	1.2165	1.1453	1.1408	1.1525	1.1434
<b>FBX</b>	1.3143	1.1258	1.2067	1.1115	1.1010	1.1607	1.2952
<b>FBZ</b>	1.3143	1.1258	1.3023	1.0807	1.0938	1.0508	1.3485
<b>FCB</b>	1.1905	1.1258	1.2083	1.0853	1.0938	1.0508	1.2423
<b>FCG</b>	1.3143	1.0155	1.3023	1.0807	1.0938	1.0508	1.1778
<b>FCH</b>	1.1015	1.0403	1.2067	1.0807	1.0938	1.0508	1.1258
<b>FCJ</b>	1.0200	0.9566	1.1053	1.0032	1.1472	0.9917	0.9946
<b>FCK</b>	1.1616	1.1177	1.1930	1.1668	1.2536	1.1525	1.1235
<b>FCM</b>	1.1290	1.0224	1.1472	1.0032	1.0201	1.0951	1.0978
<b>FCN</b>	1.3143	1.1258	1.3023	1.0807	1.0938	1.0508	1.3485
<b>FCP</b>	1.0200	1.0224	0.9696	1.0032	1.1034	0.9917	1.0309
<b>FCS</b>	1.1459	1.0224	1.1472	1.0032	1.0239	1.0208	1.1150
<b>FCT</b>	1.3143	0.9562	1.3023	1.1432	1.0938	1.0508	1.1681
<b>FCV</b>	1.0338	0.9379	1.1260	1.1024	1.1701	1.0709	1.0412
<b>FCX</b>	1.1164	1.0224	1.1472	1.0032	1.0201	0.9917	1.0371

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>FCZ</b>	1.3143	0.9810	1.2067	1.2277	1.1338	1.0508	1.2754
<b>FDB</b>	1.3143	1.1258	1.3023	1.0807	1.0938	1.0508	1.2552
<b>FDC</b>	1.1423	1.2908	1.2994	1.1426	1.1408	1.1525	1.1422
<b>FDI</b>	1.1185	1.0224	1.1472	1.0032	1.0201	0.9917	1.0906
<b>FDH</b>	1.2592	1.1258	1.3023	1.0807	1.0938	1.0508	1.3485
<b>FDJ</b>	1.1009	1.0224	1.1472	1.0032	1.0201	0.9917	1.0696
<b>FDK</b>	1.3143	1.1258	1.2067	1.0807	1.0947	1.0508	1.2689
<b>FDL</b>	1.0200	0.9379	0.9578	1.0032	1.1099	1.0334	1.0105
<b>FDN</b>	1.3143	1.1258	1.2067	1.0807	1.0938	1.0508	1.3208
<b>FDQ</b>	1.1656	1.2149	1.1930	1.1426	1.1408	1.1525	1.1434
<b>FDR</b>	1.0319	1.0224	1.1472	1.0032	1.0201	0.9917	1.1349
<b>FDW</b>	1.0597	1.0224	1.1472	1.0747	1.0201	0.9917	1.1349
<b>FDX</b>	1.0338	1.0224	1.1472	1.0110	1.0201	1.1311	1.1349
<b>FFD</b>	1.0200	0.9379	0.9578	1.0032	1.1201	0.9917	1.0311
<b>FFG</b>	1.0605	0.9426	1.1472	1.0976	1.0975	0.9917	1.0348
<b>FFH</b>	1.1423	1.2430	1.1930	1.1426	1.1408	1.1525	1.1456
<b>FFL</b>	1.0615	1.0224	1.1472	1.0032	1.0201	0.9917	1.0547
<b>FFN</b>	1.0565	1.0224	1.1472	1.0032	1.0201	1.0333	1.1110
<b>FFP</b>	1.3143	0.9562	1.3023	1.0807	1.0938	1.0508	1.1258
<b>FFQ</b>	1.1423	1.1983	1.1930	1.1426	1.1408	1.1525	1.1434
<b>FFS</b>	1.1025	1.0224	1.1472	1.0032	1.0201	0.9917	1.1092
<b>FFZ</b>	1.3143	1.1258	1.3023	1.0807	1.0938	1.0508	1.2412
<b>FGB</b>	1.0746	1.0141	1.1990	1.0605	1.0933	1.0319	1.0292
<b>FHF</b>	1.1261	1.0166	1.1990	1.0605	1.0770	1.0319	1.0559
<b>FHH</b>	1.1098	0.9945	1.1990	1.0605	1.0770	1.0319	1.0431

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>FHJ</b>	1.1177	1.0063	1.1990	1.0605	1.0792	1.0319	1.0431
<b>FHL</b>	1.1384	1.0166	1.1990	1.0605	1.0794	1.0319	1.0534
<b>FHN</b>	1.2582	1.0166	1.1990	1.0605	1.1349	1.0319	1.0739
<b>FHP</b>	1.1048	0.9960	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FHR</b>	1.1582	1.1017	1.2601	1.1080	1.0716	1.0091	1.2056
<b>FHS</b>	1.0577	1.0166	1.1990	1.0605	1.0770	1.0319	1.1642
<b>FHW</b>	1.0921	0.9327	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FHZ</b>	1.2582	1.0166	1.1990	1.0605	1.1087	1.0319	1.0431
<b>FJD</b>	1.1682	1.0166	1.1990	1.0605	1.0770	1.0319	1.0523
<b>FJF</b>	1.1232	0.9694	1.1990	1.0605	1.0771	1.0319	1.0431
<b>FJG</b>	1.1760	1.0166	1.1990	1.0605	1.0911	1.0319	1.0646
<b>FJH</b>	1.1638	1.0166	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FJK</b>	1.1808	1.0166	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FJL</b>	1.1180	1.0166	1.1990	1.0605	1.0770	1.0319	1.0752
<b>FJM</b>	1.1860	1.0166	1.1990	1.0605	1.0770	1.0319	1.0533
<b>FJZ</b>	1.1007	1.0166	1.1990	1.0605	1.0947	1.0319	1.0643
<b>FMB</b>	1.0860	0.8899	0.9290	1.1789	1.0762	1.1028	1.0311
<b>FMC</b>	1.1550	0.9629	0.9290	1.1789	1.0762	1.1028	1.0311
<b>FMD</b>	1.1869	0.8899	0.9290	1.1024	1.0762	1.0035	1.0311
<b>FNB</b>	1.1523	1.1014	1.2131	1.0807	1.0938	1.0508	1.2319
<b>FNC</b>	1.2217	0.9488	1.1472	1.0032	1.0201	0.9917	1.0885
<b>FND</b>	1.1869	1.0167	1.0786	1.1789	1.0762	1.1028	1.2351
<b>FNJ</b>	1.0332	0.8899	1.1128	1.1297	1.0762	1.0035	1.0311
<b>FNK</b>	0.9909	0.9629	0.9891	0.9843	1.0405	1.0035	1.0311
<b>FNL</b>	1.1722	0.9629	1.0794	0.9843	1.0064	1.0035	1.1916

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**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY**

**PENNSYLVANIA HOMEOWNERS POLICY PROGRAM MANUAL**

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>FNM</b>	1.1219	1.1258	1.3023	1.0807	1.0938	1.2586	1.2152
<b>FNP</b>	0.9909	0.9629	0.9826	0.9843	0.9794	1.0035	1.0311
<b>FNQ</b>	1.3143	1.1110	1.3023	1.0807	1.0938	1.0508	1.2123
<b>FNT</b>	1.2363	1.0444	1.3023	1.0807	1.0938	1.0508	1.1401
<b>FNV</b>	1.2408	1.1258	1.3023	1.0807	1.0938	1.0508	1.2292
<b>FNW</b>	1.2942	0.9562	1.3023	1.0807	1.0938	1.0508	1.1258
<b>FNX</b>	1.1855	1.0020	1.1967	1.0807	1.0938	1.0508	1.1693
<b>FNZ</b>	0.9909	0.9629	0.9756	0.9843	0.9794	1.0035	1.0311
<b>FPB</b>	1.0345	0.9629	1.0186	0.9843	1.0252	1.0035	1.0417
<b>FPF</b>	1.1869	0.9629	1.0119	1.0197	1.0762	1.0035	1.0348
<b>FPG</b>	1.2086	1.0073	1.2295	1.0807	1.0938	1.0508	1.1258
<b>FPP</b>	0.9909	0.9629	0.9540	0.9843	0.9794	1.0035	1.0311
<b>FPR</b>	0.9909	0.9629	0.9390	0.9843	0.9888	1.0035	1.1009
<b>FPW</b>	1.2355	0.9688	1.2266	1.0807	1.0938	1.0508	1.1258
<b>FPX</b>	1.1839	0.9629	1.1128	0.9843	0.9794	1.0035	1.1795
<b>FPZ</b>	1.1260	1.1221	1.1877	1.0807	1.0938	1.0508	1.2265
<b>FQB</b>	1.3143	1.0382	1.3023	1.0807	1.0938	1.0508	1.2009
<b>FQD</b>	1.3143	1.1258	1.3023	1.0807	1.0938	1.0508	1.2565
<b>FQF</b>	1.1869	0.9629	1.0692	0.9843	1.0419	1.0035	1.1672
<b>FQG</b>	1.1869	0.9629	0.9290	1.0132	1.0955	1.0035	1.0311
<b>FQH</b>	1.1230	1.0660	1.1128	1.0330	0.9794	1.0078	1.2351
<b>FQM</b>	1.1869	0.9629	1.0213	1.0183	1.0762	1.0035	1.0311
<b>FQN</b>	1.1739	1.0311	1.2902	1.0807	1.0938	1.0508	1.1258
<b>FQP</b>	0.9909	0.9629	0.9714	0.9843	0.9794	1.0035	1.0417
<b>FQR</b>	1.1869	0.9629	1.0601	0.9843	1.0488	1.0035	1.2188

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>FQS</b>	0.9909	0.9629	0.9290	0.9843	0.9897	1.0035	1.0311
<b>FQV</b>	1.0200	0.9379	0.9578	1.0032	1.1210	0.9917	0.9475
<b>FQW</b>	1.1935	1.0800	1.3023	1.0807	1.0938	1.0508	1.2170
<b>FQX</b>	1.2220	0.9788	1.1808	1.0807	1.0938	1.0508	1.1586
<b>FQZ</b>	1.1611	1.0803	1.2102	1.0807	1.0938	1.0508	1.2254
<b>FRB</b>	1.0973	1.1258	1.3023	1.0807	1.0938	1.0508	1.1889
<b>FRC</b>	0.9909	0.9629	1.0177	0.9843	0.9794	1.0035	1.0417
<b>FSB</b>	1.0505	1.0166	1.1412	1.0605	1.0770	1.0319	1.0498
<b>FSP</b>	1.0505	1.0166	1.1990	1.0605	1.0770	1.0319	1.0473
<b>FSR</b>	1.1112	1.0166	1.1990	1.0605	1.0770	1.0319	1.0644
<b>FSS</b>	1.1365	1.0166	1.1990	1.0605	1.0770	1.0319	1.0187
<b>FSV</b>	1.0505	1.0139	1.1990	1.0605	1.0770	1.0319	1.0187
<b>FTB</b>	1.0505	1.0166	1.1990	1.0605	1.0770	1.0319	1.0498
<b>FTC</b>	1.2528	1.0166	1.1990	1.0605	1.1048	1.0319	1.0431
<b>FTD</b>	1.0974	1.0166	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FTG</b>	1.1525	1.0166	1.1990	1.0605	1.0770	1.0319	1.1425
<b>FTH</b>	1.0813	0.9402	1.1990	1.0605	1.0770	1.0319	1.0944
<b>FTJ</b>	1.0947	1.0166	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FTK</b>	1.0816	1.0166	1.1471	1.0605	1.0770	1.0319	1.0498
<b>FTL</b>	1.2582	1.0166	1.1990	1.0605	1.0770	1.0319	1.0898
<b>FTM</b>	1.0505	0.9327	1.1512	1.0605	1.0770	1.0319	1.0187
<b>FTP</b>	1.0752	0.9772	1.1990	1.0605	1.0770	1.0319	1.0187
<b>FTQ</b>	1.2426	1.0166	1.1990	1.0605	1.0770	1.0319	1.0319
<b>FTS</b>	1.2303	1.0166	1.1990	1.0605	1.0770	1.0319	1.0498
<b>FTT</b>	1.2582	1.0166	1.1990	1.0605	1.0770	1.0319	1.0721

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>FTV</b>	1.0947	1.0166	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FTW</b>	1.0505	0.9884	1.1776	1.0605	1.0770	1.0319	1.0187
<b>FTX</b>	1.0505	0.9526	1.1990	1.0605	1.0770	1.0319	1.0187
<b>FTZ</b>	1.2582	1.0136	1.1652	1.0605	1.0770	1.0319	1.0638
<b>FVB</b>	1.0942	1.0166	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FVC</b>	1.0505	1.0166	1.1990	1.0605	1.0770	1.0319	1.1249
<b>FVD</b>	1.1139	1.0166	1.1990	1.0605	1.0770	1.0319	1.0465
<b>FVH</b>	1.2582	1.0080	1.1990	1.0605	1.0770	1.0319	1.0571
<b>FVJ</b>	1.0967	1.0004	1.1990	1.0605	1.0770	1.0319	1.0436
<b>FVK</b>	1.0907	1.0166	1.1990	1.0605	1.0770	1.0319	1.0431
<b>FVM</b>	1.0893	1.0166	1.1990	1.0605	1.0770	1.0319	1.0465
<b>FVZ</b>	1.2582	1.0166	1.1990	1.0605	1.0770	1.0319	1.0498
<b>FZB</b>	1.1423	1.2994	1.2683	1.1426	1.2536	1.2665	1.1235
<b>FZC</b>	1.1423	1.1843	1.2797	1.1426	1.2536	1.1525	1.1235
<b>FZN</b>	1.0338	0.9823	1.0322	1.0032	1.1436	0.9917	1.0403
<b>FZQ</b>	1.3143	0.9935	1.1507	1.0807	1.2069	1.0508	1.1258
<b>FZT</b>	1.3143	1.1071	1.3023	1.0807	1.0938	1.0508	1.2480
<b>FZV</b>	1.1423	1.2531	1.1930	1.1426	1.1408	1.1525	1.1434
<b>GBB</b>	1.0200	0.9379	1.1472	1.0032	1.0201	0.9917	1.0237
<b>GBC</b>	1.0729	1.0016	0.9335	1.0150	1.1046	0.9468	1.0916
<b>GBD</b>	0.9838	1.0798	0.9318	0.9207	0.9424	0.9434	1.0219
<b>GBF</b>	1.0360	0.9379	0.9578	1.0032	1.0201	0.9917	0.9475
<b>GBG</b>	1.0555	0.9980	0.9580	1.0551	1.0679	1.0837	1.0909
<b>GBH</b>	0.9178	0.9015	1.0506	0.9207	0.9196	0.9434	0.9161
<b>GBK</b>	1.0261	0.9015	1.0872	1.0819	1.0011	1.0367	1.0429

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>GBL</b>	1.0200	1.0224	1.1472	1.0032	1.0201	0.9917	1.0280
<b>GBM</b>	0.9738	1.0798	0.9361	0.9207	0.9694	0.9434	0.9161
<b>GBP</b>	1.0939	0.9288	0.9077	0.9271	0.9199	1.0367	0.9389
<b>GBQ</b>	1.0994	0.9015	1.0607	1.0862	1.1015	1.0367	1.0429
<b>GBR</b>	1.0994	0.9629	1.0872	1.0998	1.1015	1.0367	1.0973
<b>GBS</b>	1.0200	1.0091	1.1193	1.0252	1.0201	1.0608	1.0367
<b>GBT</b>	1.0994	0.9015	1.0541	1.0251	1.1015	1.0293	1.0429
<b>GBV</b>	1.0200	0.9379	0.9578	1.0032	1.0201	0.9917	0.9475
<b>GBW</b>	0.9901	0.9805	1.0097	0.9464	0.9196	0.9434	0.9822
<b>GBZ</b>	1.1431	0.9379	0.9578	1.0032	1.0201	0.9917	1.0510
<b>GCC</b>	1.0994	1.0564	1.0065	0.9207	0.9944	1.1300	1.0714
<b>GCD</b>	1.0555	0.8647	0.9720	1.0551	1.0679	0.9047	1.0909
<b>GCF</b>	1.0200	1.0224	1.1472	1.0032	1.0201	0.9917	1.0903
<b>GCG</b>	1.0200	0.9379	0.9649	1.0032	1.0201	0.9917	0.9475
<b>GCH</b>	1.0035	1.0798	1.0872	0.9866	0.9196	1.0085	1.0317
<b>GCJ</b>	1.0200	0.9379	0.9578	1.0032	1.0201	0.9917	0.9475
<b>GCK</b>	1.0030	1.0764	0.9077	0.9207	0.9196	0.9434	0.9286
<b>GCL</b>	1.0200	1.0224	1.0620	1.0032	1.0201	0.9917	1.0412
<b>GCM</b>	1.0555	0.9065	1.0232	1.0551	1.0679	1.0837	1.0909
<b>GCN</b>	1.0200	1.0224	1.0543	1.0032	1.0201	0.9917	1.0395
<b>GCP</b>	1.1246	1.0224	1.1131	1.0976	1.1088	1.0786	1.0983
<b>GCQ</b>	1.1739	0.9592	0.9578	1.0811	1.1106	0.9917	1.1183
<b>GCS</b>	1.0555	0.9732	1.0253	1.0551	1.0679	1.0837	1.0909
<b>GCV</b>	1.0994	1.0184	1.0872	1.0236	1.1015	1.0367	1.0429
<b>GCW</b>	1.0200	1.0224	0.9788	1.0336	1.0201	0.9917	1.1349

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>GCX</b>	1.0200	1.0224	1.0456	1.0032	1.0201	0.9917	1.1180
<b>GCZ</b>	1.0493	0.9379	0.9578	1.0032	1.0201	0.9917	0.9849
<b>GDB</b>	1.0416	1.0764	0.9828	0.9207	0.9196	0.9434	1.0973
<b>GDC</b>	1.0200	0.9379	0.9578	1.0032	1.0201	0.9917	0.9475
<b>GDD</b>	1.0200	1.0224	1.1472	1.0032	1.0201	0.9917	1.1349
<b>GDG</b>	1.0555	0.9301	0.9428	0.9614	1.0679	0.9600	1.0909
<b>GDH</b>	1.0200	1.0224	1.1472	1.0032	1.0201	1.1188	1.1183
<b>GDJ</b>	1.0994	1.0255	1.0872	0.9283	0.9196	1.1300	0.9161
<b>GDK</b>	1.1529	0.9379	0.9578	1.0032	1.0323	0.9917	0.9475
<b>GDM</b>	1.0096	1.0138	1.0253	1.0551	1.0679	0.9047	1.0909
<b>GDN</b>	1.0200	0.9379	1.0119	1.0032	1.0201	0.9917	1.0412
<b>GDQ</b>	0.9605	0.9015	0.9565	0.9207	0.9245	1.1300	0.9161
<b>GDR</b>	1.0266	0.9379	0.9578	1.0032	1.0201	0.9917	1.0412
<b>GDT</b>	1.0200	1.0224	1.0451	1.0228	1.0201	0.9970	1.0843
<b>GDW</b>	1.0994	1.0721	0.9439	1.1029	1.1015	1.1300	1.0350
<b>GDZ</b>	1.0200	1.0224	1.0624	1.0032	1.0201	0.9917	1.1053
<b>GFC</b>	1.0200	0.9379	0.9920	1.0032	1.0201	0.9917	0.9817
<b>GFF</b>	1.0200	1.0224	1.1297	1.0032	1.0347	0.9917	1.0542
<b>GFH</b>	1.0200	0.9379	1.0217	1.0032	1.0335	0.9917	0.9697
<b>GFJ</b>	0.9178	0.9543	0.9718	0.9207	0.9196	1.1300	0.9161
<b>GFM</b>	1.2217	0.9379	0.9578	1.0032	1.0775	0.9917	1.0538
<b>GFR</b>	1.0200	1.0224	1.0545	1.0032	1.0201	0.9917	1.0617
<b>GFV</b>	1.0102	0.9015	0.9077	0.9207	1.0011	0.9434	0.9161
<b>GFW</b>	1.0994	1.0764	0.9263	0.9207	0.9196	0.9434	0.9781
<b>GFX</b>	1.2217	1.0224	0.9578	1.0032	1.1210	0.9917	0.9475

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>GFZ</b>	0.9613	1.0255	0.9077	0.9207	0.9196	0.9434	0.9161
<b>GGB</b>	1.0994	0.9015	0.9077	1.1029	1.1015	0.9434	1.0714
<b>GGC</b>	1.0994	0.9015	0.9077	1.1029	1.1015	0.9434	1.0714
<b>GGD</b>	1.0994	1.0798	0.9454	1.1029	1.1015	0.9434	0.9161
<b>GGF</b>	1.0994	1.0798	1.0334	1.1029	1.1015	0.9434	0.9161
<b>GGL</b>	0.9872	0.9015	0.9077	1.1029	1.0583	0.9434	1.0429
<b>GGM</b>	1.0994	0.9629	0.9077	1.1029	1.1015	0.9434	1.0695
<b>GGN</b>	1.0994	0.9808	1.0872	1.0236	1.1015	0.9434	1.0973
<b>GGP</b>	1.0994	0.9015	1.0872	1.1029	1.1015	0.9434	1.0503
<b>GGQ</b>	1.0994	1.0585	1.0872	1.0118	1.1015	0.9434	0.9967
<b>GHZ</b>	1.0994	0.9015	0.9077	1.1029	1.1015	0.9434	1.0973
<b>GMB</b>	1.0555	1.0138	1.0253	0.8809	0.8916	1.0837	0.9107
<b>GMC</b>	1.0095	0.9898	0.9620	0.8809	1.0201	0.9762	1.0189
<b>GMN</b>	1.0338	0.9713	1.0898	0.9530	0.9691	0.9501	1.0094
<b>GMP</b>	1.0615	0.9386	1.0601	1.0032	1.0201	0.9917	1.0412
<b>GMQ</b>	1.0111	0.9848	1.1094	0.9828	0.9987	0.9772	1.0517
<b>GMR</b>	0.9123	1.0138	0.8735	0.8809	0.8916	1.0166	1.0695
<b>GMS</b>	1.0615	0.9379	1.1472	1.0032	1.0201	0.9917	1.0412
<b>GMV</b>	0.8888	0.8828	1.0253	0.8809	0.8916	0.9047	0.9611
<b>GMX</b>	0.8812	0.9025	1.0026	0.8809	0.8916	0.9047	0.9297
<b>GNB</b>	0.8812	0.8469	1.0253	0.8809	0.8916	0.9047	0.9172
<b>GNC</b>	1.0555	0.9567	1.0136	0.9983	1.0372	1.0837	1.0772
<b>GND</b>	1.0615	1.0224	1.1472	1.0032	1.0201	0.9917	1.0412
<b>GNF</b>	1.0468	0.8469	1.0253	0.8809	0.8916	0.9146	0.9107
<b>GNG</b>	0.8812	0.8469	0.9678	0.8809	0.8916	1.0837	0.9107

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>GNK</b>	1.0615	1.0187	1.1472	1.0032	1.0201	0.9917	0.9966
<b>GNL</b>	1.0615	0.9977	1.1472	1.0032	1.0201	0.9917	1.0412
<b>GNP</b>	0.9123	0.8469	0.8963	0.8809	0.8916	0.9084	0.9107
<b>GNQ</b>	1.0615	1.0224	1.1045	1.0032	1.0201	0.9917	1.0234
<b>GNT</b>	0.8812	0.8717	0.8859	0.8809	0.9013	1.0837	0.9107
<b>GNV</b>	1.0555	1.0138	0.9945	1.0478	1.0013	1.0837	1.0909
<b>GNW</b>	1.0615	0.9379	1.0840	1.0032	1.0201	0.9917	1.0412
<b>GNX</b>	1.0200	0.9379	1.1167	1.0032	1.0201	0.9917	1.0412
<b>GNZ</b>	0.8812	0.8928	0.9760	0.8809	0.8916	0.9876	0.9309
<b>GPB</b>	1.0412	0.9301	0.8848	0.8809	0.9312	0.9047	0.9571
<b>GPD</b>	1.0200	1.0224	1.1472	1.0032	1.0201	1.1076	1.1349
<b>GPF</b>	0.8812	0.8469	0.9776	0.8809	0.8916	0.9047	0.9107
<b>GPH</b>	1.0070	0.8469	1.0253	0.8809	0.8916	0.9798	0.9107
<b>GPP</b>	0.9170	0.8920	1.0026	0.8809	0.8916	0.9047	0.9981
<b>GPS</b>	1.0200	0.9379	1.1307	1.0032	1.0201	0.9917	1.1349
<b>GPV</b>	0.9923	1.0138	0.9694	0.9945	0.9797	0.9047	1.0856
<b>GPZ</b>	0.9429	0.9301	0.8719	0.8809	0.8916	0.9047	0.9107
<b>GQC</b>	0.8812	0.8469	0.9709	0.8809	0.8916	1.0837	0.9107
<b>GQF</b>	1.2217	1.0224	1.1472	1.0032	1.0201	1.1188	1.1349
<b>GQG</b>	0.8812	0.8469	1.0253	0.8809	0.8916	0.9047	0.9107
<b>GQH</b>	0.9429	0.9301	0.8711	0.8809	0.9290	0.9047	0.9160
<b>GQJ</b>	1.0615	0.9972	1.1472	1.0032	1.0201	0.9917	0.9775
<b>GQK</b>	1.0085	0.9686	0.8999	0.8415	0.8881	1.0353	1.0423
<b>GQN</b>	0.8812	0.8469	1.0253	0.8809	0.8916	0.9047	0.9172
<b>GQZ</b>	1.2217	1.0224	1.1472	1.0032	1.0798	0.9917	1.1349

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>GSB</b>	1.0555	0.9301	1.0059	0.8809	0.9290	0.9155	0.9107
<b>GSC</b>	0.9948	0.9015	0.9077	0.9806	0.9755	1.0367	0.9161
<b>GSF</b>	0.9543	0.9301	1.0253	0.8809	0.9235	1.0837	1.0909
<b>GSJ</b>	0.9525	0.9268	0.9060	0.8809	0.8916	1.0837	0.9129
<b>GSL</b>	1.0229	0.9015	0.9077	0.9290	0.9747	1.0006	0.9161
<b>GSQ</b>	1.0661	1.0092	0.9077	0.9207	1.0228	1.0006	1.0973
<b>GSR</b>	0.9178	1.0798	0.9077	0.9558	0.9491	1.0006	0.9161
<b>GSS</b>	1.0994	0.9234	0.9267	0.9451	1.0706	0.9980	1.0935
<b>GST</b>	1.0555	0.9301	0.8729	0.8809	0.9552	0.9801	0.9107
<b>GSX</b>	1.0994	0.9148	0.9595	0.9207	1.1015	0.9926	1.0471
<b>GTB</b>	0.9712	1.0798	0.9077	1.1029	0.9196	1.0006	0.9161
<b>GTC</b>	1.0994	0.9015	0.9077	0.9817	0.9543	1.0006	0.9161
<b>GTF</b>	0.9543	0.9301	1.0184	0.8809	0.9306	0.9047	0.9107
<b>GTG</b>	1.0555	1.0138	1.0253	1.0551	0.9473	0.9833	0.9107
<b>GTJ</b>	1.0994	0.9234	0.9077	0.9207	0.9288	1.0006	0.9161
<b>GTL</b>	1.0994	0.9234	0.9077	0.9207	0.9196	1.0226	0.9161
<b>GTN</b>	1.0994	1.0798	0.9412	0.9207	1.0087	1.0139	0.9161
<b>GTX</b>	1.0994	0.9234	1.0872	0.9423	1.0469	0.9830	0.9474
<b>GTZ</b>	0.9195	0.8464	0.9735	0.8809	0.8916	0.9942	0.9107
<b>GVF</b>	0.9723	1.0138	0.9032	0.8809	0.9340	1.0388	1.0909
<b>GVG</b>	1.0973	1.0069	1.0232	1.0334	1.0366	0.9759	1.0973
<b>GVJ</b>	1.0994	0.9234	0.9238	0.9762	1.1015	1.0006	1.0973
<b>GVL</b>	1.0994	0.9015	0.9077	0.9625	0.9518	1.1300	0.9161
<b>GVM</b>	1.0555	1.0138	1.0253	0.8809	0.9090	0.9047	1.0864
<b>GVP</b>	1.0318	0.9015	0.9077	0.9396	0.9563	1.0006	0.9161

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>GVQ</b>	0.9728	0.9288	0.9388	0.8809	0.9135	1.0837	0.9818
<b>GVT</b>	1.0994	1.0502	0.9077	0.9207	1.0350	1.0367	1.0973
<b>GVZ</b>	1.0555	0.9301	0.8928	0.8809	0.9716	0.9824	0.9107
<b>GWB</b>	1.0994	0.9015	0.9651	0.9427	0.9239	1.1300	0.9836
<b>GWC</b>	0.9319	0.9234	0.9077	0.9207	0.9216	1.1300	0.9161
<b>GWD</b>	1.0907	0.9234	0.9077	0.9207	0.9885	1.0006	0.9161
<b>GWF</b>	1.0825	0.9234	1.0199	0.9207	0.9668	1.0006	0.9161
<b>GWG</b>	1.0994	0.9234	0.9344	0.9207	0.9619	1.1300	0.9161
<b>GWH</b>	1.0994	0.9234	0.9077	0.9207	0.9499	1.0367	1.0012
<b>GWK</b>	1.0354	1.0304	0.9077	0.9207	0.9347	1.1300	1.0973
<b>GWM</b>	1.0994	0.9234	0.9138	0.9207	1.0720	0.9798	1.0973
<b>GWP</b>	0.9543	0.9301	0.9450	0.8809	0.9724	0.9047	0.9107
<b>GWZ</b>	0.9377	0.9234	0.9111	0.9207	0.9903	1.0009	0.9161
<b>GZC</b>	1.0200	1.0224	1.0044	1.0032	1.0201	0.9917	1.0175
<b>GZD</b>	1.0916	1.0798	1.0500	1.1029	0.9580	1.1300	0.9161
<b>GZF</b>	1.0200	1.0224	0.9694	1.0032	1.0201	0.9917	0.9475
<b>GZG</b>	0.9178	0.9629	0.9077	0.9207	0.9424	0.9434	0.9161
<b>GZH</b>	1.0200	0.9379	0.9795	1.0032	1.0201	0.9917	0.9581
<b>GZJ</b>	1.0104	0.9291	1.0253	0.9834	1.0238	0.9047	0.9107
<b>GZL</b>	1.0362	1.0224	1.1472	1.0032	1.0347	0.9917	0.9475
<b>GZN</b>	0.9893	0.9472	1.0038	1.0551	1.0679	1.0837	1.0909
<b>GZQ</b>	1.0555	0.8972	0.9253	1.0520	1.0679	0.9047	1.0909
<b>GZR</b>	1.0200	0.9379	1.0336	1.0032	1.0347	0.9917	0.9475
<b>GZS</b>	1.0555	0.8464	1.0004	1.0093	1.0641	1.0837	1.0853
<b>GZV</b>	1.0200	1.0224	0.9872	1.0032	1.0201	0.9917	0.9475

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>GZW</b>	1.0291	0.9629	1.0748	0.9207	1.1015	0.9434	1.0289
<b>GZX</b>	0.9941	0.9234	0.9077	0.9207	1.0207	1.1300	0.9161
<b>HGB</b>	1.1103	1.0309	1.0138	0.9238	0.9634	1.0962	1.0341
<b>HGC</b>	1.1031	0.9050	0.9108	0.9391	1.0428	0.9573	0.9787
<b>HGG</b>	0.9269	1.0763	1.0600	0.9238	0.9249	1.0887	0.9427
<b>HGL</b>	0.9269	0.9996	1.0239	0.9238	0.9249	0.9502	0.9229
<b>HGP</b>	1.0912	0.9960	0.9570	1.0246	1.0648	0.9913	1.0858
<b>HGT</b>	0.9269	0.9050	0.8850	0.9238	0.9894	0.9599	0.9065
<b>HGV</b>	1.0062	0.9050	1.0600	0.9238	0.9249	1.1382	0.9065
<b>HGW</b>	0.9471	0.9050	0.8850	0.9238	0.9371	0.9570	0.9065
<b>HGX</b>	0.9269	0.9719	1.0600	0.9238	0.9249	1.1382	0.9487
<b>HHC</b>	0.9969	1.0517	1.0600	0.9483	0.9249	1.1382	0.9188
<b>HHJ</b>	0.9269	0.9867	1.0600	0.9856	0.9288	0.9502	0.9122
<b>HHL</b>	0.9269	1.0840	1.0220	0.9238	0.9249	1.0455	0.9065
<b>HHP</b>	0.9441	0.9050	0.8850	0.9238	0.9822	0.9502	0.9065
<b>HHS</b>	0.9269	1.0646	1.0600	0.9238	0.9249	0.9502	0.9065
<b>HHT</b>	0.9269	0.9119	0.9916	0.9238	0.9356	0.9514	0.9411
<b>HHW</b>	0.9269	0.9358	1.0600	1.0184	1.1078	1.0507	1.0858
<b>HHZ</b>	0.9341	1.0502	1.0600	1.0682	1.1078	1.1382	1.0323
<b>HJD</b>	1.1100	1.0431	1.0600	1.0395	1.0221	1.1382	1.0536
<b>HJG</b>	0.9269	1.0735	1.0077	1.0014	1.0459	0.9625	1.0858
<b>HJJ</b>	1.0513	1.0057	0.8850	0.9238	1.0520	1.1382	1.0858
<b>HJN</b>	0.9790	1.0130	1.0600	1.1065	1.1078	0.9502	0.9065
<b>HJP</b>	1.0713	1.0319	0.8850	1.0151	1.1078	0.9861	1.0858
<b>HJR</b>	1.0935	1.0053	0.9844	1.1065	1.1078	1.1278	1.0732

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>HJS</b>	0.9526	0.9050	1.0600	1.1008	0.9266	0.9502	0.9487
<b>HJV</b>	0.9269	1.0840	1.0600	0.9238	0.9249	0.9502	0.9065
<b>HJZ</b>	0.9416	1.0840	1.0600	0.9238	0.9249	0.9502	0.9065
<b>HKC</b>	0.9441	1.0840	0.9873	0.9238	0.9249	0.9502	0.9176
<b>HKD</b>	0.9269	0.9050	0.9234	1.0103	0.9458	0.9791	0.9065
<b>HKG</b>	0.9407	0.9050	0.8850	0.9238	1.0227	0.9502	0.9065
<b>HKH</b>	0.9269	1.0215	0.9075	0.9238	0.9249	0.9502	1.0094
<b>HKL</b>	1.0799	0.9050	0.9938	0.9238	0.9902	0.9502	0.9065
<b>HKP</b>	0.9269	1.0840	0.9852	0.9238	0.9249	0.9502	0.9065
<b>HKT</b>	0.9269	1.0830	1.0598	0.9238	0.9249	1.1165	0.9065
<b>HKW</b>	0.9588	0.9050	1.0600	0.9238	0.9249	1.1382	0.9065
<b>HKX</b>	0.9269	0.9576	0.8850	0.9238	0.9249	0.9645	0.9314
<b>HKZ</b>	1.0205	0.9050	1.0600	1.1065	0.9398	0.9939	0.9636
<b>HLB</b>	0.9269	1.0840	1.0600	0.9238	0.9249	0.9705	0.9065
<b>HLC</b>	0.9269	0.9050	0.9240	0.9719	1.0237	1.0922	0.9411
<b>HLF</b>	1.0838	1.0489	0.8850	0.9311	1.0008	1.1382	1.0364
<b>HMB</b>	1.0049	1.0642	1.0590	1.1065	1.1078	1.1382	1.0858
<b>HMC</b>	1.0921	0.9178	1.0600	1.1065	1.1078	0.9502	0.9065
<b>HMD</b>	1.1103	0.9050	0.9504	1.1065	1.1078	0.9502	0.9754
<b>HSB</b>	0.9914	1.0304	1.0536	1.0424	1.1215	1.1230	1.0695
<b>HSC</b>	0.9914	1.0549	1.0187	1.0260	1.1052	1.0227	1.1219
<b>HTB</b>	1.0583	1.0224	1.0692	1.0200	1.0472	1.0032	1.1349
<b>HTD</b>	1.0589	1.0075	1.2067	1.0328	1.0058	1.0227	1.0695
<b>HTF</b>	1.0505	0.9955	1.1990	1.0605	1.0770	1.0319	1.0187
<b>HTK</b>	1.1761	0.9854	1.2067	1.1102	1.1052	1.0227	1.2095

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>HTL</b>	1.1669	1.0166	1.1990	1.0605	1.0770	1.0319	1.0385
<b>HTV</b>	1.0725	0.9083	1.0187	1.0103	1.0371	1.0973	1.1562
<b>HVC</b>	1.0724	0.9854	1.1192	1.0103	1.0058	1.0227	1.1200
<b>HVF</b>	1.0422	1.0268	1.1962	1.0328	1.1052	1.0227	1.1609
<b>HVG</b>	1.1129	1.0224	1.0517	1.0200	1.0270	0.9998	1.1057
<b>HVJ</b>	1.0200	0.9379	1.0845	1.0200	1.0201	0.9917	0.9696
<b>HVN</b>	1.0200	1.0224	1.1166	1.0200	1.0201	1.1062	1.1057
<b>HVP</b>	0.9914	1.0741	1.1177	1.0103	1.1052	1.0227	1.1140
<b>HVR</b>	0.9914	1.0540	1.0565	1.1529	1.1052	1.0227	1.1156
<b>HVT</b>	1.0994	1.0741	1.2202	1.0315	1.0058	1.0227	1.1753
<b>HVW</b>	1.1562	0.9327	1.1990	1.0605	1.0770	1.0319	1.0187
<b>HVZ</b>	1.0927	1.0741	1.0678	1.0328	1.1052	1.0227	1.2118
<b>HWD</b>	1.0462	0.9854	1.1390	1.0103	1.0058	1.0227	1.1021
<b>HWF</b>	1.2217	1.0224	1.1472	1.0200	1.0201	0.9917	0.9788
<b>HWG</b>	1.0505	0.9478	1.1990	1.0605	1.0770	1.0319	1.0187
<b>HWK</b>	1.0520	0.9241	1.1990	1.0605	1.0770	1.0319	1.0187
<b>HWN</b>	0.9914	0.8967	1.1013	1.0103	1.0371	1.0227	1.0695
<b>HWP</b>	1.0200	1.0224	1.0011	1.0032	1.0201	0.9917	1.0540
<b>HWR</b>	1.0730	0.9854	1.1053	1.0103	1.0058	1.0227	1.0695
<b>HWT</b>	0.9914	0.9854	1.1518	1.0103	1.0102	1.0227	1.0695
<b>HWV</b>	1.0200	1.0224	1.0508	1.0032	1.0254	0.9917	1.0529
<b>HWW</b>	1.2182	1.0224	1.1472	1.0032	1.0201	0.9917	1.0637
<b>HWX</b>	1.2217	0.9379	1.0213	1.0200	1.2219	0.9917	1.0340
<b>HZB</b>	1.0466	0.9234	1.0561	1.1029	1.1015	1.0193	1.0973
<b>HZC</b>	1.0500	1.0269	1.0349	1.1029	1.1015	1.1300	1.0973

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>HZD</b>	0.9904	0.9344	1.0140	1.1029	1.1015	1.1300	1.0744
<b>HZF</b>	1.0245	0.9516	0.9756	1.0861	1.1015	1.1300	1.0973
<b>HZH</b>	1.0691	1.0314	0.9951	1.1029	1.1015	1.0367	1.0973
<b>HZJ</b>	1.0267	0.9015	0.9077	0.9207	1.1015	1.0575	0.9161
<b>HZK</b>	1.0924	1.0507	1.0522	1.1012	1.1015	1.0132	1.0973
<b>JBB</b>	1.0313	1.0224	0.9578	1.0032	1.1210	0.9917	0.9964
<b>JBD</b>	1.0780	1.0224	1.0371	1.0032	1.0201	0.9917	0.9475
<b>JBF</b>	1.0639	0.8535	0.9925	1.0032	1.2128	0.9917	1.0324
<b>BJJ</b>	1.0200	1.0224	1.1472	1.0032	1.0324	0.9917	1.0412
<b>JBM</b>	1.0200	1.0224	1.0090	1.0032	1.0201	0.9917	0.9475
<b>JBP</b>	1.2020	1.0224	1.1024	1.0032	1.0834	1.0559	1.1308
<b>JBR</b>	1.2020	1.0224	1.1036	1.0032	1.0201	1.0133	1.1308
<b>JBS</b>	1.0200	0.9379	0.9578	1.0032	1.1210	0.9917	0.9475
<b>JBT</b>	1.1383	1.0224	1.0481	1.0032	1.0201	0.9917	1.0643
<b>JBV</b>	1.0200	0.9913	0.9578	1.2017	1.1999	0.9917	0.9475
<b>JBZ</b>	1.1581	0.8818	1.0038	1.0032	1.0428	1.1879	0.9573
<b>JCB</b>	1.0200	0.9575	1.0800	1.0032	1.0201	0.9917	0.9750
<b>JCC</b>	1.0200	1.0224	1.1472	1.0032	1.0201	1.1313	1.0619
<b>JCF</b>	1.0200	1.0224	0.9578	1.0032	1.0287	1.1062	1.0799
<b>JCG</b>	1.0200	0.9379	1.1370	1.0032	1.0201	1.1062	0.9475
<b>JCH</b>	1.1413	1.0003	1.0705	1.0032	1.0201	1.0697	1.0586
<b>JCJ</b>	1.0255	1.0192	1.1472	1.0032	1.0427	0.9917	1.0099
<b>JCM</b>	1.0259	1.0224	1.1472	1.0032	1.0428	0.9917	1.0165
<b>JCN</b>	1.2020	1.0224	1.1117	1.0032	1.0632	1.1528	1.0643
<b>JCQ</b>	1.0200	0.9498	1.1472	1.0032	1.0201	0.9917	1.0412

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>JCS</b>	1.0200	1.0224	0.9578	1.0032	1.0737	0.9917	0.9543
<b>JCT</b>	1.1914	1.0107	1.1472	1.0032	1.0201	1.0831	1.1057
<b>JCV</b>	1.0487	1.0192	1.0544	1.0032	1.1269	0.9917	1.0515
<b>JCX</b>	1.1346	0.8535	1.1313	1.0032	1.0201	1.0350	1.0367
<b>JDF</b>	1.0200	1.0224	1.0990	1.0032	1.0201	0.9917	1.0412
<b>JDH</b>	1.2020	1.0224	1.1472	1.0542	1.1735	0.9917	0.9902
<b>JDJ</b>	1.0918	1.0224	1.0397	1.0032	1.0201	0.9917	0.9692
<b>JDK</b>	1.0404	1.0224	0.9578	1.0032	1.1239	0.9917	1.0158
<b>JDM</b>	1.0263	1.0224	1.1472	1.1024	1.0333	1.1062	1.1349
<b>JDP</b>	1.2020	1.0224	1.0523	1.0032	1.2104	0.9917	1.1349
<b>JDT</b>	1.1229	1.0224	1.1472	1.0032	1.0325	1.0162	1.0412
<b>JDV</b>	1.0230	1.0194	1.0402	1.0032	1.0937	0.9917	1.0412
<b>JDW</b>	1.1886	0.8535	1.0930	1.0336	1.0201	1.0350	1.0106
<b>JDZ</b>	1.0200	0.9358	1.0407	1.0032	1.0201	0.9917	0.9830
<b>JFB</b>	1.2020	1.0224	1.0680	1.0032	1.0201	0.9917	1.0299
<b>JFH</b>	1.0978	1.0224	1.0051	1.0372	1.1561	0.9917	0.9475
<b>JFK</b>	1.1886	1.0029	1.1116	1.0032	1.1562	1.0142	1.0309
<b>JFL</b>	1.0200	0.9379	1.0684	1.0032	1.0598	0.9917	0.9475
<b>JGB</b>	1.2477	1.0734	1.2046	1.0534	1.1187	1.2473	1.0819
<b>JHB</b>	1.2829	1.0734	1.1798	1.0534	1.2019	1.0656	1.1653
<b>JHC</b>	1.0710	0.9488	1.0057	1.0534	1.0712	1.0413	0.9948
<b>JHD</b>	1.2829	1.0734	1.2046	1.0534	1.0712	1.0413	1.0610
<b>JHG</b>	1.2829	1.0734	1.2046	1.0534	1.1720	1.2458	1.1586
<b>JHL</b>	1.0710	1.0734	1.0196	1.0534	1.1224	1.0413	1.1179
<b>JHN</b>	1.2829	1.0734	1.2046	1.0534	1.1771	1.0502	1.1369

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>JHR</b>	1.2829	1.0734	1.2046	1.0534	1.2017	1.0413	1.1180
<b>JHS</b>	1.2829	1.0734	1.2046	1.0534	1.2297	1.0576	1.1570
<b>JHW</b>	1.1924	1.0734	1.0401	1.0534	1.0712	1.0413	1.0195
<b>JJB</b>	1.0784	1.0734	1.0057	1.0534	1.0712	1.0413	1.0059
<b>JJK</b>	1.2829	1.0734	1.2046	1.0534	1.2708	1.0576	1.0813
<b>JJR</b>	1.2829	1.0734	1.0168	1.0534	1.0943	1.2473	1.1916
<b>JJV</b>	1.2829	1.0734	1.1238	1.0534	1.0712	1.0413	1.0247
<b>JJX</b>	1.2829	1.0734	1.2046	1.0534	1.2830	1.0576	1.1831
<b>JKB</b>	1.2829	1.0587	1.0372	1.0534	1.1135	1.0639	1.1851
<b>JKD</b>	1.1600	1.0734	1.0562	1.0534	1.0712	1.0413	1.0718
<b>JKF</b>	1.2379	1.0734	1.0753	1.0534	1.0712	1.0413	1.1916
<b>JKG</b>	1.2829	1.0734	1.2046	1.0534	1.0712	1.0413	1.0976
<b>JKJ</b>	1.2772	0.9791	1.1396	1.0534	1.0783	1.0413	1.0003
<b>JKK</b>	1.1263	1.0734	1.0279	1.0534	1.0712	1.0413	0.9948
<b>JKM</b>	1.2829	1.0734	1.2046	1.0534	1.0999	1.0413	1.1260
<b>JKP</b>	1.0964	1.0734	1.0078	1.0534	1.0854	1.0413	1.1364
<b>JKT</b>	1.2829	1.0734	1.2046	1.0534	1.2589	1.0413	1.1479
<b>JKW</b>	1.0760	1.0734	1.0279	1.0534	1.0712	1.0413	0.9948
<b>JKZ</b>	1.0710	0.8962	1.0372	1.0534	1.0712	1.0639	0.9948
<b>JLB</b>	1.2744	1.0734	1.1886	1.0534	1.0712	1.0576	1.0594
<b>JLD</b>	1.1610	1.0734	1.0279	1.0534	1.0712	1.0413	0.9948
<b>JLG</b>	1.2192	0.8962	1.1020	1.0534	1.0712	1.0413	0.9948
<b>JLZ</b>	1.2829	1.0734	1.0057	1.0534	1.0712	1.0413	1.1116
<b>JMN</b>	1.0320	0.8579	0.9334	0.9995	1.0214	0.9411	0.9835
<b>JMQ</b>	1.0073	0.9428	0.9692	0.9540	1.0214	0.9411	1.0911

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>JMR</b>	1.0320	0.9428	0.9787	1.0399	1.0214	0.9411	1.0695
<b>JMS</b>	1.0071	0.8885	1.0043	1.0266	0.9979	0.9245	1.0815
<b>JMV</b>	1.0071	0.9917	1.0043	1.0266	0.9979	0.9686	1.0815
<b>JMW</b>	0.9573	0.9495	1.0188	1.0000	0.9507	0.9836	1.0621
<b>JNN</b>	1.0320	0.8579	0.9787	1.0399	1.0214	0.9411	1.0423
<b>JNP</b>	1.0320	0.9509	0.9787	1.0399	1.0214	0.9411	1.0911
<b>JNR</b>	1.0224	0.8579	0.9787	1.0399	1.0214	0.9411	0.9928
<b>JNS</b>	1.0320	0.8718	0.9787	1.0399	1.0214	0.9411	1.0911
<b>JNT</b>	1.0320	0.8579	0.9787	1.0399	1.0214	0.9411	1.0010
<b>JNV</b>	1.0320	0.9128	0.9787	1.0399	1.0214	0.9411	1.0911
<b>JNW</b>	1.0320	0.9048	0.9787	0.9834	1.0214	0.9411	0.9830
<b>JNZ</b>	0.9573	0.9802	1.0555	1.0000	0.9507	0.9474	1.0621
<b>JPB</b>	1.1801	1.2375	1.1379	1.2126	1.1414	1.2694	1.3504
<b>JPC</b>	1.0320	0.9134	0.9322	0.9648	1.0214	1.1273	1.0768
<b>JPG</b>	1.0320	0.9883	0.9787	1.0399	1.0214	0.9638	1.0911
<b>JPL</b>	1.0311	0.9578	0.9787	1.0399	1.0214	0.9642	1.0911
<b>JPN</b>	1.0320	0.8579	0.9787	1.0399	1.0214	0.9411	0.9585
<b>JPP</b>	1.0320	0.9428	0.9787	1.0399	1.0214	0.9411	1.0911
<b>JPQ</b>	1.0320	0.8579	0.9787	0.9358	1.0054	0.9411	0.9981
<b>JPR</b>	1.1873	1.2014	1.1131	1.2265	1.1603	1.2916	1.4210
<b>JPS</b>	1.0320	0.9670	0.9787	1.0399	1.0214	0.9411	1.0911
<b>JPT</b>	1.0712	0.9050	1.0114	1.1041	1.1078	1.0266	0.9962
<b>JPW</b>	1.1297	0.9158	1.0493	1.1024	1.0942	0.9917	1.0412
<b>JPX</b>	1.0320	0.8579	0.9787	1.0399	1.0214	0.9411	1.0911
<b>JPZ</b>	1.0155	0.8579	0.9787	0.9540	1.0214	1.1273	0.9948

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>JQC</b>	1.0320	0.8579	0.9787	1.0399	1.0214	0.9411	1.0478
<b>JQF</b>	1.0320	0.8587	0.9787	1.0399	1.0214	0.9411	1.0911
<b>JQH</b>	0.9374	0.8579	0.9787	0.9452	1.0214	0.9411	0.9981
<b>JQJ</b>	1.0320	0.9673	0.9787	1.0399	1.0214	0.9411	1.0911
<b>JQL</b>	1.0320	0.8579	0.9787	1.0399	1.0214	0.9411	0.9718
<b>JQM</b>	1.1801	1.2375	1.1379	1.2126	1.1414	1.2694	1.3504
<b>JQN</b>	1.1497	0.8988	1.0493	1.0032	1.0201	1.0722	1.1349
<b>JQP</b>	1.0320	0.9428	0.9787	0.9540	1.0214	0.9411	1.0911
<b>JQQ</b>	1.1801	1.2375	1.1447	1.2126	1.1414	1.2694	1.3504
<b>JQR</b>	1.1801	1.2375	1.1379	1.2126	1.1414	1.2694	1.3504
<b>JQT</b>	1.1801	1.2375	1.1431	1.2126	1.1924	1.2694	1.3504
<b>JQV</b>	1.1945	1.1654	1.0883	1.2404	1.2030	1.3138	1.4916
<b>JQW</b>	1.0320	0.8579	0.9787	1.0399	1.0214	0.9411	0.9739
<b>JRG</b>	1.0320	0.8955	0.9787	0.9544	1.0214	1.1273	1.0555
<b>JRJ</b>	1.0320	0.8579	0.9787	1.0399	1.0214	0.9411	1.0127
<b>JRK</b>	1.0320	0.8579	0.9787	1.0349	1.0214	0.9411	1.0911
<b>JRN</b>	1.0320	0.9428	0.9787	0.9754	1.0214	0.9411	1.0911
<b>JRP</b>	1.0320	0.8579	0.9787	1.0399	1.0214	1.1245	1.0010
<b>JRZ</b>	1.0320	0.8579	0.9787	0.9898	1.0214	0.9411	1.0911
<b>JSB</b>	0.9573	0.9495	1.0555	1.0000	0.9507	0.9164	1.0621
<b>JSC</b>	0.9573	0.9495	1.0555	1.0000	0.9507	0.8911	1.0621
<b>JSD</b>	0.9573	0.9600	1.0555	1.0000	0.9507	0.9156	1.0621
<b>JSF</b>	0.9573	0.9730	1.0555	1.0000	0.9507	0.9455	1.0621
<b>JSH</b>	0.9947	0.9037	1.0171	1.0199	0.9861	0.9161	1.0766
<b>JSL</b>	0.9573	0.9495	1.0555	1.0000	0.9507	0.9184	1.0621

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>JZB</b>	1.2020	1.0224	1.1472	1.0032	1.0749	0.9917	1.0412
<b>JZM</b>	1.2217	1.0224	1.0726	1.0032	1.1263	0.9917	1.1349
<b>JZP</b>	1.0200	0.9379	1.0449	1.0256	1.0201	0.9917	0.9951
<b>JZQ</b>	1.0200	0.9379	1.0791	1.0032	1.0201	0.9917	0.9481
<b>JZR</b>	1.1886	0.9148	1.1426	1.0032	1.0201	1.0312	0.9929
<b>JZS</b>	1.1886	1.0224	1.1472	1.1784	1.0444	1.0540	1.1183
<b>KBC</b>	1.1481	0.9323	1.1089	1.1187	1.1263	1.0945	1.0716
<b>KBF</b>	1.2687	1.1167	1.2251	1.1187	1.1263	1.0945	1.1670
<b>KBL</b>	1.2217	0.9148	1.0379	1.0032	1.2219	1.0614	1.0412
<b>KBP</b>	1.2217	1.0224	1.1472	1.0032	1.2112	1.0627	1.1349
<b>KBS</b>	1.1533	1.0033	1.0441	1.0032	1.0381	1.0581	1.1349
<b>KBV</b>	1.2829	1.0734	1.2046	1.0534	1.0712	1.1478	1.1916
<b>KBZ</b>	1.2829	1.0734	1.2046	1.0534	1.0712	1.0576	1.1517
<b>KCG</b>	1.2829	1.0734	1.1993	1.0534	1.0712	1.0639	1.1916
<b>KCH</b>	1.2687	0.9392	1.1918	1.1187	1.1263	1.0945	1.0716
<b>KCK</b>	1.2829	1.0415	1.2046	1.0534	1.0712	1.0850	1.0281
<b>KCL</b>	1.2687	0.9323	1.2012	1.1187	1.1263	1.0945	1.1417
<b>KCM</b>	1.2217	1.0224	1.0668	1.1024	1.2219	1.0614	1.1349
<b>KCP</b>	1.2829	1.0734	1.1893	1.0534	1.0712	1.0639	1.1916
<b>KCS</b>	1.2217	1.0224	1.1472	1.0032	1.0278	1.0614	1.1349
<b>KCZ</b>	1.2217	1.0224	1.1472	1.0032	1.0540	1.0627	1.1349
<b>KGB</b>	1.0795	0.9978	0.9888	1.1024	1.1368	1.0714	1.1349
<b>KGC</b>	1.0858	0.9379	1.0166	1.1024	1.2219	1.0534	1.0052
<b>KHB</b>	1.1209	0.9538	1.1208	1.0950	1.0201	0.9917	1.1349
<b>KHC</b>	1.2217	0.9379	1.1472	1.1024	1.1118	0.9917	1.0597

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>KHF</b>	1.2217	0.9379	1.0130	1.1024	1.2219	0.9917	1.1349
<b>KHG</b>	1.0338	0.8535	1.0656	1.0032	1.1436	0.9917	1.1349
<b>KHH</b>	1.1209	0.9298	1.0525	1.1024	1.0272	1.1879	1.1014
<b>KHJ</b>	1.1209	0.8969	1.0525	1.0032	1.0636	0.9917	1.1349
<b>KHK</b>	1.0243	0.8535	0.9827	1.0032	1.2219	1.0129	0.9475
<b>KHM</b>	1.1469	0.9379	1.0679	1.1024	1.1528	0.9917	0.9475
<b>KHN</b>	1.1435	0.9379	1.0983	1.0032	1.0706	0.9917	1.0412
<b>KHP</b>	1.0565	0.9379	1.0510	1.1024	1.0418	0.9917	1.1064
<b>KHQ</b>	1.1209	0.9379	1.0493	1.0032	1.0593	0.9917	1.0412
<b>KHR</b>	1.2203	0.8858	1.1472	1.1024	1.2219	0.9917	1.0446
<b>KHT</b>	1.0327	0.8535	0.9765	1.1024	1.0988	0.9917	1.1349
<b>KHV</b>	1.0200	0.9017	0.9578	1.1024	1.2134	0.9917	0.9475
<b>KJD</b>	1.0320	0.9428	0.9709	0.9540	1.0214	0.9411	0.9842
<b>KJF</b>	1.1420	0.8535	1.0859	1.1024	1.1210	0.9917	1.1349
<b>KJH</b>	1.2217	0.8535	1.1472	1.1024	1.2219	0.9917	1.0412
<b>KJJ</b>	1.2214	0.8535	1.1046	1.1024	1.1489	0.9917	1.0238
<b>KJM</b>	1.2217	0.8535	1.1472	1.1024	1.2219	0.9917	0.9961
<b>KJP</b>	1.0200	0.9379	1.1320	1.1024	1.0814	0.9917	1.1349
<b>KJQ</b>	1.2217	0.9379	1.1472	1.1024	1.0742	0.9917	1.0412
<b>KJR</b>	1.1391	0.9379	1.1453	1.1024	1.0477	0.9917	1.1349
<b>KJS</b>	1.1119	0.9379	1.0976	1.1024	1.1399	0.9917	1.1349
<b>KJZ</b>	1.0327	0.8535	1.0009	1.0032	1.1737	0.9917	0.9722
<b>KKM</b>	1.1430	0.9118	1.0999	1.1024	1.1207	0.9917	1.1009
<b>KKN</b>	1.2217	0.8535	0.9984	1.1024	1.2219	0.9917	1.0972
<b>KKP</b>	1.1209	0.9379	1.0816	1.1024	1.0425	0.9917	1.1349

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>KKZ</b>	1.0650	1.0181	1.0996	1.1024	1.0630	0.9917	1.1349
<b>KMD</b>	1.4622	1.1261	1.3127	1.3103	1.3217	1.2809	1.3349
<b>KMG</b>	1.2582	0.8487	1.1990	1.0610	1.0770	1.0319	1.0187
<b>KMJ</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.3335
<b>KMN</b>	1.3516	1.1261	1.3127	1.3103	1.3217	1.2809	1.3349
<b>KMR</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.2148
<b>KMS</b>	1.0553	0.9009	1.1990	1.0605	1.0770	1.0319	1.0187
<b>KMV</b>	1.0958	0.8538	1.1990	1.1053	1.0770	1.0319	1.0187
<b>KMX</b>	1.2133	0.8797	1.1097	1.0605	1.0948	1.0319	1.1651
<b>KNB</b>	1.2955	0.9996	1.1570	1.1645	1.1260	1.0817	1.1804
<b>KNF</b>	1.2582	0.8838	1.0892	1.1413	1.1081	1.0319	1.0187
<b>KNG</b>	1.0289	0.8535	1.0463	1.1024	1.0949	0.9917	0.9475
<b>KNH</b>	1.2217	0.8535	1.1058	1.0924	1.2219	1.0032	0.9475
<b>KNJ</b>	1.2582	0.8487	1.1007	1.1654	1.1799	1.0319	1.0187
<b>KNK</b>	1.2217	0.9062	1.0833	1.1024	1.1934	0.9917	0.9481
<b>KNM</b>	1.1688	0.8784	1.1720	1.0605	1.0770	1.0319	1.0187
<b>KNN</b>	1.0646	1.0166	1.1990	1.0605	1.0770	1.2360	1.1323
<b>KNQ</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.3385
<b>KNR</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.3349
<b>KNS</b>	1.2217	0.8535	1.0866	1.1024	1.1450	1.0089	0.9475
<b>KNT</b>	1.2582	0.8487	1.1736	1.1654	1.1924	1.1444	1.0187
<b>KNV</b>	1.1494	0.8918	1.1990	1.0642	1.0770	1.0319	1.0187
<b>KNW</b>	1.2582	0.8487	1.0889	1.1654	1.2901	1.0319	1.0187
<b>KNX</b>	1.1516	0.9176	1.1990	1.0605	1.0770	1.0319	1.0187
<b>KPB</b>	1.2038	0.8784	1.1321	1.0605	1.0770	1.0319	1.2030

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**\*Rule 301.A.2. Factor Tables (Continued)**

<b>Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>KPD</b>	1.1236	0.8958	1.1990	1.0605	1.0770	1.0319	1.0187
<b>KPF</b>	1.4472	1.1261	1.3127	1.3103	1.3217	1.2809	1.2148
<b>KPG</b>	1.1914	0.8971	1.0414	1.0605	1.2208	1.0319	1.0313
<b>KPH</b>	1.0891	0.8783	1.0898	1.1021	1.0770	1.0319	1.1046
<b>KPJ</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.3349
<b>KPN</b>	1.2217	0.8535	1.0643	1.1024	1.2219	0.9917	0.9475
<b>KPP</b>	1.4622	1.1261	1.3127	1.3103	1.3217	1.2809	1.3349
<b>KPQ</b>	1.2272	0.9176	1.1990	1.0605	1.0770	1.0319	1.0187
<b>KPS</b>	1.2582	0.8848	1.1990	1.1002	1.1336	1.0319	1.0187
<b>KPT</b>	1.2582	0.9532	1.1990	1.0605	1.1751	1.0319	1.0205
<b>KPW</b>	1.1125	0.8535	1.1472	1.0032	1.2219	0.9917	0.9475
<b>KQB</b>	1.1521	0.8868	1.1990	1.1654	1.0770	1.0319	1.0187
<b>KQC</b>	1.2161	0.8708	1.1990	1.0605	1.0770	1.0319	1.0187
<b>KQD</b>	1.2582	0.8487	1.0970	1.1654	1.1723	1.0319	1.0187
<b>KQF</b>	1.2217	0.8535	1.0615	1.1024	1.2219	0.9917	0.9475
<b>KQG</b>	1.1560	0.8980	1.1593	1.0605	1.0770	1.0319	1.0187
<b>KQH</b>	1.1648	0.9332	1.0807	1.1024	1.1039	0.9917	1.1208
<b>KQL</b>	1.0505	0.8808	1.1990	1.0605	1.0857	1.0319	1.0187
<b>KQM</b>	1.1999	0.8784	1.1515	1.1324	1.0770	1.0319	1.0187
<b>KQP</b>	1.2582	1.0166	1.1990	1.0605	1.2841	1.0319	1.2203
<b>KQZ</b>	1.2582	0.9012	1.0826	1.2703	1.1369	1.0319	1.0187
<b>KSD</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.4551
<b>KSF</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.4551
<b>KSG</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.3477
<b>KSJ</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.3349

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>KSK</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.4551
<b>KSL</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.4551
<b>KSM</b>	1.3306	1.1261	1.3127	1.3103	1.3558	1.2809	1.4551
<b>KSP</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.3349
<b>KSV</b>	1.3306	1.1441	1.3127	1.3103	1.3217	1.2809	1.4551
<b>KSW</b>	1.4127	1.1261	1.3127	1.3103	1.3217	1.2809	1.4551
<b>KSX</b>	1.3306	1.1261	1.3127	1.3103	1.3217	1.2809	1.4229
<b>KZB</b>	1.1982	1.0245	1.3081	1.1187	1.1775	1.3109	1.1776
<b>KZC</b>	1.2167	1.1123	1.3045	1.1187	1.1729	1.2823	1.1776
<b>KZM</b>	1.2217	0.9379	1.0537	1.1024	1.2219	1.0502	1.0108
<b>KZN</b>	1.1094	0.9576	1.0974	1.0534	1.0712	1.0515	0.9948
<b>KZR</b>	1.2829	1.0734	1.2046	1.0534	1.1617	1.0576	1.1612
<b>KZT</b>	1.2217	1.0224	1.1472	1.0032	1.0629	1.1879	1.1189
<b>KZW</b>	1.2829	1.0734	1.1285	1.0534	1.2166	1.0639	1.1916
<b>KZX</b>	1.2687	1.0329	1.3026	1.2293	1.2377	1.0945	1.2536
<b>LBB</b>	1.2687	0.9323	1.1150	1.1187	1.1263	1.0945	1.1273
<b>LBC</b>	1.2687	0.9323	1.1303	1.1187	1.1263	1.0945	1.0716
<b>LBD</b>	1.0505	0.8658	1.1990	1.1145	1.0770	1.0319	1.1195
<b>LBF</b>	1.1208	0.8728	1.0860	1.1024	1.0201	0.9917	1.0941
<b>LBK</b>	1.1193	0.8781	1.1990	1.0797	1.0770	1.0319	1.0187
<b>LBL</b>	1.1153	0.8782	1.1891	1.1322	1.0770	1.0319	1.1195
<b>LBM</b>	1.1498	0.8780	1.1990	1.1320	1.0770	1.0319	1.1195
<b>LBN</b>	1.0370	0.9467	1.1472	1.0718	1.0455	0.9917	1.1183
<b>LBP</b>	1.1670	0.9856	1.1990	1.0797	1.0770	1.0319	1.0944
<b>LBR</b>	1.2687	1.1167	1.1666	1.1187	1.1263	1.0945	1.2836

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>LBS</b>	1.2043	0.9350	1.1587	1.1187	1.1263	1.0945	1.1559
<b>LBT</b>	1.1621	0.8782	1.0746	1.1322	1.0770	1.0319	1.1195
<b>LCB</b>	1.2800	1.0253	1.1643	1.1220	1.1390	1.0945	1.2836
<b>LCC</b>	1.2687	1.0685	1.1089	1.1187	1.2995	1.0945	1.2836
<b>LCD</b>	1.2687	1.0977	1.1089	1.1187	1.2129	1.0945	1.2836
<b>LCF</b>	1.2687	1.0962	1.1089	1.1187	1.1925	1.0945	1.2836
<b>LCN</b>	1.2687	1.0615	1.2659	1.1187	1.2112	1.0945	1.2692
<b>LCS</b>	1.2617	0.9507	1.1172	1.1187	1.1263	1.0945	1.0929
<b>LCT</b>	1.2687	0.9323	1.1089	1.1187	1.1263	1.0945	1.1273
<b>LCV</b>	1.2582	0.8782	1.1450	1.0605	1.0770	1.0319	1.1744
<b>LCZ</b>	1.2687	1.0245	1.1121	1.1241	1.2386	1.0945	1.2721
<b>LDB</b>	1.2687	0.9323	1.1459	1.1187	1.1263	1.0945	1.1679
<b>LDZ</b>	1.2687	0.9323	1.2029	1.1187	1.1263	1.0945	1.1273
<b>LGB</b>	1.2687	0.9323	1.2999	1.3400	1.1903	1.0945	1.1937
<b>LGC</b>	1.2687	1.0545	1.3026	1.1187	1.1263	1.1106	1.2317
<b>LGF</b>	1.2443	1.0245	1.1089	1.1187	1.2264	1.0945	1.2836
<b>LGG</b>	1.2687	1.0245	1.1693	1.1187	1.1597	1.0945	1.1776
<b>LGH</b>	1.2687	1.0245	1.2357	1.1187	1.1263	1.0945	1.2816
<b>LGJ</b>	1.2687	0.9323	1.2402	1.1187	1.2581	1.0945	1.0716
<b>LGK</b>	1.2687	0.9323	1.3026	1.1670	1.1263	1.0945	1.2641
<b>LGL</b>	1.2687	1.0735	1.2555	1.1187	1.3007	1.0945	1.2836
<b>LMB</b>	1.0826	1.0166	1.1436	1.0605	1.0770	1.0319	1.2030
<b>LMM</b>	1.1273	1.0166	1.1990	1.0605	1.0770	1.0319	1.2156
<b>LMP</b>	1.2582	0.8778	1.1990	1.1866	1.2901	1.0319	1.2030
<b>LMV</b>	1.1217	1.0166	1.1990	1.0605	1.0770	1.0319	1.1066

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>LMW</b>	1.2582	0.8778	1.1990	1.0605	1.0770	1.0319	1.0841
<b>LNB</b>	1.2582	1.0166	1.1806	1.0753	1.0770	1.0319	1.2203
<b>LNC</b>	1.2582	1.0166	1.1886	1.0605	1.1339	1.0319	1.2203
<b>LND</b>	1.1258	0.8778	1.1042	1.1317	1.0770	1.0319	1.0345
<b>LNF</b>	1.0505	0.8778	1.0813	1.0605	1.0770	1.0319	1.0645
<b>LNG</b>	1.1804	0.8784	1.1323	1.1324	1.0770	1.0319	1.1176
<b>LNH</b>	1.0796	0.8778	1.0867	1.0605	1.0770	1.0319	1.0874
<b>LNK</b>	1.0977	0.8778	1.1847	1.1303	1.0770	1.0319	1.1195
<b>LNL</b>	1.1176	0.8498	1.1990	1.0605	1.0770	1.0319	1.0803
<b>LNM</b>	1.2582	0.8778	1.1990	1.0605	1.0770	1.0319	1.1195
<b>LNN</b>	1.1259	0.9574	1.1990	1.0605	1.0770	1.0319	1.1295
<b>LNP</b>	1.1206	0.8999	1.1990	1.0605	1.0770	1.0319	1.0657
<b>LNQ</b>	1.0934	0.9295	1.1990	1.0797	1.0770	1.0319	1.0944
<b>LNR</b>	1.2582	0.8784	1.1140	1.0605	1.0770	1.0319	1.1015
<b>LNV</b>	1.1362	0.9241	1.1990	1.0605	1.0770	1.0319	1.0652
<b>LPC</b>	1.1408	0.8784	1.1287	1.1324	1.0770	1.0319	1.0311
<b>LPF</b>	1.0524	0.8778	1.1285	1.0605	1.0770	1.0319	1.1195
<b>LPG</b>	1.0619	0.8487	1.1913	1.0605	1.0770	1.0319	1.0846
<b>LPH</b>	1.0992	0.8661	1.1990	1.0797	1.0770	1.0319	1.0672
<b>LPJ</b>	1.1828	0.9953	1.1681	1.0605	1.0770	1.0319	1.2030
<b>LPK</b>	1.1110	1.0166	1.1990	1.0797	1.0770	1.0319	1.1311
<b>LPM</b>	1.1375	0.8950	1.1990	1.0605	1.0770	1.0319	1.0913
<b>LPN</b>	1.1797	0.8558	1.1990	1.0605	1.0770	1.0319	1.0944
<b>LPQ</b>	1.0668	0.8487	1.1781	1.0797	1.0770	1.0319	1.0396
<b>LPR</b>	1.1106	0.9197	1.1990	1.0605	1.0770	1.0319	1.0724

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<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>LPZ</b>	1.0727	1.0166	1.1990	1.0605	1.0770	1.0319	1.1697
<b>LSB</b>	1.1945	1.1654	1.0883	1.3554	1.1792	1.3138	1.4916
<b>LSC</b>	1.1945	1.1654	1.0883	1.3317	1.2590	1.3138	1.4916
<b>LSQ</b>	1.1945	1.1654	1.1554	1.3813	1.2848	1.3138	1.4916
<b>LSR</b>	1.1945	1.1654	1.1545	1.4000	1.2958	1.3138	1.4916
<b>LSS</b>	1.1801	1.2375	1.1431	1.3594	1.2543	1.2694	1.3504
<b>LSV</b>	1.1945	1.1654	1.0883	1.2588	1.2595	1.3138	1.4916
<b>LTD</b>	1.1945	1.1654	1.0883	1.3064	1.1792	1.3138	1.4916
<b>LTG</b>	1.1945	1.1654	1.1549	1.4315	1.1792	1.3138	1.4916
<b>LTJ</b>	1.1945	1.1654	1.0883	1.3164	1.1792	1.3138	1.4916
<b>LTL</b>	1.2597	1.1654	1.1540	1.4858	1.2958	1.3138	1.4916
<b>LTM</b>	1.1945	1.1654	1.1960	1.2404	1.1792	1.3138	1.4916
<b>LTP</b>	1.1945	1.1654	1.1457	1.3561	1.2719	1.3138	1.4916
<b>LTQ</b>	1.1945	1.1654	1.1554	1.3813	1.2130	1.3138	1.4916
<b>LTR</b>	1.1945	1.1654	1.0883	1.3643	1.1792	1.3138	1.4916
<b>LTT</b>	1.1801	1.2375	1.1431	1.4152	1.2543	1.2694	1.3504
<b>LTW</b>	1.1945	1.1654	1.1554	1.4539	1.2958	1.3138	1.4916
<b>LTZ</b>	1.1945	1.1654	1.1960	1.2404	1.1792	1.3138	1.4916
<b>LVC</b>	1.1945	1.1654	1.1960	1.2404	1.1792	1.3138	1.4916
<b>LVF</b>	1.1945	1.1654	1.0883	1.2404	1.1792	1.3138	1.4916
<b>LVJ</b>	1.1945	1.1654	1.0883	1.2404	1.2054	1.3138	1.4916
<b>LVN</b>	1.1945	1.1654	1.1960	1.2404	1.1792	1.4987	1.4916
<b>LVR</b>	1.3126	1.1654	1.2097	1.4858	1.2958	1.3138	1.4916
<b>LVS</b>	1.1945	1.1654	1.1513	1.2404	1.1792	1.3138	1.4916
<b>LVZ</b>	1.1945	1.1654	1.1960	1.4668	1.2958	1.3138	1.4916

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>LWF</b>	1.1801	1.2375	1.1379	1.3371	1.2543	1.2694	1.3504
<b>LWH</b>	1.4349	1.3427	1.3161	1.6403	1.4678	1.4887	1.6582
<b>LWL</b>	1.1873	1.2014	1.1235	1.2784	1.1603	1.2916	1.4210
<b>LWP</b>	1.1945	1.1654	1.1960	1.2404	1.1792	1.3138	1.4916
<b>LWR</b>	1.4349	1.3427	1.3161	1.5231	1.3887	1.4887	1.5704
<b>LWT</b>	1.1945	1.1654	1.1557	1.4858	1.2958	1.3138	1.4916
<b>LWV</b>	1.2612	1.1654	1.1554	1.4858	1.2273	1.3138	1.4916
<b>LWZ</b>	1.1945	1.1654	1.0883	1.2498	1.1792	1.3138	1.4916
<b>LZD</b>	1.1886	0.9595	1.1472	1.0032	1.0794	0.9917	1.1183
<b>LZM</b>	1.2121	0.8728	1.0862	1.1024	1.1053	0.9917	0.9946
<b>LZP</b>	1.2687	1.0124	1.1089	1.1221	1.1683	1.0945	1.1937
<b>LZR</b>	1.2513	1.0166	1.1990	1.0605	1.0770	1.0319	1.0643
<b>LZS</b>	1.2582	0.8782	1.1985	1.1235	1.2609	1.0319	1.2203
<b>LZT</b>	1.0741	0.8487	1.1990	1.0605	1.0770	1.0319	1.0187
<b>LZV</b>	1.2687	1.0640	1.3026	1.2134	1.1263	1.0945	1.2836
<b>LZW</b>	1.1481	0.9323	1.1089	1.1187	1.1263	1.0945	1.1273
<b>LZX</b>	1.0669	0.9241	1.1990	1.0605	1.0770	1.0319	1.0187
<b>MBB</b>	1.6794	1.4870	1.6248	1.9656	1.6155	1.5836	1.7970
<b>MBC</b>	1.5901	1.4615	1.5478	1.7727	1.5772	1.6180	1.6697
<b>MBD</b>	1.5941	1.4615	1.5478	1.9208	1.7321	1.6180	1.8669
<b>MBG</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>MBH</b>	1.5901	1.4615	1.5478	1.6036	1.5772	1.6180	1.7696
<b>MBJ</b>	1.6491	1.6574	1.6218	1.7831	1.6737	1.8599	2.1522
<b>MBL</b>	1.5901	1.4615	1.5478	1.8006	1.5772	1.6180	1.8717
<b>MBM</b>	1.6794	1.4870	1.6248	1.9656	1.6155	1.5836	1.7252

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>MBN</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>MBP</b>	1.5901	1.4615	1.5478	1.8006	1.5772	1.6180	1.8960
<b>MBQ</b>	1.5901	1.4615	1.5478	1.7512	1.5772	1.6180	1.8256
<b>MBR</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>MBS</b>	1.6491	1.6574	1.6218	1.8834	1.6378	1.8599	2.1522
<b>MBT</b>	1.5901	1.4615	1.5478	1.8006	1.5772	1.6180	1.8345
<b>MBW</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>MBZ</b>	1.6794	1.4870	1.6248	1.9656	1.6155	1.5836	1.7971
<b>MCB</b>	1.6491	1.6574	1.6218	1.8348	1.6378	1.8599	2.1522
<b>MCD</b>	1.5901	1.4615	1.5478	1.7872	1.5772	1.6180	1.9033
<b>MCF</b>	1.1801	1.2375	1.1379	1.4525	1.2543	1.2694	1.4534
<b>MCH</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>MCJ</b>	1.4349	1.3427	1.3161	1.7496	1.4669	1.4887	1.8245
<b>MCM</b>	1.5901	1.4615	1.5478	1.9208	1.5772	1.6180	1.8345
<b>MCQ</b>	1.4349	1.3427	1.3161	1.7496	1.4678	1.4887	1.8810
<b>MCR</b>	1.6794	1.4870	1.6248	1.9656	1.6155	1.5836	1.5182
<b>MCS</b>	1.6794	1.4870	1.6248	1.9656	1.6155	1.5836	1.5003
<b>MCT</b>	1.6794	1.4870	1.6248	1.9656	1.6155	1.5836	1.7971
<b>MCV</b>	1.6794	1.4870	1.6248	1.9554	1.6155	1.5836	1.5003
<b>MCZ</b>	1.1801	1.2375	1.1548	1.4525	1.2665	1.2694	1.5524
<b>MDB</b>	1.5901	1.4615	1.5478	1.7622	1.5772	1.6180	1.6103
<b>MDD</b>	1.5901	1.4615	1.5478	1.6703	1.5772	1.6180	1.6103
<b>MDF</b>	1.5901	1.4615	1.5478	1.7622	1.5772	1.6180	1.6103
<b>MDH</b>	1.6491	1.6574	1.6218	2.0718	1.6378	1.8599	2.1522
<b>MDJ</b>	1.4349	1.3427	1.3161	1.6132	1.4681	1.4887	1.7032

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>MDM</b>	1.5901	1.4615	1.5478	1.7518	1.5772	1.6180	1.7696
<b>MDP</b>	1.6491	1.6574	1.6218	1.8816	1.6378	1.8599	2.1522
<b>MDQ</b>	1.5901	1.4615	1.5478	1.7622	1.5772	1.6180	1.6103
<b>MDR</b>	1.5901	1.4615	1.5478	1.7841	1.5772	1.6180	1.8345
<b>MDS</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>MDT</b>	1.5901	1.4615	1.5478	1.8001	1.5772	1.6180	1.8345
<b>MDW</b>	1.5901	1.4615	1.5478	1.8006	1.5772	1.6180	1.8345
<b>MDX</b>	1.5901	1.4615	1.5478	1.9208	1.5772	1.6180	1.8698
<b>MDZ</b>	1.5901	1.4615	1.5478	1.6641	1.5772	1.6180	1.6103
<b>MFB</b>	1.5901	1.4615	1.5478	1.7622	1.5772	1.6180	1.6103
<b>MFC</b>	1.5901	1.4615	1.5478	1.8745	1.5772	1.6180	1.8345
<b>MFD</b>	1.5901	1.4615	1.5478	1.7205	1.5772	1.6180	1.9289
<b>MFG</b>	1.6196	1.5594	1.5848	1.8608	1.6075	1.7389	1.8813
<b>MFH</b>	1.5901	1.4615	1.5478	1.7151	1.5772	1.6180	1.6103
<b>MFJ</b>	1.5901	1.4615	1.5478	1.8006	1.5772	1.6180	1.6103
<b>MFM</b>	1.1801	1.2375	1.1549	1.4525	1.2727	1.2694	1.5824
<b>MFR</b>	1.5901	1.4615	1.5478	1.7622	1.5772	1.6180	1.7014
<b>MFS</b>	1.6491	1.6574	1.6218	1.8517	1.6512	1.8599	2.1522
<b>MFT</b>	1.6491	1.6574	1.6218	1.8761	1.6378	1.8599	2.1522
<b>MGC</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MGD</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MGF</b>	2.3413	2.4797	3.1716	2.8095	2.3603	2.2164	2.5722
<b>MGH</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MGJ</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MGN</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.2273

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>MGP</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.5722
<b>MGQ</b>	1.5901	1.4615	1.5478	1.8006	1.5772	1.6180	1.9289
<b>MGR</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.2722
<b>MGS</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.1786
<b>MGT</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.1474
<b>MGW</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.1474
<b>MGX</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.1474
<b>MHB</b>	2.3413	2.4797	3.1716	2.6489	2.3603	2.2164	2.5722
<b>MHC</b>	2.3413	2.4797	3.1716	2.6832	2.3603	2.2164	2.5722
<b>MHD</b>	2.3413	2.4797	3.1716	2.5536	2.3603	2.2164	2.5722
<b>MHF</b>	2.3413	2.4797	3.1716	2.8095	2.3603	2.2164	2.5722
<b>MHG</b>	2.3413	2.4797	3.1716	2.7784	2.3603	2.2164	2.5722
<b>MHH</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.3527
<b>MHJ</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.1474
<b>MHK</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.1474
<b>MHL</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.4107
<b>MHM</b>	2.3413	2.4797	3.1716	2.7380	2.3603	2.2164	2.5722
<b>MHN</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.5722
<b>MHP</b>	2.3413	2.4797	3.1716	2.5647	2.3603	2.2164	2.5722
<b>MHQ</b>	2.3413	2.4797	3.1716	2.7242	2.3603	2.2164	2.5722
<b>MHR</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MHS</b>	2.3413	2.4797	3.1716	2.5562	2.3603	2.2164	2.5722
<b>MHT</b>	2.3413	2.4797	3.1716	2.3487	2.3603	2.2164	2.3773
<b>MHV</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MHW</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.2886

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>MHX</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MHZ</b>	2.3413	2.4797	3.1716	2.5714	2.3603	2.2164	2.5722
<b>MJB</b>	2.3413	2.4797	3.1716	2.7823	2.3603	2.2164	2.5722
<b>MJC</b>	2.3413	2.4797	3.1716	2.7193	2.3603	2.2164	2.5722
<b>MJD</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MJF</b>	2.3413	2.4797	3.1716	2.5263	2.3603	2.2164	2.5722
<b>MJG</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MJH</b>	2.3413	2.4797	3.1716	2.6531	2.3603	2.2164	2.5722
<b>MJJ</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MJK</b>	2.3413	2.4797	3.1716	2.5775	2.3603	2.2164	2.5722
<b>MJL</b>	2.3413	2.4797	3.1716	2.7343	2.3603	2.2164	2.5722
<b>MJM</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.1474
<b>MJN</b>	2.3413	2.4797	3.1716	2.4342	2.3603	2.2164	2.5722
<b>MJP</b>	2.3413	2.4797	3.1716	2.4375	2.3603	2.2164	2.5611
<b>MJQ</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.3557
<b>MJR</b>	2.3413	2.4797	3.1716	2.3456	2.3603	2.2164	2.1847
<b>MJZ</b>	2.3413	2.4797	3.1716	2.8095	2.3603	2.2164	2.5722
<b>MSB</b>	1.3247	1.2330	1.2090	1.5153	1.3262	1.4333	1.5097
<b>MSM</b>	1.2488	1.1599	1.0840	1.3185	1.2064	1.3722	1.6855
<b>MSN</b>	1.2488	1.1599	1.2984	1.4489	1.2064	1.3722	1.6855
<b>MSP</b>	1.3247	1.2330	1.2090	1.5153	1.3262	1.4333	1.5097
<b>MSV</b>	1.5901	1.4615	1.5478	1.6471	1.5772	1.6180	1.6103
<b>MSX</b>	1.5901	1.4615	1.5478	1.6506	1.5772	1.6180	1.6103
<b>MTM</b>	1.2488	1.1599	1.0900	1.3185	1.2064	1.3722	1.6855
<b>MTQ</b>	1.3247	1.2330	1.2090	1.5153	1.3262	1.4333	1.5097

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>MTS</b>	1.2488	1.1599	1.0987	1.4489	1.2064	1.3722	1.6855
<b>MTZ</b>	1.2488	1.1599	1.0840	1.3185	1.2064	1.3722	1.6855
<b>MVB</b>	1.2488	1.1599	1.1292	1.4489	1.2302	1.3722	1.6855
<b>MVC</b>	1.5901	1.4615	1.5478	1.7115	1.5772	1.6180	1.6103
<b>MVD</b>	1.2488	1.1599	1.0974	1.3185	1.2064	1.3722	1.6855
<b>MVF</b>	1.2488	1.1599	1.1414	1.3185	1.2064	1.3722	1.6855
<b>MVK</b>	1.2488	1.1599	1.2668	1.4814	1.2064	1.3722	1.6855
<b>MVM</b>	1.2488	1.1599	1.2984	1.3185	1.2064	1.3722	1.6855
<b>MVP</b>	1.2488	1.1599	1.2984	1.3776	1.2064	1.3722	1.6855
<b>MVS</b>	1.2488	1.1599	1.1585	1.4489	1.2155	1.3722	1.6855
<b>MWC</b>	1.2488	1.1599	1.0840	1.3185	1.2064	1.3722	1.6855
<b>MWD</b>	1.2488	1.1599	1.1782	1.3185	1.2064	1.3722	1.6855
<b>MWG</b>	1.2488	1.1599	1.0840	1.3185	1.2064	1.3722	1.6855
<b>MWP</b>	1.2488	1.1599	1.0935	1.3185	1.2064	1.3722	1.6855
<b>MWQ</b>	1.5901	1.4615	1.5478	1.6515	1.5772	1.6180	1.6103
<b>MWR</b>	1.2488	1.1599	1.2984	1.4489	1.2064	1.3722	1.6855
<b>MXC</b>	1.2488	1.1599	1.1519	1.4489	1.2435	1.3722	1.6855
<b>MXD</b>	1.2488	1.1599	1.1519	1.5793	1.2064	1.3722	1.6855
<b>MXM</b>	1.2488	1.1599	1.2541	1.3219	1.2064	1.3722	1.6855
<b>MXZ</b>	1.2488	1.1599	1.0840	1.4489	1.2162	1.3722	1.6855
<b>MZB</b>	1.4927	1.5174	1.4605	1.6633	1.5668	1.6631	1.8849
<b>MZC</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>MZD</b>	1.6491	1.6574	1.6218	1.8249	1.6378	1.8599	2.1522
<b>MZF</b>	1.6491	1.6574	1.6218	2.0717	1.6378	1.8599	2.1522
<b>MZH</b>	1.6491	1.6574	1.6218	1.7831	1.7729	1.8599	2.1522

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>MZJ</b>	1.6794	1.4870	1.6248	1.9656	1.6155	1.5836	1.5003
<b>MZK</b>	1.5901	1.4615	1.5478	1.7622	1.5772	1.6180	1.6103
<b>MZM</b>	1.6097	1.5268	1.5724	1.8280	1.5974	1.6986	1.7910
<b>MZP</b>	1.6491	1.6574	1.6218	1.9695	1.6378	1.8599	2.1743
<b>MZQ</b>	1.5901	1.4615	1.5478	1.9208	1.5772	1.6180	1.6103
<b>MZR</b>	1.5901	1.4615	1.5478	1.7622	1.5772	1.6180	1.6103
<b>MZS</b>	1.5901	1.4615	1.5478	1.7360	1.5772	1.6180	1.6525
<b>MZW</b>	1.5901	1.4615	1.5478	1.7559	1.5772	1.6180	1.8345
<b>NBC</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>NBG</b>	1.2488	1.1599	1.0968	1.4489	1.2064	1.3722	1.6855
<b>NBH</b>	1.1801	1.2375	1.2924	1.4525	1.2368	1.2694	1.3504
<b>NBK</b>	1.6491	1.6574	1.6218	1.9405	1.6378	1.8599	2.1522
<b>NBS</b>	1.1801	1.2375	1.1379	1.2126	1.1946	1.2694	1.3504
<b>NBT</b>	1.1801	1.2375	1.1431	1.4525	1.2543	1.2694	1.3504
<b>NBW</b>	1.1801	1.2375	1.1379	1.3325	1.1759	1.5204	1.3504
<b>NCF</b>	1.6491	1.6574	1.6218	1.8457	1.6378	1.8599	2.1522
<b>NCH</b>	1.1801	1.2375	1.1431	1.3591	1.2543	1.5204	1.3515
<b>NCQ</b>	1.1801	1.2375	1.1379	1.4525	1.2114	1.2694	1.3504
<b>NCR</b>	1.1801	1.2375	1.1431	1.3700	1.2543	1.2694	1.3606
<b>NCZ</b>	1.1801	1.2375	1.1379	1.3594	1.1802	1.2694	1.3504
<b>NDC</b>	1.6491	1.6574	1.6218	1.7868	1.6378	1.8599	2.1522
<b>NDF</b>	1.1801	1.2375	1.1379	1.2189	1.1669	1.2694	1.3504
<b>NDG</b>	1.2488	1.1599	1.0840	1.3185	1.2064	1.3722	1.6855
<b>NDK</b>	1.1801	1.2375	1.1379	1.4416	1.2118	1.2694	1.3504
<b>NDQ</b>	1.1801	1.2375	1.1379	1.2841	1.2298	1.2694	1.3504

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>NDS</b>	1.2488	1.1599	1.0840	1.3764	1.2064	1.3722	1.6855
<b>NDV</b>	1.1801	1.2375	1.1379	1.4525	1.2082	1.2694	1.3730
<b>NDZ</b>	1.3247	1.2330	1.2090	1.5153	1.3262	1.7168	1.5097
<b>NFP</b>	1.1801	1.2375	1.1379	1.2126	1.2027	1.2694	1.3504
<b>NGB</b>	1.0144	0.9050	1.0279	0.9311	1.0335	0.9827	1.0153
<b>NGD</b>	1.0044	0.9050	1.0050	1.0806	1.0841	0.9502	0.9962
<b>NGF</b>	1.0535	1.0712	1.0114	1.0740	1.0926	1.1098	1.1284
<b>NGG</b>	1.0535	1.0712	1.0114	1.0737	1.0915	1.1098	1.1284
<b>NGH</b>	0.9329	0.9455	0.9571	0.9636	0.9457	1.1382	0.9065
<b>NGJ</b>	0.9455	0.9050	1.0600	0.9238	0.9249	1.1382	0.9065
<b>NGK</b>	1.0485	0.9050	1.0015	1.0072	1.0587	0.9502	0.9120
<b>NGM</b>	0.9380	0.9050	1.0600	1.0749	1.1078	0.9502	0.9065
<b>NGP</b>	1.0340	0.9050	0.9943	1.0841	1.0895	0.9616	0.9962
<b>NGW</b>	1.0388	0.9050	1.0171	1.0734	1.0735	0.9502	0.9065
<b>NHC</b>	0.9575	0.9050	0.9690	0.9965	1.0535	1.1382	0.9165
<b>NHG</b>	1.1801	1.2375	1.1379	1.2126	1.1414	1.2694	1.3504
<b>NHH</b>	1.1103	0.9387	1.0007	0.9399	0.9502	0.9502	1.0858
<b>NHL</b>	0.9323	0.9050	0.9058	0.9238	1.0023	0.9502	0.9172
<b>NHM</b>	1.0377	0.9706	1.0600	1.1065	1.1078	1.1382	0.9065
<b>NHQ</b>	1.1051	0.9050	1.0600	1.1065	1.0036	0.9760	0.9551
<b>NHR</b>	1.0916	0.9050	0.9495	1.0051	0.9975	0.9502	0.9065
<b>NHX</b>	1.0759	0.9050	1.0600	1.1065	1.0630	0.9502	0.9065
<b>NHZ</b>	1.2488	1.1599	1.0840	1.3185	1.2064	1.3722	1.6855
<b>NJB</b>	1.0802	0.9050	1.0600	1.0097	0.9249	1.1354	0.9311
<b>NJD</b>	1.0359	0.9050	1.0600	1.0497	1.0070	0.9502	0.9065

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>NJJ</b>	0.9976	0.9050	0.9925	1.0251	1.0709	0.9750	0.9130
<b>NJL</b>	1.1467	0.8962	1.0196	1.0534	1.0712	1.0413	1.0932
<b>NJN</b>	1.0633	0.9445	0.9549	1.0051	0.9474	0.9502	1.0553
<b>NJS</b>	1.0240	0.9311	1.0600	1.1065	1.0165	1.0155	1.0560
<b>NJZ</b>	1.1103	0.9050	1.0600	1.1030	1.0172	0.9502	0.9065
<b>NKC</b>	1.0879	1.0136	1.0023	1.1065	0.9249	0.9502	1.0858
<b>NKG</b>	1.1103	0.9956	1.0316	1.0129	0.9903	0.9502	1.0858
<b>NKJ</b>	1.0705	0.9945	0.9156	0.9238	0.9249	0.9888	1.0858
<b>NKZ</b>	0.9269	1.0004	1.0600	1.1065	1.1042	0.9931	1.0120
<b>NMB</b>	1.1103	0.9232	1.0600	1.1065	1.1078	0.9502	1.0482
<b>NMC</b>	1.1103	0.9050	1.0600	1.1065	1.1078	0.9502	1.0858
<b>NMF</b>	1.1103	1.0409	1.0600	1.1065	1.1078	1.1382	0.9962
<b>NMG</b>	1.0123	1.0287	1.0600	1.1065	1.1078	0.9523	1.0689
<b>NMH</b>	1.0649	1.0380	1.0205	1.1065	1.1078	0.9692	1.0858
<b>NMJ</b>	1.0470	0.9711	1.0026	1.1065	1.1078	1.0193	1.0858
<b>NMK</b>	1.1063	0.9050	1.0600	1.1065	1.1078	0.9502	1.0858
<b>NML</b>	0.9269	0.9937	0.8850	1.1065	1.0798	1.0506	1.0858
<b>NMM</b>	1.0533	0.9932	1.0600	1.1065	1.1078	1.0408	0.9594
<b>NMN</b>	1.1103	0.9050	1.0600	1.1065	1.1078	0.9502	1.0858
<b>NZB</b>	1.6491	1.6574	1.6218	1.8682	1.6378	1.8599	2.1522
<b>NZD</b>	1.6491	1.6574	1.6218	1.7831	1.6378	1.8599	2.1522
<b>NZG</b>	1.6491	1.6574	1.6218	1.8306	1.6378	1.8599	2.1522
<b>NZH</b>	1.6491	1.6574	1.6218	1.8228	1.6378	1.8599	2.1522
<b>ZBB</b>	1.2111	1.0601	1.1715	1.2548	1.1995	1.1595	1.2388
<b>ZBC</b>	1.2111	1.2177	1.3221	1.1799	1.1995	1.1595	1.2388

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>ZBF</b>	1.1135	1.1005	1.0816	1.2632	1.1640	1.0479	1.1622
<b>ZBG</b>	1.0688	1.1005	1.0816	1.2147	1.1471	1.0479	1.2668
<b>ZBH</b>	1.1702	1.0371	1.1089	1.2377	1.1660	1.0080	1.1265
<b>ZBJ</b>	1.0924	1.0614	1.1020	1.2123	1.1975	0.9680	1.1486
<b>ZBM</b>	1.0901	1.1005	1.0816	1.2632	1.1640	1.0479	1.2668
<b>ZBN</b>	1.1077	1.0015	1.0816	1.2575	1.1560	1.0479	1.1622
<b>ZBQ</b>	1.2111	1.1832	1.4033	1.1799	1.2124	1.1595	1.2388
<b>ZBR</b>	1.0688	1.1005	1.0951	1.2632	1.1347	1.0479	1.1658
<b>ZBS</b>	1.0688	1.0598	1.0816	1.2632	1.2687	1.0864	1.2668
<b>ZBV</b>	1.0997	1.1065	1.0816	1.2603	1.1425	1.0479	1.1844
<b>ZCC</b>	1.1134	1.0614	1.0672	1.2123	1.2054	0.9680	1.1381
<b>ZCD</b>	1.1271	0.9738	1.0860	1.2060	1.0754	0.9680	1.2093
<b>ZCF</b>	1.1674	0.9953	1.0126	1.1903	1.1593	1.1059	1.2236
<b>ZCG</b>	1.0688	1.1005	1.1475	1.2632	1.1607	1.0479	1.2435
<b>ZCH</b>	1.0688	1.1005	1.0859	1.2632	1.2536	1.0479	1.1626
<b>ZCL</b>	1.1062	1.1005	1.0816	1.2632	1.1640	1.0479	1.2668
<b>ZCM</b>	1.1231	0.8978	1.1032	1.2123	1.0946	0.9680	1.1486
<b>ZCN</b>	1.0921	1.1005	1.0816	1.2632	1.1957	1.0479	1.1622
<b>ZCP</b>	1.0740	1.0614	1.1276	1.1433	1.1191	0.9680	1.1486
<b>ZCQ</b>	1.2111	1.0601	1.1715	1.2966	1.1995	1.1595	1.2388
<b>ZCS</b>	1.2111	1.0601	1.1715	1.3310	1.2137	1.1595	1.2994
<b>ZCT</b>	1.0760	1.0879	1.0816	1.2632	1.2458	1.0479	1.1622
<b>ZCV</b>	1.1399	1.0308	1.1266	1.1722	1.1294	1.1037	1.1482
<b>ZCX</b>	1.2509	1.0614	1.1788	1.2123	1.1852	0.9845	1.1486
<b>ZDB</b>	1.0799	1.0614	1.1021	1.2123	1.2383	0.9680	1.1601

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>ZDC</b>	1.1101	1.1305	1.2899	1.3137	1.1022	1.1023	1.1311
<b>ZDD</b>	1.2111	1.2177	1.1715	1.1799	1.1995	1.1595	1.2388
<b>ZDF</b>	1.1067	1.0015	1.0816	1.2632	1.1682	1.0479	1.1622
<b>ZDG</b>	1.0713	1.1005	1.0816	1.2632	1.2229	1.0479	1.2164
<b>ZDH</b>	1.0929	1.0614	1.1154	1.2123	1.1786	1.0638	1.1486
<b>ZDJ</b>	1.2111	1.1980	1.1913	1.1856	1.1995	1.1595	1.3952
<b>ZDK</b>	1.1032	1.1255	1.0777	1.3053	1.2650	1.0932	1.3402
<b>ZDN</b>	1.1040	1.0015	1.0816	1.2632	1.2138	1.0771	1.1622
<b>ZDR</b>	1.1036	1.0614	1.1495	1.2123	1.1685	1.0321	1.1486
<b>ZDT</b>	1.1235	1.0576	1.0816	1.2632	1.1640	1.0479	1.1699
<b>ZDV</b>	1.1019	1.0614	1.1165	1.2123	1.1475	0.9680	1.1486
<b>ZDW</b>	1.2111	1.0601	1.1715	1.2613	1.1995	1.1595	1.2701
<b>ZDZ</b>	1.2111	1.1240	1.1715	1.1799	1.1995	1.1595	1.2439
<b>ZFD</b>	1.1101	1.1946	1.0769	1.1291	1.1022	1.1023	1.2165
<b>ZFF</b>	1.1045	1.1005	1.0816	1.2632	1.2310	1.0479	1.2668
<b>ZFG</b>	1.0895	1.1155	1.0792	1.2885	1.2945	1.0751	1.3108
<b>ZFH</b>	1.1564	0.9953	1.0516	1.1264	1.1593	1.0467	1.1373
<b>ZFL</b>	1.1101	1.1305	1.0769	1.1293	1.1490	1.1733	1.2485
<b>ZFM</b>	1.1674	0.9953	1.1119	1.1903	1.1593	1.0467	1.1785
<b>ZGB</b>	1.1657	1.0938	0.9827	1.1903	1.1593	1.0467	1.2498
<b>ZGC</b>	1.1035	1.0661	1.0816	1.2632	1.2130	1.0479	1.2668
<b>ZGF</b>	1.0688	1.1123	1.0963	1.2632	1.2527	1.0479	1.2668
<b>ZGH</b>	1.0837	1.0015	1.0816	1.2632	1.2687	1.0479	1.1622
<b>ZGK</b>	1.1468	1.0015	1.0816	1.2632	1.1640	1.0479	1.1622
<b>ZGM</b>	1.1635	1.1123	1.2913	1.2632	1.2529	1.0479	1.1622

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>ZGP</b>	1.0688	1.0865	1.0963	1.2632	1.2687	1.0479	1.2668
<b>ZGT</b>	1.0688	1.1005	1.0816	1.2632	1.1640	1.0479	1.1622
<b>ZHC</b>	1.1431	1.2218	1.2655	1.3845	1.2222	1.1538	1.1992
<b>ZHH</b>	1.1377	1.0015	1.0816	1.2632	1.1892	1.0479	1.1622
<b>ZHL</b>	1.0991	1.0897	1.0816	1.2632	1.1509	1.0479	1.2668
<b>ZHN</b>	1.0732	1.1005	1.0816	1.2632	1.2609	1.0479	1.2525
<b>ZHP</b>	1.0688	1.1005	1.2955	1.2632	1.0971	1.0479	1.1057
<b>ZHQ</b>	1.0688	1.1005	1.0914	1.2632	1.0943	1.0479	1.1057
<b>ZHS</b>	1.0688	1.1005	1.0816	1.2632	1.2123	1.0479	1.2668
<b>ZHT</b>	1.0992	0.9953	0.9741	1.1903	1.1383	1.0467	1.2498
<b>ZHV</b>	1.0688	1.1005	1.0816	1.2632	1.2170	1.0479	1.2668
<b>ZHX</b>	1.1250	1.0239	1.0816	1.2632	1.2687	1.0479	1.2668
<b>ZHZ</b>	1.0688	1.0634	1.0816	1.2632	1.2359	1.0479	1.2668
<b>ZJC</b>	1.0923	1.0209	1.0816	1.2632	1.1848	1.0479	1.1622
<b>ZJD</b>	1.1001	1.0770	1.0816	1.1975	1.2111	1.0479	1.2668
<b>ZJF</b>	1.0895	1.1005	1.0816	1.2632	1.2262	1.0479	1.2668
<b>ZJG</b>	1.0688	1.0526	1.0816	1.2632	1.2687	1.0479	1.2668
<b>ZJH</b>	1.1116	1.0676	1.0816	1.2632	1.2687	1.0479	1.2668
<b>ZJJ</b>	1.0997	1.1005	1.0816	1.2632	1.2687	1.0479	1.2668
<b>ZJK</b>	1.0688	1.0609	1.0816	1.2632	1.2687	1.0479	1.2668
<b>ZJZ</b>	1.0688	1.0101	1.0816	1.2632	1.2687	1.0479	1.2668
<b>ZMB</b>	1.1725	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZMC</b>	1.0985	1.0533	1.1552	1.3117	1.1999	1.0903	1.3097
<b>ZMD</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZMF</b>	1.3176	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>ZMG</b>	1.1431	1.1310	1.2655	1.3845	1.3018	1.1538	1.2606
<b>ZMH</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZMJ</b>	1.1431	1.1310	1.2655	1.3845	1.2695	1.1538	1.3165
<b>ZMK</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZML</b>	1.1431	1.1310	1.2655	1.3845	1.2964	1.1538	1.3741
<b>ZMM</b>	1.1431	1.1310	1.2655	1.3845	1.2587	1.1538	1.3741
<b>ZMN</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZMP</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZMQ</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.2606
<b>ZMR</b>	1.2174	1.2606	1.4494	1.5057	1.4244	1.2597	1.3944
<b>ZMS</b>	1.1183	1.0878	1.2042	1.3440	1.2729	1.1185	1.3383
<b>ZMT</b>	1.1431	1.1310	1.2655	1.3845	1.2865	1.1538	1.3741
<b>ZMV</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.1472
<b>ZMW</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZMX</b>	1.2174	1.2606	1.4494	1.5057	1.4647	1.2597	1.4649
<b>ZNB</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZNC</b>	1.2815	1.2606	1.4494	1.5057	1.3944	1.2597	1.4814
<b>ZND</b>	1.1431	1.1310	1.2655	1.3845	1.3001	1.1538	1.3741
<b>ZNF</b>	1.1431	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZNG</b>	1.1431	1.1310	1.2655	1.3517	1.2539	1.1538	1.3741
<b>ZNH</b>	1.1431	1.1310	1.2655	1.3845	1.2089	1.1538	1.3741
<b>ZNJ</b>	1.1431	1.1310	1.2655	1.3845	1.1697	1.1538	1.3741
<b>ZNK</b>	1.1431	1.1310	1.2655	1.3845	1.1742	1.1538	1.3741
<b>ZNL</b>	1.1431	1.1310	1.2655	1.2914	1.2539	1.1538	1.2606
<b>ZNP</b>	1.2562	1.1310	1.2655	1.3845	1.3667	1.1538	1.1472

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>ZNQ</b>	1.2562	1.1310	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZNR</b>	1.1431	1.1310	1.2655	1.3845	1.1410	1.1538	1.3741
<b>ZNS</b>	1.1431	1.1771	1.2655	1.3845	1.3667	1.1538	1.3741
<b>ZNT</b>	1.1060	1.1025	1.1735	1.3238	1.1797	1.1009	1.3204
<b>ZNV</b>	1.1441	1.0719	1.0080	1.2268	1.1440	1.0473	1.2060
<b>ZNW</b>	1.1497	1.1470	1.2655	1.3845	1.3520	1.1538	1.3735
<b>ZNX</b>	1.2038	1.1310	1.2655	1.3845	1.2864	1.1538	1.3741
<b>ZNZ</b>	1.1431	1.1310	1.2655	1.3845	1.2327	1.1538	1.3741
<b>ZPB</b>	1.2562	1.1310	1.2655	1.3845	1.2381	1.1538	1.1811
<b>ZPD</b>	1.1431	1.1310	1.2655	1.3845	1.1410	1.1538	1.3741
<b>ZQB</b>	1.2174	1.2606	1.4494	1.5057	1.4647	1.2597	1.3591
<b>ZQS</b>	1.2174	1.2606	1.4494	1.3814	1.3307	1.2597	1.3591
<b>ZQZ</b>	1.2174	1.2606	1.4494	1.5057	1.4647	1.2597	1.2916
<b>ZRC</b>	1.2174	1.2606	1.4494	1.5057	1.4647	1.2597	1.4814
<b>ZSB</b>	1.2111	1.0601	1.1715	1.2458	1.1995	1.1928	1.2388
<b>ZSM</b>	1.2466	1.0328	1.3023	1.1875	1.0938	1.0508	1.2372
<b>ZSN</b>	1.2421	1.0601	1.2051	1.1799	1.1995	1.1595	1.2690
<b>ZSP</b>	1.2111	1.1649	1.1715	1.2530	1.1995	1.1595	1.2701
<b>ZSQ</b>	1.2853	1.1729	1.2372	1.2075	1.1995	1.1595	1.2437
<b>ZSR</b>	1.2111	1.1943	1.1877	1.1799	1.1995	1.1595	1.2579
<b>ZSV</b>	1.2111	1.0601	1.1715	1.2323	1.1995	1.1595	1.2782
<b>ZTB</b>	1.2111	1.0601	1.1715	1.2309	1.1995	1.1595	1.2388
<b>ZTC</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2372
<b>ZTD</b>	1.2111	1.0601	1.1715	1.1799	1.1995	1.1595	1.2701
<b>ZTF</b>	1.4173	1.0853	1.1758	1.2160	1.1995	1.1595	1.2388

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.2. Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>ZTJ</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2372
<b>ZTL</b>	1.2111	1.0601	1.2179	1.1799	1.1995	1.1595	1.2690
<b>ZTM</b>	1.2111	1.0601	1.1715	1.2410	1.1995	1.1595	1.2388
<b>ZTN</b>	1.2111	1.2032	1.2202	1.1799	1.1995	1.1595	1.2579
<b>ZTP</b>	1.2225	1.1118	1.1715	1.2005	1.1995	1.1595	1.3128
<b>ZTQ</b>	1.4506	1.1926	1.3322	1.2508	1.1995	1.1595	1.2679
<b>ZTV</b>	1.2290	0.9864	1.2573	1.1124	1.0938	1.0508	1.2372
<b>ZTW</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2372
<b>ZTZ</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.1258
<b>ZVB</b>	1.2513	1.0339	1.2987	1.1875	1.0938	1.1080	1.2372
<b>ZVC</b>	1.2111	1.0601	1.1715	1.2757	1.1995	1.1595	1.2402
<b>ZVF</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2372
<b>ZVG</b>	1.2662	1.1180	1.2567	1.1799	1.1995	1.1595	1.2701
<b>ZVH</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.2372
<b>ZVL</b>	1.3301	1.1978	1.3528	1.2421	1.1467	1.1051	1.2679
<b>ZVP</b>	1.2538	1.0328	1.3023	1.1875	1.0938	1.0508	1.2372
<b>ZVQ</b>	1.2240	1.0328	1.2410	1.1097	1.0938	1.0508	1.2372
<b>ZVV</b>	1.3143	1.1258	1.3023	1.1875	1.0938	1.0508	1.1258
<b>ZVX</b>	1.2512	1.0522	1.2916	1.1875	1.2020	1.0508	1.2372
<b>ZVZ</b>	1.2111	1.1649	1.1715	1.1799	1.1995	1.1595	1.2388
<b>ZWC</b>	1.2741	1.1028	1.3023	1.1875	1.0938	1.0508	1.2372
<b>ZWD</b>	1.2111	1.0601	1.1715	1.2618	1.1995	1.1595	1.2790
<b>ZWF</b>	1.2369	1.0328	1.2613	1.1875	1.0938	1.0508	1.2372
<b>ZWJ</b>	1.2535	1.0601	1.1715	1.1876	1.1995	1.1595	1.2388
<b>ZWM</b>	1.2768	1.1056	1.3023	1.1875	1.2020	1.0508	1.1258

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<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>ZWT</b>	1.2111	1.1040	1.1715	1.1799	1.1995	1.1595	1.2701
<b>ZWV</b>	1.2111	1.0601	1.2061	1.2302	1.1995	1.1595	1.2690
<b>ZWZ</b>	1.2140	1.1030	1.1715	1.1799	1.1995	1.1595	1.2579
<b>ZXZ</b>	1.2316	1.0328	1.2729	1.1875	1.0938	1.0508	1.2372
<b>ZZB</b>	1.0704	1.0614	1.0643	1.2123	1.1691	1.1595	1.1359
<b>ZZD</b>	1.0772	1.0614	1.1075	1.2123	1.2108	1.0638	1.1994
<b>ZZG</b>	1.1128	1.0614	1.0564	1.2123	1.2242	0.9680	1.2537
<b>ZZJ</b>	1.1390	1.0015	1.0816	1.2632	1.1640	1.0479	1.1513
<b>ZZL</b>	1.0753	1.0614	1.0530	1.2123	1.2288	0.9680	1.1359
<b>ZZM</b>	1.0882	1.0614	1.1389	1.2123	1.1886	0.9680	1.1359
<b>ZZP</b>	1.1649	1.1972	1.1753	1.1566	1.1183	1.2947	1.1506
<b>ZZR</b>	1.0688	1.1005	1.0816	1.2632	1.2339	1.0943	1.2668
<b>ZZS</b>	1.1674	0.9953	1.0350	1.1903	1.1593	1.0467	1.1373
<b>ZZV</b>	1.1013	1.0015	1.0816	1.2632	1.1995	1.0479	1.1622
<b>ZZW</b>	1.0997	1.1005	1.0816	1.2537	1.1698	1.0479	1.2185
<b>ZZX</b>	1.2111	1.0601	1.1715	1.3346	1.1995	1.1595	1.2388

<b>Form Factors</b>							
<b>Form</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>HO 00 02</b>	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
<b>HO 00 03</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>HO 00 05</b>	1.1000	1.1000	1.1000	1.1000	1.1000	1.1000	1.1000
<b>HO 00 08</b>	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200

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RULE 301. BASE PREMIUM COMPUTATION (Continued)

Rule 301.A.2. Factor Tables (Continued)

<b>*Protection-Construction Factors</b>								
<b>Protection Class</b>	<b>Construction Type</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>1</b>	<b>Frame</b>	1.0000	0.8178	0.7650	1.0000	1.0000	1.0000	1.0000
<b>2</b>	<b>Frame</b>	1.0000	0.8178	0.7650	1.0000	1.0000	1.0000	1.0000
<b>3</b>	<b>Frame</b>	1.0000	0.8178	0.8670	1.0000	1.0000	1.0000	1.0000
<b>4</b>	<b>Frame</b>	1.0000	0.8178	0.8670	1.0000	1.0000	1.0000	1.0000
<b>5</b>	<b>Frame</b>	1.0000	1.0222	1.0200	1.0000	1.0000	1.0000	1.0000
<b>6</b>	<b>Frame</b>	1.0000	1.0733	1.0710	1.0000	1.0000	1.0000	1.0000
<b>7</b>	<b>Frame</b>	1.0000	1.1244	1.0710	1.0000	1.0000	1.0000	1.0000
<b>8</b>	<b>Frame</b>	1.0000	1.1244	1.1220	1.0000	1.0000	1.0000	1.0000
<b>19</b>	<b>Frame</b>	1.0000	1.1755	1.1730	1.0000	1.0000	1.0000	1.0000
<b>9</b>	<b>Frame</b>	1.0000	1.6355	1.4280	1.0000	1.0000	1.0000	1.0000
<b>10</b>	<b>Frame</b>	1.0000	1.8911	1.4280	1.0000	1.0000	1.0000	1.0000
<b>1</b>	<b>Masonry</b>	0.9832	0.5955	0.6652	0.9608	0.9398	1.0000	1.0000
<b>2</b>	<b>Masonry</b>	0.9832	0.5955	0.6652	0.9608	0.9398	1.0000	1.0000
<b>3</b>	<b>Masonry</b>	0.9832	0.6799	0.8077	0.9608	0.9398	1.0000	1.0000
<b>4</b>	<b>Masonry</b>	0.9832	0.6799	0.8077	0.9608	0.9398	1.0000	1.0000
<b>5</b>	<b>Masonry</b>	0.9832	0.8440	0.9503	0.9608	0.9398	1.0000	1.0000
<b>6</b>	<b>Masonry</b>	0.9832	0.8909	0.9978	0.9608	0.9398	1.0000	1.0000
<b>7</b>	<b>Masonry</b>	0.9832	0.9191	0.9978	0.9608	0.9398	1.0000	1.0000
<b>8</b>	<b>Masonry</b>	0.9832	0.9191	1.0453	0.9608	0.9398	1.0000	1.0000
<b>19</b>	<b>Masonry</b>	0.9832	0.9378	1.0928	0.9608	0.9398	1.0000	1.0000
<b>9</b>	<b>Masonry</b>	0.9832	1.2192	1.3304	0.9608	0.9398	1.0000	1.0000
<b>10</b>	<b>Masonry</b>	0.9832	1.4067	1.3304	0.9608	0.9398	1.0000	1.0000

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**Rule 301.A.2. Factor Tables (Continued)**

<b>*Protection-Construction Factors (Continued)</b>								
<b>Protection Class</b>	<b>Construction Type</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>1</b>	<b>Masonry Veneer</b>	0.9832	0.5955	0.6652	0.9608	0.9398	1.0000	1.0000
<b>2</b>	<b>Masonry Veneer</b>	0.9832	0.5955	0.6652	0.9608	0.9398	1.0000	1.0000
<b>3</b>	<b>Masonry Veneer</b>	0.9832	0.6799	0.8077	0.9608	0.9398	1.0000	1.0000
<b>4</b>	<b>Masonry Veneer</b>	0.9832	0.6799	0.8077	0.9608	0.9398	1.0000	1.0000
<b>5</b>	<b>Masonry Veneer</b>	0.9832	0.8440	0.9503	0.9608	0.9398	1.0000	1.0000
<b>6</b>	<b>Masonry Veneer</b>	0.9832	0.8909	0.9978	0.9608	0.9398	1.0000	1.0000
<b>7</b>	<b>Masonry Veneer</b>	0.9832	0.9191	0.9978	0.9608	0.9398	1.0000	1.0000
<b>8</b>	<b>Masonry Veneer</b>	0.9832	0.9191	1.0453	0.9608	0.9398	1.0000	1.0000
<b>19</b>	<b>Masonry Veneer</b>	0.9832	0.9378	1.0928	0.9608	0.9398	1.0000	1.0000
<b>9</b>	<b>Masonry Veneer</b>	0.9832	1.2192	1.3304	0.9608	0.9398	1.0000	1.0000
<b>10</b>	<b>Masonry Veneer</b>	0.9832	1.4067	1.3304	0.9608	0.9398	1.0000	1.0000
<b>1</b>	<b>Superior</b>	0.8357	0.5062	0.5654	0.8166	0.7989	0.8500	0.8500
<b>2</b>	<b>Superior</b>	0.8357	0.5062	0.5654	0.8166	0.7989	0.8500	0.8500
<b>3</b>	<b>Superior</b>	0.8357	0.5779	0.6866	0.8166	0.7989	0.8500	0.8500
<b>4</b>	<b>Superior</b>	0.8357	0.5779	0.6866	0.8166	0.7989	0.8500	0.8500
<b>5</b>	<b>Superior</b>	0.8357	0.7174	0.8077	0.8166	0.7989	0.8500	0.8500
<b>6</b>	<b>Superior</b>	0.8357	0.7573	0.8481	0.8166	0.7989	0.8500	0.8500
<b>7</b>	<b>Superior</b>	0.8357	0.7812	0.8481	0.8166	0.7989	0.8500	0.8500
<b>8</b>	<b>Superior</b>	0.8357	0.7812	0.8885	0.8166	0.7989	0.8500	0.8500
<b>19</b>	<b>Superior</b>	0.8357	0.7971	0.9289	0.8166	0.7989	0.8500	0.8500
<b>9</b>	<b>Superior</b>	0.8357	1.0363	1.1308	0.8166	0.7989	0.8500	0.8500
<b>10</b>	<b>Superior</b>	0.8357	1.1957	1.1308	0.8166	0.7989	0.8500	0.8500

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RULE 301. BASE PREMIUM COMPUTATION (Continued)

Rule 301.A.3. Key Factor Table

*Coverage A Limit Factors													
Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6	Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6
** 20,000	0.6440	1.0000	0.0887	0.6386	0.5269	0.8029	** 46,000	0.7143	1.0138	0.1805	0.7150	0.5422	0.8488
** 21,000	0.6467	1.0006	0.0923	0.6415	0.5275	0.8047	** 47,000	0.7171	1.0143	0.1840	0.7180	0.5428	0.8506
** 22,000	0.6493	1.0010	0.0958	0.6444	0.5280	0.8064	** 48,000	0.7197	1.0148	0.1875	0.7209	0.5433	0.8523
** 23,000	0.6521	1.0015	0.0993	0.6474	0.5286	0.8082	** 49,000	0.7224	1.0153	0.1911	0.7238	0.5439	0.8541
** 24,000	0.6548	1.0021	0.1028	0.6503	0.5292	0.8100	** 50,000	0.7251	1.0159	0.1946	0.7268	0.5445	0.8559
** 25,000	0.6575	1.0026	0.1064	0.6533	0.5298	0.8117	** 51,000	0.7278	1.0164	0.1981	0.7297	0.5451	0.8576
** 26,000	0.6602	1.0032	0.1099	0.6562	0.5304	0.8135	** 52,000	0.7306	1.0169	0.2017	0.7327	0.5457	0.8594
** 27,000	0.6629	1.0037	0.1134	0.6591	0.5310	0.8153	** 53,000	0.7332	1.0175	0.2052	0.7356	0.5463	0.8611
** 28,000	0.6656	1.0042	0.1170	0.6621	0.5316	0.8170	** 54,000	0.7360	1.0180	0.2087	0.7386	0.5469	0.8629
** 29,000	0.6683	1.0048	0.1205	0.6650	0.5322	0.8188	** 55,000	0.7387	1.0186	0.2123	0.7415	0.5475	0.8647
** 30,000	0.6711	1.0053	0.1240	0.6680	0.5328	0.8206	** 56,000	0.7413	1.0190	0.2158	0.7444	0.5480	0.8664
** 31,000	0.6737	1.0058	0.1275	0.6709	0.5333	0.8223	** 57,000	0.7441	1.0195	0.2193	0.7474	0.5486	0.8682
** 32,000	0.6764	1.0063	0.1311	0.6738	0.5339	0.8241	** 58,000	0.7468	1.0201	0.2228	0.7503	0.5492	0.8700
** 33,000	0.6791	1.0069	0.1346	0.6768	0.5345	0.8259	** 59,000	0.7495	1.0206	0.2264	0.7533	0.5498	0.8717
** 34,000	0.6818	1.0074	0.1381	0.6797	0.5351	0.8276	** 60,000	0.7522	1.0212	0.2299	0.7562	0.5504	0.8735
** 35,000	0.6846	1.0079	0.1417	0.6827	0.5357	0.8294	** 61,000	0.7568	1.0218	0.2335	0.7605	0.5554	0.8756
** 36,000	0.6872	1.0085	0.1452	0.6856	0.5363	0.8311	** 62,000	0.7614	1.0224	0.2370	0.7648	0.5604	0.8778
** 37,000	0.6900	1.0090	0.1487	0.6886	0.5369	0.8329	** 63,000	0.7660	1.0231	0.2406	0.7691	0.5654	0.8799
** 38,000	0.6927	1.0096	0.1523	0.6915	0.5375	0.8347	** 64,000	0.7706	1.0238	0.2442	0.7733	0.5704	0.8821
** 39,000	0.6953	1.0100	0.1558	0.6944	0.5380	0.8364	** 65,000	0.7752	1.0244	0.2478	0.7776	0.5754	0.8842
** 40,000	0.6981	1.0105	0.1593	0.6974	0.5386	0.8382	** 66,000	0.7798	1.0250	0.2513	0.7819	0.5804	0.8864
** 41,000	0.7008	1.0111	0.1628	0.7003	0.5392	0.8400	** 67,000	0.7844	1.0257	0.2549	0.7862	0.5854	0.8885
** 42,000	0.7035	1.0116	0.1664	0.7033	0.5398	0.8417	** 68,000	0.7890	1.0263	0.2585	0.7905	0.5904	0.8906
** 43,000	0.7062	1.0122	0.1699	0.7062	0.5404	0.8435	** 69,000	0.7936	1.0269	0.2620	0.7948	0.5954	0.8928
** 44,000	0.7089	1.0127	0.1734	0.7091	0.5410	0.8453	** 70,000	0.7982	1.0276	0.2656	0.7991	0.6004	0.8949
** 45,000	0.7116	1.0132	0.1770	0.7121	0.5416	0.8470	** 71,000	0.8028	1.0283	0.2692	0.8033	0.6054	0.8971

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
** 72,000	0.8074	1.0289	0.2728	0.8076	0.6104	0.8992	** 98,000	0.9224	1.0509	0.4049	0.9312	0.7354	0.9595
** 73,000	0.8120	1.0295	0.2763	0.8119	0.6154	0.9014	** 99,000	0.9270	1.0518	0.4099	0.9362	0.7404	0.9615
** 74,000	0.8166	1.0302	0.2799	0.8162	0.6204	0.9035	100,000	0.9316	1.0527	0.4149	0.9412	0.7454	0.9635
** 75,000	0.8207	1.0310	0.2854	0.8217	0.6249	0.9062	101,000	0.9359	1.0534	0.4209	0.9451	0.7504	0.9653
** 76,000	0.8250	1.0318	0.2908	0.8271	0.6295	0.9090	102,000	0.9402	1.0542	0.4270	0.9490	0.7554	0.9672
** 77,000	0.8291	1.0326	0.2963	0.8326	0.6340	0.9117	103,000	0.9444	1.0550	0.4331	0.9529	0.7604	0.9690
** 78,000	0.8333	1.0334	0.3017	0.8380	0.6386	0.9144	104,000	0.9487	1.0558	0.4392	0.9568	0.7654	0.9709
** 79,000	0.8375	1.0342	0.3072	0.8435	0.6431	0.9171	105,000	0.9530	1.0566	0.4453	0.9607	0.7704	0.9727
** 80,000	0.8417	1.0351	0.3126	0.8489	0.6477	0.9199	106,000	0.9573	1.0573	0.4526	0.9639	0.7754	0.9755
** 81,000	0.8459	1.0359	0.3181	0.8544	0.6522	0.9226	107,000	0.9615	1.0581	0.4599	0.9671	0.7804	0.9783
** 82,000	0.8501	1.0367	0.3235	0.8598	0.6568	0.9253	108,000	0.9658	1.0589	0.4672	0.9702	0.7854	0.9811
** 83,000	0.8542	1.0375	0.3290	0.8653	0.6613	0.9280	109,000	0.9701	1.0597	0.4745	0.9733	0.7904	0.9839
** 84,000	0.8585	1.0384	0.3344	0.8707	0.6659	0.9308	110,000	0.9744	1.0605	0.4818	0.9765	0.7954	0.9866
** 85,000	0.8626	1.0392	0.3399	0.8762	0.6704	0.9335	111,000	0.9787	1.0612	0.4891	0.9796	0.8004	0.9894
** 86,000	0.8672	1.0401	0.3449	0.8802	0.6754	0.9355	112,000	0.9829	1.0620	0.4964	0.9827	0.8054	0.9922
** 87,000	0.8718	1.0410	0.3499	0.8842	0.6804	0.9375	113,000	0.9872	1.0628	0.5037	0.9859	0.8104	0.9950
** 88,000	0.8764	1.0419	0.3549	0.8882	0.6854	0.9395	114,000	0.9915	1.0636	0.5110	0.9891	0.8154	0.9977
** 89,000	0.8810	1.0428	0.3599	0.8922	0.6904	0.9415	115,000	0.9958	1.0644	0.5183	0.9922	0.8204	1.0005
** 90,000	0.8856	1.0437	0.3649	0.8962	0.6954	0.9435	116,000	1.0004	1.0651	0.5209	0.9960	0.8264	1.0024
** 91,000	0.8902	1.0446	0.3699	0.9002	0.7004	0.9455	117,000	1.0050	1.0659	0.5236	0.9998	0.8325	1.0042
** 92,000	0.8948	1.0455	0.3749	0.9042	0.7054	0.9475	118,000	1.0096	1.0667	0.5261	1.0037	0.8385	1.0061
** 93,000	0.8994	1.0464	0.3799	0.9082	0.7104	0.9495	119,000	1.0142	1.0675	0.5288	1.0074	0.8446	1.0079
** 94,000	0.9040	1.0473	0.3849	0.9122	0.7154	0.9515	120,000	1.0189	1.0682	0.5314	1.0112	0.8506	1.0098
** 95,000	0.9086	1.0482	0.3899	0.9162	0.7204	0.9535	121,000	1.0235	1.0690	0.5339	1.0151	0.8566	1.0116
** 96,000	0.9132	1.0491	0.3949	0.9212	0.7254	0.9555	122,000	1.0281	1.0698	0.5366	1.0189	0.8626	1.0135
** 97,000	0.9178	1.0500	0.3999	0.9262	0.7304	0.9575	123,000	1.0326	1.0706	0.5392	1.0226	0.8687	1.0153

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RULE 301. BASE PREMIUM COMPUTATION (Continued)

Rule 301.A.3. Key Factor Table (Continued)

*Coverage A Limit Factors (Continued)													
Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6	Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6
124,000	1.0373	1.0714	0.5418	1.0265	0.8747	1.0172	150,000	1.1677	1.1749	0.8065	1.1293	1.0320	1.0812
125,000	1.0419	1.0721	0.5444	1.0303	0.8807	1.0190	151,000	1.1729	1.1799	0.8178	1.1333	1.0383	1.0843
126,000	1.0468	1.0757	0.5541	1.0342	0.8866	1.0202	152,000	1.1782	1.1849	0.8291	1.1374	1.0446	1.0875
127,000	1.0516	1.0792	0.5640	1.0381	0.8925	1.0215	153,000	1.1835	1.1898	0.8406	1.1414	1.0510	1.0907
128,000	1.0565	1.0827	0.5737	1.0420	0.8984	1.0227	154,000	1.1888	1.1948	0.8519	1.1455	1.0572	1.0938
129,000	1.0614	1.0863	0.5835	1.0459	0.9042	1.0239	155,000	1.1940	1.1998	0.8632	1.1496	1.0635	1.0970
130,000	1.0664	1.0898	0.5933	1.0498	0.9101	1.0251	156,000	1.1995	1.2050	0.8750	1.1536	1.0701	1.1014
131,000	1.0712	1.0934	0.6031	1.0537	0.9160	1.0264	157,000	1.2051	1.2102	0.8867	1.1578	1.0767	1.1059
132,000	1.0761	1.0969	0.6129	1.0576	0.9219	1.0276	158,000	1.2105	1.2154	0.8984	1.1619	1.0833	1.1102
133,000	1.0810	1.1005	0.6227	1.0614	0.9277	1.0288	159,000	1.2160	1.2206	0.9102	1.1660	1.0898	1.1147
134,000	1.0859	1.1040	0.6324	1.0653	0.9336	1.0301	160,000	1.2215	1.2258	0.9219	1.1701	1.0964	1.1191
135,000	1.0907	1.1076	0.6423	1.0692	0.9395	1.0313	161,000	1.2270	1.2310	0.9336	1.1742	1.1030	1.1235
136,000	1.0958	1.1118	0.6530	1.0732	0.9456	1.0347	162,000	1.2324	1.2362	0.9454	1.1783	1.1096	1.1279
137,000	1.1008	1.1161	0.6637	1.0772	0.9516	1.0381	163,000	1.2379	1.2414	0.9571	1.1824	1.1161	1.1323
138,000	1.1059	1.1203	0.6744	1.0812	0.9577	1.0415	164,000	1.2434	1.2466	0.9688	1.1866	1.1227	1.1367
139,000	1.1109	1.1246	0.6852	1.0852	0.9638	1.0450	165,000	1.2489	1.2518	0.9806	1.1906	1.1293	1.1412
140,000	1.1160	1.1288	0.6960	1.0891	0.9699	1.0483	166,000	1.2545	1.2570	0.9924	1.1948	1.1360	1.1462
141,000	1.1210	1.1331	0.7067	1.0931	0.9760	1.0517	167,000	1.2602	1.2622	1.0043	1.1990	1.1428	1.1512
142,000	1.1261	1.1373	0.7174	1.0971	0.9821	1.0551	168,000	1.2657	1.2673	1.0163	1.2031	1.1495	1.1562
143,000	1.1311	1.1416	0.7282	1.1011	0.9881	1.0586	169,000	1.2714	1.2726	1.0281	1.2073	1.1562	1.1612
144,000	1.1362	1.1458	0.7389	1.1051	0.9942	1.0619	170,000	1.2770	1.2777	1.0400	1.2115	1.1630	1.1662
145,000	1.1412	1.1501	0.7496	1.1090	1.0003	1.0653	171,000	1.2826	1.2829	1.0519	1.2156	1.1697	1.1712
146,000	1.1465	1.1551	0.7610	1.1131	1.0066	1.0685	172,000	1.2882	1.2881	1.0639	1.2197	1.1764	1.1762
147,000	1.1518	1.1600	0.7724	1.1172	1.0130	1.0716	173,000	1.2938	1.2932	1.0757	1.2239	1.1832	1.1812
148,000	1.1571	1.1649	0.7837	1.1212	1.0193	1.0749	174,000	1.2994	1.2984	1.0876	1.2281	1.1899	1.1862
149,000	1.1624	1.1699	0.7951	1.1253	1.0256	1.0780	175,000	1.3051	1.3036	1.0995	1.2322	1.1966	1.1912

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>176,000</b>	1.3108	1.3088	1.1115	1.2364	1.2035	1.1956	<b>202,000</b>	1.4631	1.4430	1.4224	1.3460	1.3861	1.3076
<b>177,000</b>	1.3165	1.3140	1.1235	1.2407	1.2104	1.1999	<b>203,000</b>	1.4690	1.4481	1.4342	1.3502	1.3933	1.3119
<b>178,000</b>	1.3223	1.3191	1.1355	1.2449	1.2173	1.2041	<b>204,000</b>	1.4750	1.4532	1.4460	1.3545	1.4004	1.3161
<b>179,000</b>	1.3280	1.3244	1.1475	1.2490	1.2242	1.2085	<b>205,000</b>	1.4810	1.4582	1.4578	1.3587	1.4076	1.3205
<b>180,000</b>	1.3338	1.3295	1.1594	1.2532	1.2311	1.2127	<b>206,000</b>	1.4871	1.4633	1.4695	1.3629	1.4149	1.3248
<b>181,000</b>	1.3396	1.3347	1.1715	1.2574	1.2380	1.2171	<b>207,000</b>	1.4932	1.4683	1.4811	1.3672	1.4221	1.3290
<b>182,000</b>	1.3453	1.3399	1.1835	1.2617	1.2449	1.2213	<b>208,000</b>	1.4992	1.4733	1.4926	1.3714	1.4294	1.3334
<b>183,000</b>	1.3510	1.3451	1.1955	1.2658	1.2518	1.2256	<b>209,000</b>	1.5052	1.4783	1.5043	1.3756	1.4367	1.3376
<b>184,000</b>	1.3568	1.3503	1.2075	1.2700	1.2586	1.2299	<b>210,000</b>	1.5113	1.4833	1.5159	1.3798	1.4440	1.3419
<b>185,000</b>	1.3625	1.3555	1.2195	1.2742	1.2655	1.2342	<b>211,000</b>	1.5174	1.4884	1.5276	1.3840	1.4512	1.3462
<b>186,000</b>	1.3684	1.3607	1.2315	1.2784	1.2725	1.2386	<b>212,000</b>	1.5234	1.4934	1.5392	1.3883	1.4584	1.3505
<b>187,000</b>	1.3743	1.3659	1.2434	1.2827	1.2796	1.2429	<b>213,000</b>	1.5295	1.4984	1.5507	1.3925	1.4657	1.3547
<b>188,000</b>	1.3802	1.3710	1.2555	1.2869	1.2867	1.2473	<b>214,000</b>	1.5356	1.5034	1.5624	1.3967	1.4730	1.3591
<b>189,000</b>	1.3860	1.3763	1.2675	1.2911	1.2937	1.2516	<b>215,000</b>	1.5417	1.5084	1.5740	1.4009	1.4802	1.3634
<b>190,000</b>	1.3919	1.3815	1.2795	1.2953	1.3008	1.2559	<b>216,000</b>	1.5478	1.5135	1.5853	1.4051	1.4876	1.3677
<b>191,000</b>	1.3978	1.3867	1.2915	1.2995	1.3078	1.2602	<b>217,000</b>	1.5540	1.5185	1.5966	1.4093	1.4950	1.3720
<b>192,000</b>	1.4037	1.3919	1.3035	1.3037	1.3149	1.2646	<b>218,000</b>	1.5601	1.5235	1.6079	1.4136	1.5024	1.3763
<b>193,000</b>	1.4096	1.3971	1.3155	1.3079	1.3219	1.2689	<b>219,000</b>	1.5663	1.5285	1.6193	1.4178	1.5098	1.3807
<b>194,000</b>	1.4155	1.4023	1.3276	1.3122	1.3290	1.2733	<b>220,000</b>	1.5726	1.5336	1.6307	1.4220	1.5172	1.3849
<b>195,000</b>	1.4214	1.4075	1.3395	1.3164	1.3360	1.2775	<b>221,000</b>	1.5787	1.5386	1.6420	1.4262	1.5246	1.3893
<b>196,000</b>	1.4273	1.4126	1.3513	1.3207	1.3432	1.2819	<b>222,000</b>	1.5849	1.5436	1.6533	1.4304	1.5320	1.3936
<b>197,000</b>	1.4333	1.4176	1.3632	1.3249	1.3503	1.2861	<b>223,000</b>	1.5910	1.5486	1.6647	1.4346	1.5394	1.3979
<b>198,000</b>	1.4392	1.4227	1.3750	1.3291	1.3575	1.2904	<b>224,000</b>	1.5972	1.5537	1.6760	1.4388	1.5468	1.4022
<b>199,000</b>	1.4452	1.4278	1.3869	1.3333	1.3647	1.2948	<b>225,000</b>	1.6034	1.5587	1.6873	1.4430	1.5542	1.4066
<b>200,000</b>	1.4511	1.4329	1.3987	1.3375	1.3718	1.2990	<b>226,000</b>	1.6097	1.5637	1.6983	1.4472	1.5617	1.4109
<b>201,000</b>	1.4571	1.4380	1.4106	1.3418	1.3790	1.3033	<b>227,000</b>	1.6159	1.5686	1.7092	1.4513	1.5692	1.4152

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>228,000</b>	1.6222	1.5736	1.7202	1.4555	1.5767	1.4196	<b>254,000</b>	1.7838	1.6962	1.9861	1.5623	1.7483	1.5498
<b>229,000</b>	1.6284	1.5786	1.7310	1.4597	1.5842	1.4239	<b>255,000</b>	1.7899	1.7004	1.9954	1.5663	1.7550	1.5560
<b>230,000</b>	1.6347	1.5836	1.7420	1.4638	1.5917	1.4283	<b>256,000</b>	1.7957	1.7062	2.0036	1.5703	1.7613	1.5616
<b>231,000</b>	1.6409	1.5886	1.7529	1.4680	1.5992	1.4325	<b>257,000</b>	1.8014	1.7119	2.0118	1.5743	1.7676	1.5671
<b>232,000</b>	1.6473	1.5936	1.7639	1.4722	1.6067	1.4369	<b>258,000</b>	1.8073	1.7176	2.0199	1.5783	1.7739	1.5727
<b>233,000</b>	1.6535	1.5986	1.7748	1.4763	1.6142	1.4412	<b>259,000</b>	1.8131	1.7234	2.0281	1.5822	1.7803	1.5782
<b>234,000</b>	1.6597	1.6036	1.7858	1.4805	1.6217	1.4456	<b>260,000</b>	1.8189	1.7291	2.0362	1.5861	1.7866	1.5838
<b>235,000</b>	1.6660	1.6085	1.7966	1.4847	1.6292	1.4498	<b>261,000</b>	1.8247	1.7348	2.0444	1.5901	1.7929	1.5894
<b>236,000</b>	1.6724	1.6135	1.8072	1.4888	1.6351	1.4543	<b>262,000</b>	1.8305	1.7406	2.0525	1.5941	1.7992	1.5949
<b>237,000</b>	1.6787	1.6186	1.8177	1.4929	1.6409	1.4586	<b>263,000</b>	1.8363	1.7464	2.0607	1.5981	1.8055	1.6005
<b>238,000</b>	1.6851	1.6236	1.8283	1.4970	1.6468	1.4631	<b>264,000</b>	1.8421	1.7521	2.0689	1.6020	1.8118	1.6060
<b>239,000</b>	1.6915	1.6286	1.8388	1.5011	1.6526	1.4674	<b>265,000</b>	1.8479	1.7578	2.0770	1.6060	1.8181	1.6116
<b>240,000</b>	1.6978	1.6336	1.8494	1.5053	1.6584	1.4718	<b>266,000</b>	1.8536	1.7617	2.0844	1.6099	1.8245	1.6171
<b>241,000</b>	1.7042	1.6387	1.8598	1.5094	1.6643	1.4762	<b>267,000</b>	1.8594	1.7656	2.0919	1.6137	1.8308	1.6227
<b>242,000</b>	1.7106	1.6437	1.8704	1.5135	1.6701	1.4806	<b>268,000</b>	1.8651	1.7695	2.0993	1.6176	1.8372	1.6282
<b>243,000</b>	1.7169	1.6487	1.8809	1.5176	1.6760	1.4850	<b>269,000</b>	1.8708	1.7734	2.1067	1.6214	1.8435	1.6338
<b>244,000</b>	1.7233	1.6537	1.8915	1.5217	1.6819	1.4894	<b>270,000</b>	1.8766	1.7773	2.1141	1.6253	1.8499	1.6394
<b>245,000</b>	1.7297	1.6588	1.9019	1.5259	1.6877	1.4937	<b>271,000</b>	1.8823	1.7812	2.1216	1.6292	1.8561	1.6449
<b>246,000</b>	1.7356	1.6629	1.9113	1.5299	1.6945	1.5000	<b>272,000</b>	1.8880	1.7851	2.1291	1.6331	1.8625	1.6505
<b>247,000</b>	1.7417	1.6671	1.9207	1.5339	1.7012	1.5062	<b>273,000</b>	1.8938	1.7890	2.1365	1.6369	1.8688	1.6560
<b>248,000</b>	1.7477	1.6713	1.9301	1.5380	1.7079	1.5124	<b>274,000</b>	1.8995	1.7929	2.1440	1.6408	1.8752	1.6616
<b>249,000</b>	1.7537	1.6754	1.9394	1.5420	1.7146	1.5186	<b>275,000</b>	1.9052	1.7968	2.1514	1.6446	1.8815	1.6671
<b>250,000</b>	1.7598	1.6796	1.9487	1.5461	1.7214	1.5249	<b>276,000</b>	1.9109	1.8022	2.1581	1.6484	1.8879	1.6727
<b>251,000</b>	1.7658	1.6837	1.9581	1.5502	1.7281	1.5311	<b>277,000</b>	1.9165	1.8077	2.1648	1.6521	1.8943	1.6782
<b>252,000</b>	1.7718	1.6879	1.9674	1.5542	1.7348	1.5373	<b>278,000</b>	1.9222	1.8132	2.1716	1.6559	1.9007	1.6838
<b>253,000</b>	1.7778	1.6921	1.9768	1.5583	1.7416	1.5435	<b>279,000</b>	1.9278	1.8186	2.1783	1.6596	1.9070	1.6893

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>280,000</b>	1.9335	1.8241	2.1850	1.6633	1.9134	1.6949	<b>306,000</b>	2.0843	1.9478	2.3524	1.7823	2.0850	1.8390
<b>281,000</b>	1.9391	1.8295	2.1917	1.6671	1.9198	1.7005	<b>307,000</b>	2.0906	1.9511	2.3597	1.7872	2.0926	1.8451
<b>282,000</b>	1.9448	1.8350	2.1984	1.6708	1.9262	1.7060	<b>308,000</b>	2.0967	1.9546	2.3671	1.7921	2.1001	1.8512
<b>283,000</b>	1.9504	1.8404	2.2051	1.6746	1.9325	1.7116	<b>309,000</b>	2.1029	1.9580	2.3746	1.7970	2.1077	1.8572
<b>284,000</b>	1.9561	1.8459	2.2119	1.6783	1.9389	1.7171	<b>310,000</b>	2.1090	1.9614	2.3819	1.8018	2.1153	1.8633
<b>285,000</b>	1.9617	1.8513	2.2186	1.6821	1.9453	1.7227	<b>311,000</b>	2.1152	1.9648	2.3893	1.8067	2.1229	1.8693
<b>286,000</b>	1.9673	1.8570	2.2241	1.6868	1.9511	1.7278	<b>312,000</b>	2.1214	1.9682	2.3967	1.8116	2.1304	1.8754
<b>287,000</b>	1.9727	1.8626	2.2294	1.6914	1.9569	1.7328	<b>313,000</b>	2.1274	1.9729	2.4027	1.8163	2.1375	1.8810
<b>288,000</b>	1.9783	1.8683	2.2349	1.6961	1.9628	1.7379	<b>314,000</b>	2.1335	1.9776	2.4088	1.8209	2.1445	1.8866
<b>289,000</b>	1.9839	1.8740	2.2404	1.7007	1.9686	1.7429	<b>315,000</b>	2.1395	1.9822	2.4147	1.8256	2.1516	1.8921
<b>290,000</b>	1.9893	1.8797	2.2459	1.7054	1.9744	1.7480	<b>316,000</b>	2.1456	1.9869	2.4208	1.8303	2.1586	1.8977
<b>291,000</b>	1.9949	1.8853	2.2512	1.7101	1.9802	1.7530	<b>317,000</b>	2.1516	1.9916	2.4268	1.8350	2.1657	1.9032
<b>292,000</b>	2.0005	1.8910	2.2567	1.7148	1.9860	1.7580	<b>318,000</b>	2.1576	1.9963	2.4329	1.8397	2.1727	1.9088
<b>293,000</b>	2.0059	1.8967	2.2622	1.7195	1.9919	1.7630	<b>319,000</b>	2.1637	2.0009	2.4390	1.8444	2.1797	1.9143
<b>294,000</b>	2.0115	1.9024	2.2677	1.7242	1.9977	1.7681	<b>320,000</b>	2.1697	2.0056	2.4449	1.8490	2.1868	1.9199
<b>295,000</b>	2.0170	1.9080	2.2730	1.7288	2.0035	1.7731	<b>321,000</b>	2.1758	2.0103	2.4510	1.8537	2.1938	1.9254
<b>296,000</b>	2.0225	1.9137	2.2785	1.7335	2.0093	1.7782	<b>322,000</b>	2.1818	2.0150	2.4570	1.8584	2.2009	1.9310
<b>297,000</b>	2.0287	1.9171	2.2859	1.7384	2.0169	1.7843	<b>323,000</b>	2.1878	2.0196	2.4631	1.8631	2.2079	1.9366
<b>298,000</b>	2.0349	1.9205	2.2934	1.7433	2.0245	1.7904	<b>324,000</b>	2.1938	2.0243	2.4690	1.8678	2.2150	1.9421
<b>299,000</b>	2.0411	1.9239	2.3007	1.7482	2.0321	1.7965	<b>325,000</b>	2.1999	2.0290	2.4751	1.8725	2.2220	1.9477
<b>300,000</b>	2.0473	1.9273	2.3081	1.7530	2.0396	1.8026	<b>326,000</b>	2.2059	2.0337	2.4811	1.8771	2.2291	1.9532
<b>301,000</b>	2.0534	1.9307	2.3154	1.7580	2.0472	1.8086	<b>327,000</b>	2.2120	2.0383	2.4872	1.8818	2.2361	1.9588
<b>302,000</b>	2.0596	1.9342	2.3228	1.7628	2.0547	1.8147	<b>328,000</b>	2.2181	2.0430	2.4933	1.8865	2.2432	1.9643
<b>303,000</b>	2.0658	1.9375	2.3302	1.7677	2.0623	1.8207	<b>329,000</b>	2.2240	2.0477	2.4992	1.8912	2.2502	1.9699
<b>304,000</b>	2.0720	1.9409	2.3375	1.7725	2.0698	1.8268	<b>330,000</b>	2.2301	2.0524	2.5053	1.8959	2.2571	1.9754
<b>305,000</b>	2.0782	1.9444	2.3450	1.7775	2.0774	1.8329	<b>331,000</b>	2.2361	2.0570	2.5113	1.9006	2.2642	1.9810

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RULE 301. BASE PREMIUM COMPUTATION (Continued)

Rule 301.A.3. Key Factor Table (Continued)

*Coverage A Limit Factors (Continued)													
Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6	Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6
332,000	2.2422	2.0617	2.5174	1.9052	2.2712	1.9865	358,000	2.4032	2.1833	2.6935	2.0270	2.4393	2.1310
333,000	2.2482	2.0664	2.5233	1.9099	2.2783	1.9921	359,000	2.4095	2.1879	2.7005	2.0317	2.4456	2.1365
334,000	2.2542	2.0711	2.5294	1.9146	2.2853	1.9977	360,000	2.4157	2.1926	2.7074	2.0364	2.4519	2.1421
335,000	2.2602	2.0757	2.5355	1.9193	2.2924	2.0032	361,000	2.4219	2.1973	2.7143	2.0411	2.4582	2.1476
336,000	2.2663	2.0804	2.5415	1.9240	2.2994	2.0088	362,000	2.4282	2.2020	2.7213	2.0458	2.4645	2.1532
337,000	2.2724	2.0851	2.5476	1.9287	2.3065	2.0143	363,000	2.4344	2.2073	2.7288	2.0503	2.4710	2.1586
338,000	2.2785	2.0898	2.5545	1.9333	2.3128	2.0199	364,000	2.4404	2.2127	2.7365	2.0547	2.4776	2.1638
339,000	2.2848	2.0944	2.5614	1.9380	2.3191	2.0254	365,000	2.4466	2.2182	2.7440	2.0593	2.4841	2.1692
340,000	2.2910	2.0991	2.5684	1.9427	2.3254	2.0310	366,000	2.4528	2.2236	2.7516	2.0638	2.4907	2.1746
341,000	2.2973	2.1038	2.5753	1.9474	2.3318	2.0365	367,000	2.4589	2.2289	2.7591	2.0682	2.4972	2.1799
342,000	2.3035	2.1085	2.5823	1.9521	2.3381	2.0421	368,000	2.4651	2.2343	2.7668	2.0728	2.5037	2.1852
343,000	2.3098	2.1131	2.5892	1.9568	2.3444	2.0477	369,000	2.4712	2.2398	2.7744	2.0773	2.5103	2.1906
344,000	2.3160	2.1178	2.5961	1.9615	2.3507	2.0532	370,000	2.4773	2.2451	2.7819	2.0818	2.5168	2.1960
345,000	2.3222	2.1225	2.6031	1.9661	2.3571	2.0588	371,000	2.4835	2.2505	2.7895	2.0863	2.5233	2.2013
346,000	2.3284	2.1272	2.6101	1.9708	2.3634	2.0643	372,000	2.4896	2.2559	2.7971	2.0908	2.5299	2.2066
347,000	2.3347	2.1318	2.6171	1.9755	2.3697	2.0699	373,000	2.4958	2.2613	2.8047	2.0953	2.5364	2.2120
348,000	2.3409	2.1365	2.6240	1.9802	2.3760	2.0754	374,000	2.5020	2.2667	2.8122	2.0998	2.5430	2.2173
349,000	2.3472	2.1412	2.6309	1.9849	2.3824	2.0810	375,000	2.5081	2.2721	2.8199	2.1043	2.5495	2.2226
350,000	2.3534	2.1459	2.6379	1.9896	2.3887	2.0865	376,000	2.5143	2.2775	2.8274	2.1088	2.5560	2.2280
351,000	2.3596	2.1505	2.6448	1.9942	2.3950	2.0921	377,000	2.5203	2.2828	2.8350	2.1133	2.5626	2.2333
352,000	2.3658	2.1552	2.6518	1.9989	2.4013	2.0976	378,000	2.5265	2.2883	2.8425	2.1178	2.5691	2.2387
353,000	2.3721	2.1599	2.6587	2.0036	2.4077	2.1032	379,000	2.5327	2.2937	2.8502	2.1223	2.5757	2.2440
354,000	2.3783	2.1646	2.6656	2.0083	2.4140	2.1088	380,000	2.5388	2.2991	2.8578	2.1268	2.5822	2.2493
355,000	2.3846	2.1692	2.6726	2.0130	2.4203	2.1143	381,000	2.5450	2.3044	2.8653	2.1313	2.5887	2.2547
356,000	2.3908	2.1739	2.6795	2.0177	2.4266	2.1199	382,000	2.5512	2.3099	2.8729	2.1358	2.5953	2.2600
357,000	2.3970	2.1786	2.6866	2.0223	2.4330	2.1254	383,000	2.5572	2.3153	2.8805	2.1404	2.6018	2.2654

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RULE 301. BASE PREMIUM COMPUTATION (Continued)

Rule 301.A.3. Key Factor Table (Continued)

*Coverage A Limit Factors (Continued)													
Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6	Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6
384,000	2.5634	2.3206	2.8881	2.1448	2.6083	2.2707	410,000	2.7099	2.4494	3.1140	2.2559	2.7902	2.4194
385,000	2.5695	2.3260	2.8956	2.1493	2.6149	2.2761	411,000	2.7154	2.4543	3.1229	2.2601	2.7973	2.4252
386,000	2.5757	2.3315	2.9033	2.1539	2.6214	2.2814	412,000	2.7210	2.4591	3.1318	2.2643	2.8044	2.4310
387,000	2.5819	2.3368	2.9108	2.1583	2.6280	2.2867	413,000	2.7269	2.4635	3.1411	2.2665	2.8112	2.4365
388,000	2.5880	2.3422	2.9184	2.1628	2.6345	2.2921	414,000	2.7328	2.4678	3.1502	2.2687	2.8180	2.4421
389,000	2.5935	2.3471	2.9273	2.1671	2.6416	2.2979	415,000	2.7387	2.4722	3.1594	2.2709	2.8248	2.4476
390,000	2.5991	2.3520	2.9362	2.1713	2.6487	2.3036	416,000	2.7446	2.4766	3.1686	2.2731	2.8316	2.4532
391,000	2.6046	2.3569	2.9450	2.1756	2.6557	2.3095	417,000	2.7505	2.4809	3.1777	2.2752	2.8384	2.4587
392,000	2.6102	2.3617	2.9539	2.1798	2.6627	2.3152	418,000	2.7564	2.4853	3.1870	2.2774	2.8452	2.4643
393,000	2.6157	2.3666	2.9628	2.1840	2.6698	2.3211	419,000	2.7623	2.4896	3.1961	2.2796	2.8520	2.4698
394,000	2.6212	2.3714	2.9717	2.1882	2.6769	2.3268	420,000	2.7682	2.4940	3.2053	2.2818	2.8587	2.4754
395,000	2.6268	2.3763	2.9807	2.1924	2.6840	2.3326	421,000	2.7741	2.4984	3.2145	2.2840	2.8655	2.4809
396,000	2.6324	2.3812	2.9896	2.1966	2.6911	2.3384	422,000	2.7800	2.5027	3.2236	2.2862	2.8723	2.4865
397,000	2.6378	2.3861	2.9985	2.2009	2.6982	2.3442	423,000	2.7859	2.5071	3.2328	2.2884	2.8791	2.4921
398,000	2.6434	2.3909	3.0074	2.2052	2.7052	2.3499	424,000	2.7918	2.5115	3.2420	2.2905	2.8859	2.4976
399,000	2.6490	2.3958	3.0163	2.2094	2.7123	2.3558	425,000	2.7977	2.5158	3.2512	2.2927	2.8927	2.5032
400,000	2.6545	2.4007	3.0252	2.2136	2.7194	2.3615	426,000	2.8034	2.5205	3.2604	2.2949	2.8995	2.5087
401,000	2.6600	2.4056	3.0340	2.2178	2.7265	2.3673	427,000	2.8090	2.5252	3.2695	2.2971	2.9063	2.5142
402,000	2.6656	2.4104	3.0429	2.2220	2.7336	2.3731	428,000	2.8146	2.5299	3.2787	2.2993	2.9131	2.5197
403,000	2.6711	2.4153	3.0518	2.2263	2.7407	2.3789	429,000	2.8202	2.5346	3.2879	2.3015	2.9199	2.5252
404,000	2.6767	2.4201	3.0607	2.2305	2.7477	2.3847	430,000	2.8259	2.5393	3.2971	2.3037	2.9267	2.5307
405,000	2.6822	2.4250	3.0696	2.2347	2.7548	2.3905	431,000	2.8315	2.5440	3.3063	2.3058	2.9334	2.5362
406,000	2.6877	2.4299	3.0785	2.2390	2.7619	2.3962	432,000	2.8371	2.5487	3.3155	2.3080	2.9402	2.5417
407,000	2.6933	2.4348	3.0874	2.2432	2.7690	2.4021	433,000	2.8427	2.5534	3.3246	2.3102	2.9470	2.5472
408,000	2.6988	2.4396	3.0963	2.2474	2.7761	2.4078	434,000	2.8483	2.5581	3.3338	2.3124	2.9538	2.5527
409,000	2.7043	2.4445	3.1051	2.2517	2.7832	2.4136	435,000	2.8540	2.5628	3.3430	2.3146	2.9606	2.5582

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>436,000</b>	2.8596	2.5675	3.3522	2.3168	2.9674	2.5637	<b>462,000</b>	3.0058	2.7233	3.5963	2.3970	3.1438	2.7069
<b>437,000</b>	2.8652	2.5722	3.3614	2.3190	2.9742	2.5692	<b>463,000</b>	3.0111	2.7282	3.6043	2.4000	3.1503	2.7122
<b>438,000</b>	2.8708	2.5783	3.3708	2.3221	2.9810	2.5747	<b>464,000</b>	3.0165	2.7330	3.6123	2.4030	3.1569	2.7174
<b>439,000</b>	2.8765	2.5843	3.3802	2.3252	2.9877	2.5803	<b>465,000</b>	3.0220	2.7378	3.6204	2.4060	3.1634	2.7228
<b>440,000</b>	2.8821	2.5904	3.3895	2.3283	2.9945	2.5858	<b>466,000</b>	3.0273	2.7427	3.6284	2.4090	3.1700	2.7281
<b>441,000</b>	2.8877	2.5964	3.3989	2.3315	3.0013	2.5913	<b>467,000</b>	3.0327	2.7475	3.6364	2.4120	3.1765	2.7333
<b>442,000</b>	2.8933	2.6024	3.4083	2.3346	3.0081	2.5968	<b>468,000</b>	3.0382	2.7524	3.6445	2.4151	3.1829	2.7386
<b>443,000</b>	2.8989	2.6085	3.4178	2.3377	3.0149	2.6023	<b>469,000</b>	3.0436	2.7572	3.6525	2.4180	3.1895	2.7440
<b>444,000</b>	2.9046	2.6145	3.4271	2.3408	3.0217	2.6078	<b>470,000</b>	3.0489	2.7621	3.6607	2.4211	3.1960	2.7493
<b>445,000</b>	2.9102	2.6206	3.4365	2.3439	3.0285	2.6133	<b>471,000</b>	3.0544	2.7669	3.6687	2.4240	3.2025	2.7545
<b>446,000</b>	2.9158	2.6266	3.4459	2.3471	3.0352	2.6188	<b>472,000</b>	3.0598	2.7717	3.6767	2.4271	3.2091	2.7598
<b>447,000</b>	2.9214	2.6327	3.4553	2.3502	3.0420	2.6243	<b>473,000</b>	3.0651	2.7766	3.6848	2.4300	3.2156	2.7652
<b>448,000</b>	2.9270	2.6387	3.4646	2.3533	3.0488	2.6298	<b>474,000</b>	3.0706	2.7814	3.6928	2.4331	3.2222	2.7704
<b>449,000</b>	2.9327	2.6448	3.4741	2.3564	3.0556	2.6353	<b>475,000</b>	3.0760	2.7863	3.7008	2.4360	3.2287	2.7757
<b>450,000</b>	2.9383	2.6508	3.4835	2.3596	3.0624	2.6408	<b>476,000</b>	3.0814	2.7911	3.7089	2.4390	3.2351	2.7810
<b>451,000</b>	2.9439	2.6568	3.4929	2.3627	3.0692	2.6463	<b>477,000</b>	3.0868	2.7959	3.7169	2.4421	3.2417	2.7863
<b>452,000</b>	2.9495	2.6629	3.5023	2.3658	3.0760	2.6518	<b>478,000</b>	3.0922	2.8008	3.7249	2.4450	3.2482	2.7916
<b>453,000</b>	2.9552	2.6689	3.5116	2.3689	3.0827	2.6573	<b>479,000</b>	3.0976	2.8057	3.7330	2.4481	3.2548	2.7969
<b>454,000</b>	2.9608	2.6750	3.5210	2.3720	3.0895	2.6628	<b>480,000</b>	3.1030	2.8104	3.7410	2.4510	3.2613	2.8022
<b>455,000</b>	2.9664	2.6810	3.5305	2.3752	3.0963	2.6684	<b>481,000</b>	3.1084	2.8153	3.7490	2.4541	3.2678	2.8075
<b>456,000</b>	2.9720	2.6871	3.5399	2.3783	3.1031	2.6739	<b>482,000</b>	3.1138	2.8202	3.7572	2.4570	3.2744	2.8128
<b>457,000</b>	2.9776	2.6931	3.5493	2.3814	3.1099	2.6794	<b>483,000</b>	3.1192	2.8250	3.7652	2.4601	3.2808	2.8181
<b>458,000</b>	2.9833	2.6991	3.5586	2.3845	3.1167	2.6849	<b>484,000</b>	3.1246	2.8298	3.7733	2.4631	3.2873	2.8234
<b>459,000</b>	2.9889	2.7052	3.5680	2.3877	3.1235	2.6904	<b>485,000</b>	3.1300	2.8347	3.7813	2.4661	3.2939	2.8287
<b>460,000</b>	2.9945	2.7112	3.5774	2.3908	3.1303	2.6959	<b>486,000</b>	3.1355	2.8396	3.7893	2.4691	3.3004	2.8340
<b>461,000</b>	3.0001	2.7173	3.5869	2.3939	3.1370	2.7014	<b>487,000</b>	3.1408	2.8444	3.7974	2.4721	3.3070	2.8392

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>488,000</b>	3.1463	2.8492	3.8054	2.4751	3.3135	2.8445	<b>514,000</b>	3.3075	3.0097	4.0568	2.5348	3.5081	3.0025
<b>489,000</b>	3.1525	2.8554	3.8150	2.4773	3.3210	2.8506	<b>515,000</b>	3.3136	3.0158	4.0664	2.5371	3.5156	3.0085
<b>490,000</b>	3.1587	2.8616	3.8248	2.4797	3.3285	2.8567	<b>516,000</b>	3.3198	3.0221	4.0762	2.5394	3.5231	3.0146
<b>491,000</b>	3.1649	2.8678	3.8344	2.4819	3.3359	2.8628	<b>517,000</b>	3.3260	3.0282	4.0858	2.5417	3.5305	3.0207
<b>492,000</b>	3.1711	2.8739	3.8441	2.4843	3.3434	2.8689	<b>518,000</b>	3.3323	3.0344	4.0954	2.5439	3.5380	3.0267
<b>493,000</b>	3.1773	2.8801	3.8537	2.4866	3.3509	2.8749	<b>519,000</b>	3.3385	3.0405	4.1051	2.5463	3.5455	3.0328
<b>494,000</b>	3.1835	2.8862	3.8634	2.4888	3.3584	2.8810	<b>520,000</b>	3.3447	3.0467	4.1148	2.5485	3.5530	3.0389
<b>495,000</b>	3.1896	2.8925	3.8731	2.4912	3.3659	2.8870	<b>521,000</b>	3.3509	3.0529	4.1245	2.5509	3.5605	3.0450
<b>496,000</b>	3.1958	2.8986	3.8827	2.4934	3.3734	2.8931	<b>522,000</b>	3.3571	3.0591	4.1341	2.5531	3.5680	3.0510
<b>497,000</b>	3.2020	2.9048	3.8925	2.4958	3.3808	2.8992	<b>523,000</b>	3.3625	3.0633	4.1419	2.5547	3.5748	3.0565
<b>498,000</b>	3.2083	2.9109	3.9021	2.4980	3.3883	2.9053	<b>524,000</b>	3.3677	3.0675	4.1497	2.5563	3.5815	3.0620
<b>499,000</b>	3.2145	2.9171	3.9118	2.5004	3.3958	2.9114	<b>525,000</b>	3.3731	3.0717	4.1575	2.5578	3.5883	3.0675
<b>500,000</b>	3.2207	2.9233	3.9214	2.5026	3.4033	2.9174	<b>526,000</b>	3.3784	3.0759	4.1653	2.5594	3.5951	3.0731
<b>501,000</b>	3.2269	2.9295	3.9310	2.5049	3.4108	2.9235	<b>527,000</b>	3.3838	3.0801	4.1731	2.5609	3.6019	3.0786
<b>502,000</b>	3.2331	2.9356	3.9408	2.5072	3.4183	2.9295	<b>528,000</b>	3.3891	3.0842	4.1809	2.5625	3.6087	3.0841
<b>503,000</b>	3.2393	2.9418	3.9504	2.5095	3.4258	2.9357	<b>529,000</b>	3.3945	3.0884	4.1887	2.5641	3.6155	3.0896
<b>504,000</b>	3.2455	2.9479	3.9601	2.5118	3.4332	2.9417	<b>530,000</b>	3.3998	3.0926	4.1964	2.5656	3.6223	3.0951
<b>505,000</b>	3.2516	2.9541	3.9698	2.5141	3.4407	2.9478	<b>531,000</b>	3.4051	3.0968	4.2042	2.5672	3.6290	3.1006
<b>506,000</b>	3.2578	2.9604	3.9794	2.5164	3.4482	2.9538	<b>532,000</b>	3.4104	3.1010	4.2120	2.5687	3.6358	3.1061
<b>507,000</b>	3.2640	2.9665	3.9891	2.5187	3.4557	2.9599	<b>533,000</b>	3.4158	3.1052	4.2198	2.5703	3.6426	3.1116
<b>508,000</b>	3.2703	2.9727	3.9987	2.5210	3.4632	2.9661	<b>534,000</b>	3.4211	3.1094	4.2276	2.5719	3.6494	3.1171
<b>509,000</b>	3.2765	2.9788	4.0085	2.5233	3.4707	2.9721	<b>535,000</b>	3.4265	3.1136	4.2354	2.5734	3.6562	3.1226
<b>510,000</b>	3.2827	2.9850	4.0181	2.5256	3.4781	2.9782	<b>536,000</b>	3.4318	3.1178	4.2432	2.5750	3.6630	3.1281
<b>511,000</b>	3.2889	2.9912	4.0277	2.5278	3.4856	2.9842	<b>537,000</b>	3.4372	3.1220	4.2510	2.5766	3.6698	3.1336
<b>512,000</b>	3.2951	2.9974	4.0375	2.5302	3.4931	2.9903	<b>538,000</b>	3.4425	3.1262	4.2588	2.5781	3.6765	3.1391
<b>513,000</b>	3.3013	3.0035	4.0471	2.5325	3.5006	2.9963	<b>539,000</b>	3.4478	3.1304	4.2666	2.5797	3.6833	3.1446

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RULE 301. BASE PREMIUM COMPUTATION (Continued)

Rule 301.A.3. Key Factor Table (Continued)

*Coverage A Limit Factors (Continued)													
Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6	Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6
540,000	3.4531	3.1346	4.2744	2.5812	3.6901	3.1501	566,000	3.5919	3.2437	4.4769	2.6218	3.8666	3.2933
541,000	3.4585	3.1388	4.2822	2.5828	3.6969	3.1556	567,000	3.5973	3.2479	4.4847	2.6234	3.8734	3.2988
542,000	3.4638	3.1430	4.2899	2.5844	3.7037	3.1612	568,000	3.6026	3.2521	4.4925	2.6250	3.8801	3.3043
543,000	3.4692	3.1472	4.2977	2.5859	3.7105	3.1667	569,000	3.6079	3.2563	4.5003	2.6265	3.8869	3.3098
544,000	3.4745	3.1514	4.3055	2.5875	3.7173	3.1722	570,000	3.6132	3.2605	4.5081	2.6281	3.8937	3.3153
545,000	3.4799	3.1556	4.3133	2.5890	3.7241	3.1777	571,000	3.6186	3.2647	4.5159	2.6296	3.9005	3.3208
546,000	3.4852	3.1598	4.3211	2.5906	3.7308	3.1832	572,000	3.6239	3.2689	4.5237	2.6312	3.9073	3.3263
547,000	3.4905	3.1640	4.3289	2.5922	3.7376	3.1887	573,000	3.6294	3.2729	4.5331	2.6349	3.9142	3.3317
548,000	3.4958	3.1682	4.3367	2.5937	3.7444	3.1942	574,000	3.6349	3.2770	4.5424	2.6387	3.9211	3.3369
549,000	3.5012	3.1724	4.3445	2.5953	3.7512	3.1997	575,000	3.6404	3.2810	4.5518	2.6424	3.9280	3.3422
550,000	3.5065	3.1766	4.3523	2.5969	3.7580	3.2052	576,000	3.6458	3.2850	4.5612	2.6462	3.9349	3.3475
551,000	3.5119	3.1808	4.3601	2.5984	3.7648	3.2107	577,000	3.6514	3.2891	4.5706	2.6499	3.9418	3.3528
552,000	3.5172	3.1850	4.3679	2.6000	3.7716	3.2162	578,000	3.6568	3.2931	4.5799	2.6537	3.9487	3.3581
553,000	3.5225	3.1892	4.3757	2.6015	3.7783	3.2217	579,000	3.6623	3.2972	4.5892	2.6575	3.9557	3.3634
554,000	3.5278	3.1934	4.3834	2.6031	3.7851	3.2272	580,000	3.6677	3.3012	4.5986	2.6612	3.9626	3.3687
555,000	3.5332	3.1976	4.3912	2.6047	3.7919	3.2327	581,000	3.6733	3.3053	4.6079	2.6650	3.9695	3.3740
556,000	3.5385	3.2018	4.3990	2.6062	3.7987	3.2382	582,000	3.6787	3.3093	4.6173	2.6687	3.9763	3.3793
557,000	3.5439	3.2060	4.4068	2.6078	3.8055	3.2437	583,000	3.6842	3.3133	4.6267	2.6725	3.9833	3.3846
558,000	3.5492	3.2102	4.4146	2.6093	3.8123	3.2492	584,000	3.6897	3.3173	4.6361	2.6762	3.9902	3.3898
559,000	3.5546	3.2144	4.4224	2.6109	3.8191	3.2548	585,000	3.6952	3.3214	4.6454	2.6800	3.9971	3.3952
560,000	3.5599	3.2185	4.4302	2.6125	3.8258	3.2603	586,000	3.7007	3.3254	4.6548	2.6837	4.0040	3.4005
561,000	3.5652	3.2227	4.4380	2.6140	3.8326	3.2658	587,000	3.7062	3.3294	4.6642	2.6875	4.0109	3.4057
562,000	3.5705	3.2269	4.4458	2.6156	3.8394	3.2713	588,000	3.7117	3.3335	4.6736	2.6912	4.0179	3.4110
563,000	3.5759	3.2311	4.4536	2.6171	3.8462	3.2768	589,000	3.7171	3.3375	4.6829	2.6950	4.0247	3.4164
564,000	3.5812	3.2353	4.4614	2.6187	3.8530	3.2823	590,000	3.7227	3.3415	4.6923	2.6987	4.0316	3.4216
565,000	3.5866	3.2395	4.4692	2.6203	3.8598	3.2878	591,000	3.7281	3.3455	4.7017	2.7025	4.0385	3.4269

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>592,000</b>	3.7336	3.3497	4.7109	2.7063	4.0455	3.4322	<b>618,000</b>	3.8762	3.4546	4.9544	2.8039	4.2251	3.5699
<b>593,000</b>	3.7390	3.3537	4.7203	2.7100	4.0524	3.4376	<b>619,000</b>	3.8816	3.4586	4.9638	2.8076	4.2320	3.5752
<b>594,000</b>	3.7446	3.3577	4.7297	2.7138	4.0593	3.4428	<b>620,000</b>	3.8872	3.4626	4.9732	2.8114	4.2389	3.5804
<b>595,000</b>	3.7500	3.3617	4.7391	2.7175	4.0662	3.4481	<b>621,000</b>	3.8926	3.4667	4.9825	2.8151	4.2458	3.5858
<b>596,000</b>	3.7555	3.3658	4.7484	2.7213	4.0731	3.4534	<b>622,000</b>	3.8981	3.4707	4.9919	2.8189	4.2528	3.5911
<b>597,000</b>	3.7610	3.3698	4.7578	2.7250	4.0800	3.4587	<b>623,000</b>	3.9036	3.4747	5.0013	2.8226	4.2597	3.5963
<b>598,000</b>	3.7665	3.3738	4.7672	2.7288	4.0869	3.4640	<b>624,000</b>	3.9091	3.4788	5.0107	2.8263	4.2666	3.6016
<b>599,000</b>	3.7719	3.3779	4.7766	2.7325	4.0938	3.4693	<b>625,000</b>	3.9148	3.4836	5.0192	2.8291	4.2734	3.6070
<b>600,000</b>	3.7775	3.3819	4.7859	2.7363	4.1007	3.4745	<b>626,000</b>	3.9205	3.4885	5.0277	2.8318	4.2802	3.6123
<b>601,000</b>	3.7829	3.3859	4.7953	2.7400	4.1077	3.4799	<b>627,000</b>	3.9261	3.4934	5.0361	2.8345	4.2871	3.6176
<b>602,000</b>	3.7884	3.3899	4.8047	2.7438	4.1146	3.4852	<b>628,000</b>	3.9318	3.4983	5.0446	2.8373	4.2939	3.6230
<b>603,000</b>	3.7939	3.3940	4.8141	2.7475	4.1215	3.4904	<b>629,000</b>	3.9375	3.5032	5.0532	2.8399	4.3008	3.6283
<b>604,000</b>	3.7994	3.3980	4.8234	2.7513	4.1283	3.4957	<b>630,000</b>	3.9432	3.5080	5.0617	2.8427	4.3077	3.6337
<b>605,000</b>	3.8049	3.4021	4.8327	2.7551	4.1353	3.5011	<b>631,000</b>	3.9488	3.5129	5.0701	2.8454	4.3145	3.6390
<b>606,000</b>	3.8103	3.4061	4.8421	2.7588	4.1422	3.5064	<b>632,000</b>	3.9545	3.5178	5.0786	2.8481	4.3213	3.6443
<b>607,000</b>	3.8159	3.4102	4.8514	2.7626	4.1491	3.5116	<b>633,000</b>	3.9602	3.5227	5.0871	2.8509	4.3281	3.6496
<b>608,000</b>	3.8213	3.4142	4.8608	2.7663	4.1560	3.5169	<b>634,000</b>	3.9659	3.5275	5.0956	2.8536	4.3350	3.6550
<b>609,000</b>	3.8268	3.4182	4.8702	2.7701	4.1630	3.5223	<b>635,000</b>	3.9716	3.5325	5.1040	2.8563	4.3419	3.6604
<b>610,000</b>	3.8323	3.4223	4.8795	2.7738	4.1699	3.5275	<b>636,000</b>	3.9773	3.5373	5.1126	2.8591	4.3487	3.6657
<b>611,000</b>	3.8378	3.4263	4.8889	2.7776	4.1767	3.5328	<b>637,000</b>	3.9830	3.5422	5.1211	2.8617	4.3556	3.6710
<b>612,000</b>	3.8432	3.4303	4.8983	2.7813	4.1836	3.5381	<b>638,000</b>	3.9887	3.5471	5.1296	2.8644	4.3624	3.6763
<b>613,000</b>	3.8488	3.4344	4.9077	2.7851	4.1905	3.5434	<b>639,000</b>	3.9944	3.5519	5.1381	2.8672	4.3693	3.6817
<b>614,000</b>	3.8542	3.4384	4.9170	2.7888	4.1975	3.5487	<b>640,000</b>	4.0000	3.5568	5.1465	2.8699	4.3761	3.6870
<b>615,000</b>	3.8597	3.4424	4.9264	2.7925	4.2044	3.5540	<b>641,000</b>	4.0057	3.5617	5.1551	2.8726	4.3829	3.6923
<b>616,000</b>	3.8652	3.4464	4.9358	2.7963	4.2113	3.5592	<b>642,000</b>	4.0114	3.5666	5.1636	2.8754	4.3898	3.6977
<b>617,000</b>	3.8707	3.4505	4.9452	2.8000	4.2182	3.5646	<b>643,000</b>	4.0171	3.5715	5.1721	2.8781	4.3966	3.7030

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>644,000</b>	4.0227	3.5764	5.1805	2.8808	4.4035	3.7084	<b>670,000</b>	4.1705	3.7032	5.4013	2.9516	4.5815	3.8470
<b>645,000</b>	4.0284	3.5812	5.1890	2.8836	4.4104	3.7137	<b>671,000</b>	4.1762	3.7082	5.4099	2.9544	4.5883	3.8524
<b>646,000</b>	4.0341	3.5861	5.1975	2.8862	4.4172	3.7190	<b>672,000</b>	4.1819	3.7130	5.4184	2.9570	4.5952	3.8578
<b>647,000</b>	4.0398	3.5910	5.2061	2.8889	4.4240	3.7243	<b>673,000</b>	4.1876	3.7179	5.4269	2.9597	4.6021	3.8631
<b>648,000</b>	4.0455	3.5958	5.2145	2.8917	4.4309	3.7297	<b>674,000</b>	4.1933	3.7228	5.4353	2.9625	4.6089	3.8684
<b>649,000</b>	4.0512	3.6007	5.2230	2.8944	4.4377	3.7350	<b>675,000</b>	4.1990	3.7276	5.4438	2.9652	4.6158	3.8737
<b>650,000</b>	4.0569	3.6057	5.2315	2.8971	4.4446	3.7404	<b>676,000</b>	4.2047	3.7325	5.4524	2.9679	4.6225	3.8791
<b>651,000</b>	4.0626	3.6105	5.2400	2.8999	4.4514	3.7457	<b>677,000</b>	4.2104	3.7374	5.4609	2.9707	4.6294	3.8844
<b>652,000</b>	4.0682	3.6154	5.2484	2.9026	4.4583	3.7510	<b>678,000</b>	4.2160	3.7423	5.4693	2.9734	4.6363	3.8898
<b>653,000</b>	4.0739	3.6203	5.2570	2.9053	4.4652	3.7564	<b>679,000</b>	4.2217	3.7472	5.4778	2.9761	4.6431	3.8951
<b>654,000</b>	4.0796	3.6251	5.2655	2.9081	4.4719	3.7617	<b>680,000</b>	4.2274	3.7521	5.4863	2.9788	4.6500	3.9004
<b>655,000</b>	4.0853	3.6300	5.2740	2.9107	4.4788	3.7670	<b>681,000</b>	4.2331	3.7569	5.4948	2.9815	4.6568	3.9058
<b>656,000</b>	4.0910	3.6349	5.2825	2.9135	4.4856	3.7723	<b>682,000</b>	4.2388	3.7618	5.5034	2.9843	4.6637	3.9111
<b>657,000</b>	4.0966	3.6398	5.2909	2.9162	4.4925	3.7777	<b>683,000</b>	4.2444	3.7667	5.5118	2.9870	4.6705	3.9164
<b>658,000</b>	4.1023	3.6447	5.2994	2.9189	4.4994	3.7831	<b>684,000</b>	4.2501	3.7715	5.5203	2.9897	4.6773	3.9217
<b>659,000</b>	4.1080	3.6496	5.3080	2.9217	4.5062	3.7884	<b>685,000</b>	4.2558	3.7765	5.5288	2.9925	4.6842	3.9271
<b>660,000</b>	4.1137	3.6544	5.3165	2.9244	4.5131	3.7937	<b>686,000</b>	4.2615	3.7813	5.5373	2.9952	4.6910	3.9325
<b>661,000</b>	4.1194	3.6593	5.3249	2.9271	4.5198	3.7990	<b>687,000</b>	4.2672	3.7862	5.5457	2.9979	4.6979	3.9378
<b>662,000</b>	4.1251	3.6642	5.3334	2.9299	4.5267	3.8044	<b>688,000</b>	4.2729	3.7911	5.5543	3.0007	4.7048	3.9431
<b>663,000</b>	4.1308	3.6690	5.3419	2.9325	4.5336	3.8097	<b>689,000</b>	4.2786	3.7960	5.5628	3.0033	4.7116	3.9484
<b>664,000</b>	4.1365	3.6740	5.3505	2.9352	4.5404	3.8151	<b>690,000</b>	4.2843	3.8008	5.5713	3.0060	4.7184	3.9538
<b>665,000</b>	4.1421	3.6789	5.3589	2.9380	4.5473	3.8204	<b>691,000</b>	4.2899	3.8057	5.5797	3.0088	4.7253	3.9591
<b>666,000</b>	4.1478	3.6837	5.3674	2.9407	4.5541	3.8257	<b>692,000</b>	4.2956	3.8106	5.5882	3.0115	4.7321	3.9644
<b>667,000</b>	4.1535	3.6886	5.3759	2.9434	4.5610	3.8311	<b>693,000</b>	4.3013	3.8155	5.5967	3.0142	4.7390	3.9698
<b>668,000</b>	4.1592	3.6935	5.3844	2.9462	4.5679	3.8364	<b>694,000</b>	4.3070	3.8204	5.6053	3.0170	4.7458	3.9751
<b>669,000</b>	4.1649	3.6983	5.3929	2.9489	4.5746	3.8417	<b>695,000</b>	4.3126	3.8252	5.6137	3.0197	4.7527	3.9805

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>\$696,000</b>	4.3183	3.8301	5.6222	3.0224	4.7596	3.9858	<b>\$722,000</b>	4.4661	3.9570	5.8430	3.0932	4.9375	4.1245
<b>697,000</b>	4.3240	3.8350	5.6307	3.0252	4.7663	3.9911	<b>723,000</b>	4.4718	3.9619	5.8515	3.0959	4.9444	4.1299
<b>698,000</b>	4.3297	3.8399	5.6392	3.0278	4.7732	3.9964	<b>724,000</b>	4.4775	3.9668	5.8601	3.0986	4.9512	4.1352
<b>699,000</b>	4.3354	3.8447	5.6478	3.0305	4.7800	4.0018	<b>725,000</b>	4.4832	3.9716	5.8686	3.1013	4.9581	4.1405
<b>700,000</b>	4.3410	3.8497	5.6562	3.0333	4.7869	4.0072	<b>726,000</b>	4.4888	3.9765	5.8770	3.1041	4.9649	4.1458
<b>701,000</b>	4.3468	3.8545	5.6647	3.0360	4.7938	4.0125	<b>727,000</b>	4.4945	3.9814	5.8855	3.1068	4.9717	4.1512
<b>702,000</b>	4.3525	3.8594	5.6732	3.0387	4.8006	4.0178	<b>728,000</b>	4.5003	3.9863	5.8940	3.1095	4.9786	4.1566
<b>703,000</b>	4.3582	3.8643	5.6817	3.0415	4.8075	4.0231	<b>729,000</b>	4.5060	3.9912	5.9026	3.1123	4.9854	4.1619
<b>704,000</b>	4.3638	3.8691	5.6901	3.0442	4.8143	4.0285	<b>730,000</b>	4.5116	3.9961	5.9110	3.1150	4.9923	4.1672
<b>705,000</b>	4.3695	3.8740	5.6986	3.0469	4.8211	4.0338	<b>731,000</b>	4.5173	4.0009	5.9195	3.1177	4.9992	4.1725
<b>706,000</b>	4.3752	3.8789	5.7072	3.0496	4.8280	4.0391	<b>732,000</b>	4.5230	4.0058	5.9280	3.1204	5.0060	4.1779
<b>707,000</b>	4.3809	3.8838	5.7157	3.0523	4.8348	4.0445	<b>733,000</b>	4.5287	4.0107	5.9365	3.1231	5.0129	4.1832
<b>708,000</b>	4.3865	3.8887	5.7241	3.0551	4.8417	4.0498	<b>734,000</b>	4.5343	4.0155	5.9449	3.1259	5.0197	4.1885
<b>709,000</b>	4.3922	3.8936	5.7326	3.0578	4.8485	4.0552	<b>735,000</b>	4.5400	4.0204	5.9534	3.1286	5.0265	4.1938
<b>710,000</b>	4.3979	3.8984	5.7411	3.0605	4.8554	4.0605	<b>736,000</b>	4.5457	4.0254	5.9620	3.1313	5.0334	4.1992
<b>711,000</b>	4.4036	3.9033	5.7497	3.0633	4.8623	4.0658	<b>737,000</b>	4.5514	4.0302	5.9705	3.1341	5.0402	4.2046
<b>712,000</b>	4.4093	3.9082	5.7582	3.0660	4.8690	4.0711	<b>738,000</b>	4.5570	4.0351	5.9789	3.1368	5.0471	4.2099
<b>713,000</b>	4.4149	3.9130	5.7666	3.0687	4.8759	4.0765	<b>739,000</b>	4.5627	4.0400	5.9874	3.1395	5.0540	4.2152
<b>714,000</b>	4.4206	3.9180	5.7751	3.0714	4.8827	4.0819	<b>740,000</b>	4.5684	4.0448	5.9959	3.1422	5.0608	4.2205
<b>715,000</b>	4.4264	3.9229	5.7836	3.0741	4.8896	4.0872	<b>741,000</b>	4.5741	4.0497	6.0045	3.1449	5.0676	4.2259
<b>716,000</b>	4.4321	3.9277	5.7921	3.0768	4.8965	4.0925	<b>742,000</b>	4.5799	4.0546	6.0130	3.1476	5.0744	4.2312
<b>717,000</b>	4.4377	3.9326	5.8005	3.0796	4.9033	4.0978	<b>743,000</b>	4.5855	4.0595	6.0214	3.1504	5.0813	4.2366
<b>718,000</b>	4.4434	3.9375	5.8091	3.0823	4.9102	4.1032	<b>744,000</b>	4.5912	4.0644	6.0299	3.1531	5.0882	4.2419
<b>719,000</b>	4.4491	3.9423	5.8176	3.0850	4.9169	4.1085	<b>745,000</b>	4.5969	4.0693	6.0384	3.1558	5.0950	4.2472
<b>720,000</b>	4.4548	3.9472	5.8261	3.0878	4.9238	4.1138	<b>746,000</b>	4.6026	4.0741	6.0469	3.1586	5.1019	4.2526
<b>721,000</b>	4.4604	3.9522	5.8345	3.0905	4.9307	4.1192	<b>747,000</b>	4.6082	4.0790	6.0553	3.1613	5.1087	4.2579

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RULE 301. BASE PREMIUM COMPUTATION (Continued)

Rule 301.A.3. Key Factor Table (Continued)

*Coverage A Limit Factors (Continued)													
Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6	Coverage A Limit (Expressed in \$)	P1	P2	P3	P4	P5	P6
748,000	4.6139	4.0839	6.0639	3.1640	5.1155	4.2632	774,000	4.7617	4.2108	6.2847	3.2348	5.2936	4.4020
749,000	4.6196	4.0887	6.0724	3.1667	5.1224	4.2685	775,000	4.7674	4.2156	6.2932	3.2375	5.3004	4.4073
750,000	4.6253	4.0937	6.0809	3.1694	5.1292	4.2739	776,000	4.7731	4.2205	6.3018	3.2402	5.3073	4.4126
751,000	4.6309	4.0985	6.0893	3.1721	5.1361	4.2793	777,000	4.7787	4.2254	6.3102	3.2429	5.3141	4.4179
752,000	4.6366	4.1034	6.0978	3.1749	5.1429	4.2846	778,000	4.7844	4.2302	6.3187	3.2457	5.3209	4.4232
753,000	4.6423	4.1083	6.1064	3.1776	5.1498	4.2899	779,000	4.7901	4.2352	6.3272	3.2484	5.3278	4.4287
754,000	4.6480	4.1132	6.1149	3.1803	5.1567	4.2952	780,000	4.7958	4.2401	6.3357	3.2511	5.3346	4.4340
755,000	4.6538	4.1180	6.1234	3.1831	5.1634	4.3006	781,000	4.8015	4.2449	6.3441	3.2539	5.3415	4.4393
756,000	4.6594	4.1229	6.1318	3.1858	5.1703	4.3059	782,000	4.8072	4.2498	6.3526	3.2566	5.3484	4.4446
757,000	4.6651	4.1278	6.1403	3.1885	5.1771	4.3113	783,000	4.8129	4.2547	6.3612	3.2593	5.3552	4.4499
758,000	4.6708	4.1327	6.1488	3.1912	5.1840	4.3166	784,000	4.8186	4.2595	6.3697	3.2620	5.3620	4.4553
759,000	4.6765	4.1376	6.1574	3.1939	5.1909	4.3219	785,000	4.8243	4.2644	6.3782	3.2647	5.3688	4.4606
760,000	4.6821	4.1424	6.1658	3.1967	5.1977	4.3273	786,000	4.8299	4.2694	6.3866	3.2675	5.3757	4.4660
761,000	4.6878	4.1473	6.1743	3.1994	5.2046	4.3326	787,000	4.8356	4.2742	6.3951	3.2702	5.3826	4.4713
762,000	4.6935	4.1522	6.1828	3.2021	5.2114	4.3379	788,000	4.8413	4.2791	6.4037	3.2729	5.3894	4.4767
763,000	4.6992	4.1571	6.1913	3.2049	5.2182	4.3432	789,000	4.8470	4.2840	6.4122	3.2757	5.3963	4.4820
764,000	4.7048	4.1620	6.1997	3.2076	5.2251	4.3486	790,000	4.8526	4.2888	6.4206	3.2784	5.4031	4.4873
765,000	4.7105	4.1669	6.2083	3.2103	5.2319	4.3540	791,000	4.8583	4.2937	6.4291	3.2811	5.4100	4.4926
766,000	4.7162	4.1717	6.2168	3.2130	5.2388	4.3593	792,000	4.8640	4.2986	6.4376	3.2838	5.4168	4.4979
767,000	4.7219	4.1766	6.2253	3.2157	5.2456	4.3646	793,000	4.8697	4.3035	6.4461	3.2865	5.4236	4.5034
768,000	4.7276	4.1815	6.2338	3.2184	5.2525	4.3699	794,000	4.8754	4.3084	6.4545	3.2892	5.4305	4.5087
769,000	4.7333	4.1863	6.2422	3.2212	5.2594	4.3753	795,000	4.8811	4.3133	6.4631	3.2920	5.4373	4.5140
770,000	4.7390	4.1912	6.2507	3.2239	5.2661	4.3806	796,000	4.8868	4.3181	6.4716	3.2947	5.4442	4.5193
771,000	4.7447	4.1962	6.2593	3.2266	5.2730	4.3860	797,000	4.8925	4.3230	6.4801	3.2974	5.4511	4.5246
772,000	4.7504	4.2010	6.2678	3.2294	5.2798	4.3913	798,000	4.8982	4.3279	6.4886	3.3002	5.4579	4.5300
773,000	4.7560	4.2059	6.2762	3.2321	5.2867	4.3966	799,000	4.9038	4.3327	6.4970	3.3029	5.4647	4.5353

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>800,000</b>	4.9095	4.3377	6.5056	3.3056	5.4715	4.5407	<b>826,000</b>	5.0573	4.4645	6.7264	3.3764	5.6496	4.6794
<b>801,000</b>	4.9152	4.3426	6.5141	3.3083	5.4784	4.5460	<b>827,000</b>	5.0630	4.4694	6.7349	3.3791	5.6565	4.6847
<b>802,000</b>	4.9209	4.3474	6.5226	3.3110	5.4853	4.5514	<b>828,000</b>	5.0687	4.4743	6.7434	3.3818	5.6632	4.6900
<b>803,000</b>	4.9265	4.3523	6.5310	3.3137	5.4921	4.5567	<b>829,000</b>	5.0743	4.4792	6.7518	3.3845	5.6701	4.6954
<b>804,000</b>	4.9322	4.3572	6.5395	3.3165	5.4990	4.5620	<b>830,000</b>	5.0800	4.4841	6.7604	3.3873	5.6770	4.7008
<b>805,000</b>	4.9379	4.3620	6.5480	3.3192	5.5058	4.5673	<b>831,000</b>	5.0857	4.4889	6.7689	3.3900	5.6838	4.7061
<b>806,000</b>	4.9436	4.3669	6.5566	3.3219	5.5126	4.5726	<b>832,000</b>	5.0914	4.4938	6.7774	3.3927	5.6907	4.7114
<b>807,000</b>	4.9493	4.3719	6.5650	3.3247	5.5195	4.5781	<b>833,000</b>	5.0971	4.4987	6.7858	3.3955	5.6975	4.7167
<b>808,000</b>	4.9550	4.3767	6.5735	3.3274	5.5263	4.5834	<b>834,000</b>	5.1028	4.5035	6.7943	3.3982	5.7044	4.7220
<b>809,000</b>	4.9607	4.3816	6.5820	3.3301	5.5332	4.5887	<b>835,000</b>	5.1085	4.5084	6.8029	3.4009	5.7112	4.7274
<b>810,000</b>	4.9664	4.3865	6.5905	3.3328	5.5400	4.5940	<b>836,000</b>	5.1142	4.5134	6.8114	3.4036	5.7180	4.7328
<b>811,000</b>	4.9721	4.3913	6.5991	3.3355	5.5469	4.5993	<b>837,000</b>	5.1198	4.5182	6.8198	3.4063	5.7249	4.7381
<b>812,000</b>	4.9777	4.3962	6.6075	3.3383	5.5538	4.6047	<b>838,000</b>	5.1255	4.5231	6.8283	3.4091	5.7317	4.7434
<b>813,000</b>	4.9834	4.4011	6.6160	3.3410	5.5605	4.6100	<b>839,000</b>	5.1312	4.5280	6.8368	3.4118	5.7386	4.7487
<b>814,000</b>	4.9891	4.4060	6.6245	3.3437	5.5674	4.6154	<b>840,000</b>	5.1369	4.5328	6.8453	3.4145	5.7455	4.7541
<b>815,000</b>	4.9948	4.4109	6.6330	3.3465	5.5742	4.6207	<b>841,000</b>	5.1426	4.5377	6.8539	3.4173	5.7523	4.7594
<b>816,000</b>	5.0004	4.4157	6.6414	3.3492	5.5811	4.6261	<b>842,000</b>	5.1482	4.5426	6.8623	3.4200	5.7591	4.7647
<b>817,000</b>	5.0061	4.4206	6.6499	3.3519	5.5880	4.6314	<b>843,000</b>	5.1539	4.5475	6.8708	3.4227	5.7659	4.7701
<b>818,000</b>	5.0118	4.4255	6.6585	3.3546	5.5948	4.6367	<b>844,000</b>	5.1596	4.5524	6.8793	3.4254	5.7728	4.7755
<b>819,000</b>	5.0175	4.4304	6.6670	3.3573	5.6017	4.6420	<b>845,000</b>	5.1653	4.5573	6.8878	3.4281	5.7797	4.7808
<b>820,000</b>	5.0232	4.4352	6.6754	3.3600	5.6086	4.6473	<b>846,000</b>	5.1710	4.5621	6.8962	3.4308	5.7865	4.7861
<b>821,000</b>	5.0289	4.4401	6.6839	3.3628	5.6153	4.6527	<b>847,000</b>	5.1767	4.5670	6.9048	3.4336	5.7934	4.7914
<b>822,000</b>	5.0346	4.4450	6.6924	3.3655	5.6222	4.6581	<b>848,000</b>	5.1824	4.5719	6.9133	3.4363	5.8002	4.7967
<b>823,000</b>	5.0403	4.4499	6.7010	3.3682	5.6290	4.6634	<b>849,000</b>	5.1881	4.5767	6.9218	3.4390	5.8070	4.8021
<b>824,000</b>	5.0459	4.4548	6.7094	3.3710	5.6359	4.6687	<b>850,000</b>	5.1937	4.5817	6.9302	3.4418	5.8139	4.8075
<b>825,000</b>	5.0516	4.4596	6.7179	3.3737	5.6428	4.6740	<b>851,000</b>	5.1994	4.5866	6.9387	3.4445	5.8207	4.8128

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>852,000</b>	5.2051	4.5914	6.9472	3.4471	5.8276	4.8181	<b>878,000</b>	5.3529	4.7183	7.1681	3.5179	6.0056	4.9568
<b>853,000</b>	5.2108	4.5963	6.9558	3.4499	5.8344	4.8234	<b>879,000</b>	5.3586	4.7232	7.1766	3.5207	6.0124	4.9622
<b>854,000</b>	5.2165	4.6012	6.9643	3.4526	5.8413	4.8288	<b>880,000</b>	5.3642	4.7281	7.1850	3.5234	6.0193	4.9675
<b>855,000</b>	5.2221	4.6060	6.9727	3.4553	5.8482	4.8341	<b>881,000</b>	5.3699	4.7329	7.1935	3.5261	6.0261	4.9728
<b>856,000</b>	5.2278	4.6109	6.9812	3.4581	5.8550	4.8394	<b>882,000</b>	5.3756	4.7378	7.2021	3.5289	6.0330	4.9782
<b>857,000</b>	5.2335	4.6159	6.9897	3.4608	5.8618	4.8448	<b>883,000</b>	5.3813	4.7427	7.2106	3.5316	6.0399	4.9835
<b>858,000</b>	5.2392	4.6207	6.9983	3.4635	5.8686	4.8502	<b>884,000</b>	5.3870	4.7476	7.2191	3.5343	6.0467	4.9888
<b>859,000</b>	5.2449	4.6256	7.0067	3.4663	5.8755	4.8555	<b>885,000</b>	5.3926	4.7524	7.2275	3.5371	6.0536	4.9941
<b>860,000</b>	5.2506	4.6305	7.0152	3.4690	5.8824	4.8608	<b>886,000</b>	5.3984	4.7574	7.2360	3.5398	6.0603	4.9996
<b>861,000</b>	5.2563	4.6353	7.0237	3.4717	5.8892	4.8661	<b>887,000</b>	5.4041	4.7622	7.2445	3.5425	6.0672	5.0049
<b>862,000</b>	5.2620	4.6402	7.0322	3.4744	5.8961	4.8714	<b>888,000</b>	5.4098	4.7671	7.2531	3.5452	6.0741	5.0102
<b>863,000</b>	5.2676	4.6451	7.0406	3.4771	5.9030	4.8768	<b>889,000</b>	5.4154	4.7720	7.2615	3.5479	6.0809	5.0155
<b>864,000</b>	5.2733	4.6499	7.0491	3.4799	5.9097	4.8821	<b>890,000</b>	5.4211	4.7768	7.2700	3.5507	6.0878	5.0208
<b>865,000</b>	5.2790	4.6549	7.0577	3.4826	5.9166	4.8875	<b>891,000</b>	5.4268	4.7817	7.2785	3.5534	6.0946	5.0262
<b>866,000</b>	5.2847	4.6598	7.0662	3.4853	5.9234	4.8928	<b>892,000</b>	5.4325	4.7866	7.2870	3.5561	6.1015	5.0315
<b>867,000</b>	5.2903	4.6646	7.0746	3.4881	5.9303	4.8981	<b>893,000</b>	5.4381	4.7915	7.2954	3.5589	6.1083	5.0369
<b>868,000</b>	5.2960	4.6695	7.0831	3.4908	5.9372	4.9035	<b>894,000</b>	5.4438	4.7964	7.3039	3.5616	6.1151	5.0422
<b>869,000</b>	5.3017	4.6744	7.0916	3.4935	5.9440	4.9088	<b>895,000</b>	5.4495	4.8013	7.3125	3.5642	6.1220	5.0475
<b>870,000</b>	5.3074	4.6792	7.1002	3.4962	5.9509	4.9141	<b>896,000</b>	5.4552	4.8061	7.3210	3.5670	6.1288	5.0529
<b>871,000</b>	5.3131	4.6841	7.1087	3.4989	5.9576	4.9194	<b>897,000</b>	5.4609	4.8110	7.3295	3.5697	6.1357	5.0582
<b>872,000</b>	5.3187	4.6891	7.1171	3.5016	5.9645	4.9249	<b>898,000</b>	5.4665	4.8159	7.3379	3.5724	6.1426	5.0635
<b>873,000</b>	5.3245	4.6939	7.1256	3.5044	5.9714	4.9302	<b>899,000</b>	5.4722	4.8207	7.3464	3.5752	6.1494	5.0688
<b>874,000</b>	5.3302	4.6988	7.1341	3.5071	5.9782	4.9355	<b>900,000</b>	5.4780	4.8257	7.3550	3.5779	6.1562	5.0743
<b>875,000</b>	5.3359	4.7037	7.1426	3.5098	5.9851	4.9408	<b>901,000</b>	5.4837	4.8306	7.3635	3.5806	6.1630	5.0796
<b>876,000</b>	5.3415	4.7085	7.1510	3.5126	5.9919	4.9461	<b>902,000</b>	5.4893	4.8354	7.3719	3.5834	6.1699	5.0849
<b>877,000</b>	5.3472	4.7134	7.1596	3.5153	5.9988	4.9515	<b>903,000</b>	5.4950	4.8403	7.3804	3.5861	6.1768	5.0902

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>904,000</b>	5.5007	4.8452	7.3889	3.5887	6.1836	5.0955	<b>930,000</b>	5.6485	4.9721	7.6098	3.6595	6.3616	5.2343
<b>905,000</b>	5.5064	4.8500	7.3974	3.5915	6.1905	5.1009	<b>931,000</b>	5.6542	4.9770	7.6183	3.6623	6.3685	5.2396
<b>906,000</b>	5.5120	4.8549	7.4058	3.5942	6.1974	5.1062	<b>932,000</b>	5.6598	4.9818	7.6267	3.6650	6.3753	5.2449
<b>907,000</b>	5.5177	4.8598	7.4144	3.5969	6.2041	5.1115	<b>933,000</b>	5.6655	4.9867	7.6352	3.6677	6.3822	5.2503
<b>908,000</b>	5.5234	4.8647	7.4229	3.5997	6.2110	5.1169	<b>934,000</b>	5.6712	4.9916	7.6437	3.6705	6.3890	5.2556
<b>909,000</b>	5.5291	4.8696	7.4314	3.6024	6.2178	5.1222	<b>935,000</b>	5.6769	4.9964	7.6523	3.6732	6.3959	5.2609
<b>910,000</b>	5.5347	4.8745	7.4398	3.6051	6.2247	5.1276	<b>936,000</b>	5.6825	5.0014	7.6607	3.6759	6.4027	5.2663
<b>911,000</b>	5.5404	4.8793	7.4483	3.6079	6.2316	5.1329	<b>937,000</b>	5.6882	5.0063	7.6692	3.6787	6.4095	5.2716
<b>912,000</b>	5.5461	4.8842	7.4569	3.6106	6.2384	5.1382	<b>938,000</b>	5.6939	5.0111	7.6777	3.6813	6.4164	5.2770
<b>913,000</b>	5.5518	4.8891	7.4654	3.6133	6.2453	5.1435	<b>939,000</b>	5.6996	5.0160	7.6862	3.6841	6.4232	5.2823
<b>914,000</b>	5.5576	4.8939	7.4739	3.6160	6.2521	5.1489	<b>940,000</b>	5.7053	5.0209	7.6947	3.6868	6.4301	5.2876
<b>915,000</b>	5.5632	4.8989	7.4823	3.6187	6.2589	5.1543	<b>941,000</b>	5.7110	5.0257	7.7031	3.6895	6.4370	5.2929
<b>916,000</b>	5.5689	4.9038	7.4908	3.6215	6.2658	5.1596	<b>942,000</b>	5.7167	5.0306	7.7117	3.6923	6.4438	5.2983
<b>917,000</b>	5.5746	4.9086	7.4993	3.6242	6.2726	5.1649	<b>943,000</b>	5.7224	5.0355	7.7202	3.6950	6.4507	5.3037
<b>918,000</b>	5.5803	4.9135	7.5079	3.6269	6.2795	5.1702	<b>944,000</b>	5.7281	5.0404	7.7287	3.6977	6.4574	5.3090
<b>919,000</b>	5.5859	4.9184	7.5163	3.6296	6.2863	5.1756	<b>945,000</b>	5.7337	5.0453	7.7371	3.7004	6.4643	5.3143
<b>920,000</b>	5.5916	4.9232	7.5248	3.6324	6.2932	5.1809	<b>946,000</b>	5.7394	5.0501	7.7456	3.7032	6.4712	5.3196
<b>921,000</b>	5.5973	4.9281	7.5333	3.6350	6.3001	5.1862	<b>947,000</b>	5.7451	5.0550	7.7542	3.7058	6.4780	5.3250
<b>922,000</b>	5.6030	4.9331	7.5418	3.6378	6.3068	5.1916	<b>948,000</b>	5.7508	5.0599	7.7627	3.7086	6.4849	5.3303
<b>923,000</b>	5.6086	4.9379	7.5502	3.6405	6.3137	5.1969	<b>949,000</b>	5.7564	5.0648	7.7711	3.7113	6.4918	5.3356
<b>924,000</b>	5.6143	4.9428	7.5588	3.6432	6.3205	5.2023	<b>950,000</b>	5.7621	5.0696	7.7796	3.7140	6.4986	5.3409
<b>925,000</b>	5.6200	4.9477	7.5673	3.6460	6.3274	5.2076	<b>951,000</b>	5.7678	5.0746	7.7881	3.7168	6.5054	5.3463
<b>926,000</b>	5.6257	4.9525	7.5758	3.6487	6.3343	5.2129	<b>952,000</b>	5.7735	5.0794	7.7966	3.7195	6.5122	5.3517
<b>927,000</b>	5.6315	4.9574	7.5843	3.6514	6.3411	5.2182	<b>953,000</b>	5.7792	5.0843	7.8050	3.7222	6.5191	5.3570
<b>928,000</b>	5.6371	4.9623	7.5927	3.6542	6.3480	5.2236	<b>954,000</b>	5.7849	5.0892	7.8136	3.7250	6.5260	5.3623
<b>929,000</b>	5.6428	4.9672	7.6012	3.6569	6.3547	5.2290	<b>955,000</b>	5.7906	5.0940	7.8221	3.7277	6.5328	5.3676

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**Rule 301.A.3. Key Factor Table (Continued)**

<b>*Coverage A Limit Factors (Continued)</b>													
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>956,000</b>	5.7963	5.0989	7.8306	3.7303	6.5397	5.3730	<b>979,000</b>	5.9270	5.2112	8.0259	3.7930	6.6972	5.4957
<b>957,000</b>	5.8020	5.1038	7.8391	3.7331	6.5465	5.3783	<b>980,000</b>	5.9327	5.2161	8.0344	3.7958	6.7039	5.5011
<b>958,000</b>	5.8076	5.1087	7.8475	3.7358	6.5533	5.3837	<b>981,000</b>	5.9384	5.2210	8.0429	3.7984	6.7108	5.5064
<b>959,000</b>	5.8133	5.1136	7.8561	3.7385	6.5602	5.3890	<b>982,000</b>	5.9441	5.2258	8.0515	3.8011	6.7176	5.5117
<b>960,000</b>	5.8190	5.1185	7.8646	3.7413	6.5670	5.3943	<b>983,000</b>	5.9498	5.2307	8.0600	3.8039	6.7245	5.5170
<b>961,000</b>	5.8247	5.1233	7.8731	3.7440	6.5739	5.3997	<b>984,000</b>	5.9554	5.2356	8.0684	3.8066	6.7314	5.5224
<b>962,000</b>	5.8303	5.1282	7.8815	3.7467	6.5807	5.4050	<b>985,000</b>	5.9611	5.2404	8.0769	3.8093	6.7382	5.5277
<b>963,000</b>	5.8360	5.1331	7.8900	3.7495	6.5876	5.4103	<b>986,000</b>	5.9668	5.2454	8.0854	3.8121	6.7451	5.5331
<b>964,000</b>	5.8417	5.1379	7.8985	3.7521	6.5945	5.4156	<b>987,000</b>	5.9725	5.2503	8.0939	3.8148	6.7518	5.5384
<b>965,000</b>	5.8474	5.1429	7.9071	3.7549	6.6012	5.4210	<b>988,000</b>	5.9781	5.2551	8.1023	3.8175	6.7587	5.5437
<b>966,000</b>	5.8531	5.1478	7.9155	3.7576	6.6081	5.4264	<b>989,000</b>	5.9838	5.2600	8.1109	3.8203	6.7656	5.5491
<b>967,000</b>	5.8588	5.1526	7.9240	3.7603	6.6149	5.4317	<b>990,000</b>	5.9895	5.2649	8.1194	3.8229	6.7724	5.5544
<b>968,000</b>	5.8645	5.1575	7.9325	3.7631	6.6218	5.4370	<b>991,000</b>	5.9952	5.2697	8.1279	3.8257	6.7793	5.5597
<b>969,000</b>	5.8702	5.1624	7.9410	3.7658	6.6287	5.4423	<b>992,000</b>	6.0009	5.2746	8.1363	3.8284	6.7862	5.5650
<b>970,000</b>	5.8759	5.1672	7.9496	3.7685	6.6355	5.4477	<b>993,000</b>	6.0066	5.2795	8.1448	3.8311	6.7930	5.5704
<b>971,000</b>	5.8815	5.1721	7.9580	3.7712	6.6424	5.4530	<b>994,000</b>	6.0123	5.2844	8.1534	3.8339	6.7998	5.5758
<b>972,000</b>	5.8872	5.1771	7.9665	3.7740	6.6492	5.4584	<b>995,000</b>	6.0180	5.2893	8.1619	3.8366	6.8066	5.5811
<b>973,000</b>	5.8929	5.1819	7.9750	3.7766	6.6560	5.4637	<b>996,000</b>	6.0236	5.2942	8.1703	3.8393	6.8135	5.5864
<b>974,000</b>	5.8986	5.1868	7.9835	3.7794	6.6629	5.4690	<b>997,000</b>	6.0293	5.2990	8.1788	3.8420	6.8204	5.5917
<b>975,000</b>	5.9042	5.1917	7.9919	3.7821	6.6697	5.4744	<b>998,000</b>	6.0350	5.3039	8.1873	3.8448	6.8272	5.5971
<b>976,000</b>	5.9099	5.1965	8.0004	3.7848	6.6766	5.4797	<b>999,000</b>	6.0407	5.3088	8.1958	3.8474	6.8341	5.6024
<b>977,000</b>	5.9156	5.2014	8.0090	3.7876	6.6834	5.4850	<b>1,000,000</b>	6.0464	5.3136	8.2044	3.8502	6.8409	5.6077
<b>978,000</b>	5.9213	5.2063	8.0175	3.7903	6.6903	5.4903							

<b>Coverage A Limit Additional Factor</b>						
<b>Coverage A Limit (Expressed in \$)</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>
<b>Each Additional 1,000 Above 1,000,000</b>	0.0057	0.0049	0.0085	0.0027	0.0068	0.0053

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

B.1. Form HO 00 04

**Rule 301.B.1.(b) Factor Tables**

<b>*Base Rate</b>
<b>150.1267</b>

*Territory Factors							
Territory	HO 00 04	Territory	HO 00 04	Territory	HO 00 04	Territory	HO 00 04
<b>BBD</b>	1.3500	<b>BDB</b>	1.2500	<b>BHM</b>	1.2500	<b>BKD</b>	1.2500
<b>BBF</b>	1.2500	<b>BDC</b>	1.2500	<b>BHN</b>	1.2500	<b>BMB</b>	1.1917
<b>BBG</b>	1.2500	<b>BDD</b>	1.2500	<b>BHQ</b>	1.4167	<b>BMM</b>	1.1917
<b>BBJ</b>	1.3500	<b>BDF</b>	1.2500	<b>BHR</b>	1.4167	<b>BMN</b>	1.1917
<b>BBK</b>	1.2500	<b>BDK</b>	1.2500	<b>BHS</b>	1.4167	<b>BMP</b>	1.1917
<b>BBN</b>	1.2500	<b>BDL</b>	1.2500	<b>BHT</b>	1.4167	<b>BMQ</b>	1.2500
<b>BBP</b>	1.3500	<b>BDM</b>	1.2500	<b>BHV</b>	1.4167	<b>BMS</b>	1.1917
<b>BBQ</b>	1.2500	<b>BDQ</b>	1.2500	<b>BHW</b>	1.2500	<b>BMT</b>	1.1917
<b>BBR</b>	1.3500	<b>BDR</b>	1.2500	<b>BHX</b>	1.4167	<b>BMV</b>	1.1917
<b>BBT</b>	1.2500	<b>BDS</b>	1.2500	<b>BJB</b>	1.2500	<b>BMW</b>	1.1917
<b>BBV</b>	1.2500	<b>BDV</b>	1.3500	<b>BJC</b>	1.2500	<b>BNC</b>	1.1917
<b>BBW</b>	1.2500	<b>BDW</b>	1.2500	<b>BJG</b>	1.4167	<b>BND</b>	1.1917
<b>BCC</b>	1.2500	<b>BDX</b>	1.1917	<b>BJH</b>	1.2500	<b>BNG</b>	1.1917
<b>BCF</b>	1.2500	<b>BFC</b>	1.2500	<b>BJM</b>	1.4167	<b>BNH</b>	1.1917
<b>BCG</b>	1.2500	<b>BFD</b>	1.3500	<b>BJN</b>	1.2500	<b>BNJ</b>	1.1917
<b>BCH</b>	1.2500	<b>BFH</b>	1.2500	<b>BJP</b>	1.2500	<b>BNK</b>	1.1917
<b>BCM</b>	1.2500	<b>BFK</b>	1.2500	<b>BJR</b>	1.4167	<b>BNN</b>	1.2500
<b>BCN</b>	1.2500	<b>BFM</b>	1.2500	<b>BJV</b>	1.2500	<b>BNP</b>	1.1917
<b>BCT</b>	1.2500	<b>BFZ</b>	1.2500	<b>BJW</b>	1.2500	<b>BNR</b>	1.1917
<b>BCW</b>	1.2500	<b>BGB</b>	1.2500	<b>BJX</b>	1.4167	<b>BNT</b>	1.1917
<b>BCX</b>	1.2500	<b>BHB</b>	1.4167	<b>BJZ</b>	1.2500	<b>BNV</b>	1.1917
<b>BCZ</b>	1.2500	<b>BHC</b>	1.4167	<b>BKC</b>	1.2500	<b>BNX</b>	1.1917

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>BNZ</b>	1.1917	<b>BRH</b>	1.2500	<b>BVF</b>	1.2500	<b>BZM</b>	1.2500
<b>BPB</b>	1.1917	<b>BRJ</b>	1.1917	<b>BVJ</b>	1.2500	<b>BZN</b>	1.2500
<b>BPC</b>	1.1917	<b>BRK</b>	1.1917	<b>BVK</b>	1.2500	<b>BZP</b>	1.3500
<b>BPF</b>	1.1917	<b>BRM</b>	1.2111	<b>BVQ</b>	1.2500	<b>BZQ</b>	1.2500
<b>BPH</b>	1.1917	<b>BRP</b>	1.1917	<b>BVV</b>	1.2500	<b>BZV</b>	1.2500
<b>BPJ</b>	1.1917	<b>BRV</b>	1.1917	<b>BVW</b>	1.2500	<b>BZX</b>	1.3500
<b>BPM</b>	1.1917	<b>BRW</b>	1.1917	<b>BVX</b>	1.2500	<b>CBB</b>	1.2500
<b>BPS</b>	1.1917	<b>BSB</b>	1.2500	<b>BWC</b>	1.2500	<b>CBD</b>	1.2500
<b>BPT</b>	1.2500	<b>BSG</b>	1.2500	<b>BWD</b>	1.2500	<b>CBF</b>	1.2500
<b>BPW</b>	1.1917	<b>BSN</b>	1.2500	<b>BWF</b>	1.2500	<b>CBG</b>	1.2500
<b>BQB</b>	1.1917	<b>BSQ</b>	1.2500	<b>BWG</b>	1.2500	<b>CBJ</b>	1.2500
<b>BQD</b>	1.1917	<b>BSR</b>	1.2500	<b>BWJ</b>	1.2500	<b>CBK</b>	1.2500
<b>BQG</b>	1.1917	<b>BST</b>	1.2500	<b>BWM</b>	1.2500	<b>CBL</b>	1.2500
<b>BQH</b>	1.1917	<b>BSV</b>	1.2500	<b>BWN</b>	1.2500	<b>CBP</b>	1.2500
<b>BQK</b>	1.1917	<b>BTB</b>	1.2500	<b>BWP</b>	1.2500	<b>CBR</b>	1.2500
<b>BQM</b>	1.1917	<b>BTC</b>	1.2500	<b>BWQ</b>	1.2500	<b>CCG</b>	1.2500
<b>BQN</b>	1.1917	<b>BTF</b>	1.2500	<b>BWR</b>	1.2500	<b>CCH</b>	1.2500
<b>BQP</b>	1.1917	<b>BTG</b>	1.2500	<b>BWS</b>	1.2500	<b>CCK</b>	1.2500
<b>BQS</b>	1.1917	<b>BTK</b>	1.2500	<b>BWT</b>	1.2500	<b>CCL</b>	1.2500
<b>BQV</b>	1.1917	<b>BTL</b>	1.2500	<b>BWV</b>	1.2500	<b>CCN</b>	1.2500
<b>BQW</b>	1.1917	<b>BTM</b>	1.2500	<b>BWW</b>	1.2500	<b>CCQ</b>	1.2500
<b>BQX</b>	1.1917	<b>BTP</b>	1.2500	<b>BWZ</b>	1.2500	<b>CCT</b>	1.2500
<b>BRB</b>	1.2500	<b>BTX</b>	1.2500	<b>BXF</b>	1.2500	<b>CCV</b>	1.2500
<b>BRD</b>	1.1917	<b>BTZ</b>	1.2500	<b>BXZ</b>	1.2500	<b>CCZ</b>	1.2500
<b>BRF</b>	1.1917	<b>BVC</b>	1.2500	<b>BZB</b>	1.2500	<b>CDB</b>	1.2500

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>CDF</b>	1.2500	<b>CJH</b>	1.2500	<b>CNW</b>	1.2500	<b>CSS</b>	1.1917
<b>CDG</b>	1.2500	<b>CJL</b>	1.2500	<b>CNZ</b>	1.2500	<b>CST</b>	1.2500
<b>CDK</b>	1.2500	<b>CJN</b>	1.2500	<b>CPB</b>	1.2500	<b>CSV</b>	1.2500
<b>CDM</b>	1.2500	<b>CJP</b>	1.2500	<b>CPG</b>	1.2500	<b>CTB</b>	1.2500
<b>CDZ</b>	1.2500	<b>CJQ</b>	1.2500	<b>CPH</b>	1.2500	<b>CTD</b>	1.1917
<b>CGB</b>	1.2500	<b>CJR</b>	1.2063	<b>CPL</b>	1.2500	<b>CTF</b>	1.2500
<b>CGC</b>	1.2500	<b>CJS</b>	1.2500	<b>CPM</b>	1.2500	<b>CTG</b>	1.2500
<b>CGF</b>	1.2500	<b>CJT</b>	1.2500	<b>CPN</b>	1.2500	<b>CTJ</b>	1.2500
<b>CGG</b>	1.2500	<b>CJV</b>	1.2500	<b>CPP</b>	1.2500	<b>CTM</b>	1.2500
<b>CGH</b>	1.2500	<b>CJW</b>	1.2500	<b>CPQ</b>	1.2500	<b>CTN</b>	1.2500
<b>CGL</b>	1.2500	<b>CJZ</b>	1.2500	<b>CPS</b>	1.2500	<b>CTQ</b>	1.2500
<b>CHD</b>	1.1917	<b>CKB</b>	1.2500	<b>CPT</b>	1.2500	<b>CTR</b>	1.2500
<b>CHF</b>	1.2500	<b>CKD</b>	1.2500	<b>CPV</b>	1.2500	<b>CTV</b>	1.2500
<b>CHH</b>	1.2500	<b>CKZ</b>	1.2500	<b>CPX</b>	1.2500	<b>CTZ</b>	1.2500
<b>CHJ</b>	1.2500	<b>CMB</b>	1.2500	<b>CPZ</b>	1.2500	<b>CVB</b>	1.1917
<b>CHK</b>	1.2500	<b>CMC</b>	1.2500	<b>CQB</b>	1.2500	<b>CVC</b>	1.2500
<b>CHN</b>	1.2500	<b>CNC</b>	1.2500	<b>CQD</b>	1.2500	<b>CVD</b>	1.2500
<b>CHS</b>	1.2500	<b>CND</b>	1.2500	<b>CQH</b>	1.2500	<b>CVG</b>	1.2500
<b>CHT</b>	1.2500	<b>CNG</b>	1.2500	<b>CSB</b>	1.2500	<b>CVH</b>	1.2500
<b>CHW</b>	1.2500	<b>CNK</b>	1.2500	<b>CSC</b>	1.2500	<b>CVK</b>	1.2500
<b>CHZ</b>	1.2500	<b>CNM</b>	1.2500	<b>CSG</b>	1.2500	<b>CVM</b>	1.2500
<b>CJC</b>	1.2500	<b>CNQ</b>	1.2500	<b>CSM</b>	1.2500	<b>CVQ</b>	1.2500
<b>CJD</b>	1.2500	<b>CNR</b>	1.2500	<b>CSN</b>	1.2500	<b>CVR</b>	1.2500
<b>CJF</b>	1.1917	<b>CNT</b>	1.2500	<b>CSP</b>	1.2500	<b>CVT</b>	1.2500
<b>CJG</b>	1.2500	<b>CNV</b>	1.2500	<b>CSR</b>	1.2500	<b>CVV</b>	1.2500

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
CVX	1.2500	DDZ	1.2500	DJQ	1.2500	DNF	1.2500
CWP	1.2500	DGB	1.2500	DJR	1.2500	DNH	1.7000
CZB	1.2500	DGN	1.2500	DJZ	1.2500	DNK	1.7000
DBC	1.2500	DGQ	1.2500	DKC	1.2500	DNM	1.7000
DBF	1.2500	DGR	1.2500	DKF	1.2500	DNQ	1.2500
DBG	1.2500	DGT	1.2500	DKG	1.2500	DNR	1.2500
DBH	1.2500	DGV	1.2500	DKN	1.2500	DNS	1.2500
DBK	1.2500	DGX	1.2500	DKP	1.2500	DNT	1.2500
DBL	1.2500	DHB	1.2500	DKQ	1.2500	DNW	1.7000
DBP	1.2500	DHD	1.2500	DKR	1.2500	DNZ	1.2500
DBQ	1.2500	DHH	1.2500	DKZ	1.2500	DPB	1.7000
DBR	1.2500	DHJ	1.2500	DMB	1.7000	DPC	1.7000
DBS	1.2500	DHL	1.2500	DMC	1.2500	DPD	1.7000
DBW	1.2500	DHN	1.2500	DMD	1.2500	DPF	1.7000
DBX	1.2500	DHP	1.2500	DMF	1.2500	DPZ	1.2500
DCC	1.2500	DHQ	1.2500	DMG	1.2500	DSB	1.4500
DCK	1.2500	DHR	1.2500	DMH	1.2500	DSC	1.4500
DCL	1.2500	DHS	1.2500	DMJ	1.7000	DSD	1.4500
DCR	1.2500	DJB	1.2500	DMM	1.7000	DSF	1.4500
DCS	1.2500	DJC	1.2500	DMN	1.7000	DSG	1.4500
DCT	1.2500	DJG	1.2500	DMP	1.7000	DSH	1.4500
DCW	1.2500	DJH	1.2500	DMS	1.7000	DSJ	1.4500
DCX	1.2500	DJJ	1.2500	DMV	1.7000	DSK	1.4500
DCZ	1.2500	DJM	1.2500	DNB	1.7000	DSL	1.4500
DDC	1.2500	DJN	1.2500	DND	1.7000	DSM	1.4500

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>DSN</b>	1.4500	<b>FCK</b>	1.4167	<b>FFN</b>	1.4167	<b>FMC</b>	1.4167
<b>DWG</b>	1.4500	<b>FCM</b>	1.4167	<b>FFP</b>	1.2500	<b>FMD</b>	1.4167
<b>DZB</b>	1.2500	<b>FCN</b>	1.2500	<b>FFQ</b>	1.4167	<b>FNB</b>	1.2500
<b>DZM</b>	1.2500	<b>FCP</b>	1.4167	<b>FFS</b>	1.4167	<b>FNC</b>	1.4167
<b>DZP</b>	1.2500	<b>FCS</b>	1.4167	<b>FFZ</b>	1.2500	<b>FND</b>	1.4167
<b>DZQ</b>	1.2500	<b>FCT</b>	1.2500	<b>FGB</b>	1.2500	<b>FNJ</b>	1.4167
<b>DZR</b>	1.2500	<b>FCV</b>	1.4167	<b>FHF</b>	1.2500	<b>FNK</b>	1.4167
<b>DZV</b>	1.2500	<b>FCX</b>	1.4167	<b>FHH</b>	1.2500	<b>FNL</b>	1.4167
<b>DZW</b>	1.2500	<b>FCZ</b>	1.2500	<b>FHJ</b>	1.2500	<b>FNM</b>	1.2500
<b>FBB</b>	1.4167	<b>FDB</b>	1.2500	<b>FHL</b>	1.2500	<b>FNP</b>	1.4167
<b>FBC</b>	1.4167	<b>FDC</b>	1.4167	<b>FHN</b>	1.2500	<b>FNQ</b>	1.2500
<b>FBD</b>	1.4167	<b>DFD</b>	1.4167	<b>FHP</b>	1.2500	<b>FNT</b>	1.2500
<b>FBG</b>	1.4167	<b>FDH</b>	1.2500	<b>FHR</b>	1.2500	<b>FNV</b>	1.2500
<b>FBJ</b>	1.2500	<b>FDJ</b>	1.4167	<b>FHS</b>	1.2500	<b>FNW</b>	1.2500
<b>FBM</b>	1.2500	<b>FDK</b>	1.2500	<b>FHW</b>	1.2500	<b>FNX</b>	1.2500
<b>FBR</b>	1.4167	<b>FDL</b>	1.4167	<b>FHZ</b>	1.2500	<b>FNZ</b>	1.4167
<b>FBS</b>	1.4167	<b>FDN</b>	1.2500	<b>FJD</b>	1.2500	<b>FPB</b>	1.4167
<b>FBT</b>	1.2500	<b>FDQ</b>	1.4167	<b>FJF</b>	1.2500	<b>FPF</b>	1.4167
<b>FBV</b>	1.4167	<b>FDR</b>	1.4167	<b>FJG</b>	1.2500	<b>FPG</b>	1.2500
<b>FBX</b>	1.2500	<b>FDW</b>	1.4167	<b>FJH</b>	1.2500	<b>FPP</b>	1.4167
<b>FBZ</b>	1.2500	<b>FDX</b>	1.4167	<b>FJK</b>	1.2500	<b>FPR</b>	1.4167
<b>FCB</b>	1.2500	<b>FFD</b>	1.4167	<b>FJL</b>	1.2500	<b>FPW</b>	1.2500
<b>FCG</b>	1.2500	<b>FFG</b>	1.4167	<b>FJM</b>	1.2500	<b>FPX</b>	1.4167
<b>FCH</b>	1.2500	<b>FFH</b>	1.4167	<b>FJZ</b>	1.2500	<b>FPZ</b>	1.2500
<b>FCJ</b>	1.4167	<b>FFL</b>	1.4167	<b>FMB</b>	1.4167	<b>FQB</b>	1.2500

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>FQD</b>	1.2500	<b>FTJ</b>	1.2500	<b>FZV</b>	1.4167	<b>GCL</b>	1.4167
<b>FQF</b>	1.4167	<b>FTK</b>	1.2500	<b>GBB</b>	1.4167	<b>GCM</b>	1.0000
<b>FQG</b>	1.4167	<b>FTL</b>	1.2500	<b>GBC</b>	1.2084	<b>GCN</b>	1.4167
<b>FQH</b>	1.4167	<b>FTM</b>	1.2500	<b>GBD</b>	1.0000	<b>GCP</b>	1.4167
<b>FQM</b>	1.4167	<b>FTP</b>	1.2500	<b>GBF</b>	1.4167	<b>GCQ</b>	1.4167
<b>FQN</b>	1.2500	<b>FTQ</b>	1.2500	<b>GBG</b>	1.0000	<b>GCS</b>	1.0000
<b>FQP</b>	1.4167	<b>FTS</b>	1.2500	<b>GBH</b>	1.0000	<b>GCV</b>	1.0000
<b>FQR</b>	1.4167	<b>FTT</b>	1.2500	<b>GBK</b>	1.0000	<b>GCW</b>	1.4167
<b>FQS</b>	1.4167	<b>FTV</b>	1.2500	<b>GBL</b>	1.4167	<b>GCX</b>	1.4167
<b>FQV</b>	1.4167	<b>FTW</b>	1.2500	<b>GBM</b>	1.0000	<b>GCZ</b>	1.4167
<b>FQW</b>	1.2500	<b>FTX</b>	1.2500	<b>GBP</b>	1.0000	<b>GDB</b>	1.0000
<b>FQX</b>	1.2500	<b>FTZ</b>	1.2500	<b>GBQ</b>	1.0000	<b>GDC</b>	1.4167
<b>FQZ</b>	1.2500	<b>FVB</b>	1.2500	<b>GBR</b>	1.0000	<b>GDD</b>	1.4167
<b>FRB</b>	1.2500	<b>FVC</b>	1.2500	<b>GBS</b>	1.4167	<b>GDG</b>	1.0000
<b>FRC</b>	1.4167	<b>FVD</b>	1.2500	<b>GBT</b>	1.0000	<b>GDH</b>	1.4167
<b>FSB</b>	1.2500	<b>FVH</b>	1.2500	<b>GBV</b>	1.4167	<b>GDJ</b>	1.0000
<b>FSP</b>	1.2500	<b>FVJ</b>	1.2500	<b>GBW</b>	1.0000	<b>GDK</b>	1.4167
<b>FSR</b>	1.2500	<b>FVK</b>	1.2500	<b>GBZ</b>	1.4167	<b>GDM</b>	1.0000
<b>FSS</b>	1.2500	<b>FVM</b>	1.2500	<b>GCC</b>	1.0000	<b>GDN</b>	1.4167
<b>FSV</b>	1.2500	<b>FVZ</b>	1.2500	<b>GCD</b>	1.0000	<b>GDQ</b>	1.0000
<b>FTB</b>	1.2500	<b>FZB</b>	1.4167	<b>GCF</b>	1.4167	<b>GDR</b>	1.4167
<b>FTC</b>	1.2500	<b>FZC</b>	1.4167	<b>GCG</b>	1.4167	<b>GDT</b>	1.4167
<b>FTD</b>	1.2500	<b>FZN</b>	1.4167	<b>GCH</b>	1.0000	<b>GDW</b>	1.0000
<b>FTG</b>	1.2500	<b>FZQ</b>	1.2500	<b>G CJ</b>	1.4167	<b>GDZ</b>	1.4167
<b>FTH</b>	1.2500	<b>FZT</b>	1.2500	<b>GCK</b>	1.0000	<b>GFC</b>	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>GFF</b>	1.4167	<b>GMS</b>	1.4167	<b>GQC</b>	1.0000	<b>GTX</b>	1.0000
<b>GFH</b>	1.4167	<b>GMV</b>	1.0000	<b>GQF</b>	1.4167	<b>GTZ</b>	1.0000
<b>GFJ</b>	1.0000	<b>GMX</b>	1.0000	<b>GQG</b>	1.0000	<b>GVF</b>	1.0000
<b>GFM</b>	1.4167	<b>GNB</b>	1.0000	<b>GQH</b>	1.0000	<b>GVG</b>	1.0000
<b>GFR</b>	1.4167	<b>GNC</b>	1.0000	<b>GQJ</b>	1.4167	<b>GVJ</b>	1.0000
<b>GFV</b>	1.0000	<b>GND</b>	1.4167	<b>GQK</b>	1.0000	<b>GVL</b>	1.0000
<b>GFW</b>	1.0000	<b>GNF</b>	1.0000	<b>GQN</b>	1.0000	<b>GVM</b>	1.0000
<b>GFY</b>	1.4167	<b>GNG</b>	1.0000	<b>GQZ</b>	1.4167	<b>GVP</b>	1.0000
<b>GFZ</b>	1.0000	<b>GNK</b>	1.4167	<b>GSB</b>	1.0000	<b>GVQ</b>	1.0000
<b>GGB</b>	1.0000	<b>GNL</b>	1.4167	<b>GSC</b>	1.0000	<b>GVT</b>	1.0000
<b>GGC</b>	1.0000	<b>GNP</b>	1.0000	<b>GSF</b>	1.0000	<b>GVZ</b>	1.0000
<b>GGD</b>	1.0000	<b>GNQ</b>	1.4167	<b>GSJ</b>	1.0000	<b>GWB</b>	1.0000
<b>GGF</b>	1.0000	<b>GNT</b>	1.0000	<b>GSL</b>	1.0000	<b>GWC</b>	1.0000
<b>GGL</b>	1.0000	<b>GNV</b>	1.0000	<b>GSQ</b>	1.0000	<b>GWD</b>	1.0000
<b>GGM</b>	1.0000	<b>GNW</b>	1.4167	<b>GSR</b>	1.0000	<b>GWF</b>	1.0000
<b>GGN</b>	1.0000	<b>GNX</b>	1.4167	<b>GSS</b>	1.0000	<b>GWG</b>	1.0000
<b>GGP</b>	1.0000	<b>GNZ</b>	1.0000	<b>GST</b>	1.0000	<b>GWH</b>	1.0000
<b>GGQ</b>	1.0000	<b>GPB</b>	1.0000	<b>GSX</b>	1.0000	<b>GWK</b>	1.0000
<b>GHZ</b>	1.0000	<b>GPD</b>	1.4167	<b>GTB</b>	1.0000	<b>GWM</b>	1.0000
<b>GMB</b>	1.0000	<b>GPF</b>	1.0000	<b>GTC</b>	1.0000	<b>GWP</b>	1.0000
<b>GMC</b>	1.0000	<b>GPH</b>	1.0000	<b>GTG</b>	1.0000	<b>GWZ</b>	1.0000
<b>GMN</b>	1.4167	<b>GPP</b>	1.0000	<b>GTJ</b>	1.0000	<b>GZC</b>	1.4167
<b>GMP</b>	1.4167	<b>GPS</b>	1.4167	<b>GTL</b>	1.0000	<b>GZD</b>	1.0000
<b>GMQ</b>	1.3473	<b>GPV</b>	1.0000	<b>GTN</b>	1.0000	<b>GZF</b>	1.4167
<b>GMR</b>	1.0000	<b>GPZ</b>	1.0000			<b>GZG</b>	1.0000

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>GZH</b>	1.4167	<b>HHW</b>	1.4167	<b>HMC</b>	1.4167	<b>HWP</b>	1.4167
<b>GZJ</b>	1.0000	<b>HHZ</b>	1.4167	<b>HMD</b>	1.4167	<b>HWR</b>	1.0917
<b>GZL</b>	1.4167	<b>HJD</b>	1.4167	<b>HSB</b>	1.0917	<b>HWT</b>	1.0917
<b>GZN</b>	1.0000	<b>HJG</b>	1.4167	<b>HSC</b>	1.0917	<b>HWV</b>	1.4167
<b>GZQ</b>	1.0000	<b>HJJ</b>	1.4167	<b>HTB</b>	1.4167	<b>HWW</b>	1.4167
<b>GZR</b>	1.4167	<b>HJN</b>	1.4167	<b>HTD</b>	1.0917	<b>HWX</b>	1.4167
<b>GZS</b>	1.0000	<b>HJP</b>	1.4167	<b>HTF</b>	1.2500	<b>HZB</b>	1.0000
<b>GZV</b>	1.4167	<b>HJR</b>	1.4167	<b>HTK</b>	1.0917	<b>HZC</b>	1.0000
<b>GZW</b>	1.0000	<b>HJS</b>	1.4167	<b>HTL</b>	1.2500	<b>HZD</b>	1.0000
<b>GZX</b>	1.0000	<b>HJV</b>	1.4167	<b>HTV</b>	1.0917	<b>HZF</b>	1.0000
<b>HGB</b>	1.4167	<b>HJZ</b>	1.4167	<b>HVC</b>	1.0917	<b>HZH</b>	1.0000
<b>HGC</b>	1.4167	<b>HKC</b>	1.4167	<b>HVF</b>	1.0917	<b>HZJ</b>	1.0000
<b>HGG</b>	1.4167	<b>HKD</b>	1.4167	<b>HVG</b>	1.4167	<b>HZK</b>	1.0000
<b>HGL</b>	1.4167	<b>HKG</b>	1.4167	<b>HVJ</b>	1.4167	<b>JBB</b>	1.4167
<b>HGP</b>	1.4167	<b>HKH</b>	1.4167	<b>HVN</b>	1.4167	<b>JBD</b>	1.4167
<b>HGT</b>	1.4167	<b>HKL</b>	1.4167	<b>HVP</b>	1.0917	<b>JBF</b>	1.4167
<b>HGV</b>	1.4167	<b>HKP</b>	1.4167	<b>HVR</b>	1.0917	<b>JBJ</b>	1.4167
<b>HGW</b>	1.4167	<b>HKT</b>	1.4167	<b>HVT</b>	1.0917	<b>JBM</b>	1.4167
<b>HGX</b>	1.4167	<b>HKW</b>	1.4167	<b>HVW</b>	1.2500	<b>JBP</b>	1.4167
<b>HHC</b>	1.4167	<b>HKX</b>	1.4167	<b>HVZ</b>	1.0917	<b>JBR</b>	1.4167
<b>HHJ</b>	1.4167	<b>HKZ</b>	1.4167	<b>HWD</b>	1.0917	<b>JBS</b>	1.4167
<b>HHL</b>	1.4167	<b>HLB</b>	1.4167	<b>HWF</b>	1.4167	<b>JBT</b>	1.4167
<b>HHP</b>	1.4167	<b>HLC</b>	1.4167	<b>HWG</b>	1.2500	<b>JBV</b>	1.4167
<b>HHS</b>	1.4167	<b>HLF</b>	1.4167	<b>HWK</b>	1.2500	<b>JBZ</b>	1.4167
<b>HHT</b>	1.4167	<b>HMB</b>	1.4167	<b>HWN</b>	1.0917	<b>JCB</b>	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
JCC	1.4167	JFL	1.4167	JKW	1.4167	JPP	1.4167
JCF	1.4167	JGB	1.4167	JKZ	1.4167	JPQ	1.4167
JCG	1.4167	JHB	1.4167	JLB	1.4167	JPR	1.8500
JCH	1.4167	JHC	1.4167	JLD	1.4167	JPS	1.4167
JCJ	1.4167	JHD	1.4167	JLG	1.4167	JPT	1.4167
JCM	1.4167	JHG	1.4167	JLZ	1.4167	JPW	1.4167
JCN	1.4167	JHL	1.4167	JMN	1.4167	JPX	1.4167
JCQ	1.4167	JHN	1.4167	JMQ	1.4167	JPZ	1.4167
JCS	1.4167	JHR	1.4167	JMR	1.4167	JQC	1.4167
JCT	1.4167	JHS	1.4167	JMS	1.4167	JQF	1.4167
JCV	1.4167	JHW	1.4167	JMV	1.4167	JQH	1.4167
JCX	1.4167	JJB	1.4167	JMW	1.4167	JQJ	1.4167
JDF	1.4167	JJK	1.4167	JNN	1.4167	JQL	1.4167
JDH	1.4167	JJR	1.4167	JNP	1.4167	JQM	1.8000
JDJ	1.4167	JJV	1.4167	JNR	1.4167	JQN	1.4167
JDK	1.4167	JJX	1.4167	JNS	1.4167	JQP	1.4167
JDM	1.4167	JKB	1.4167	JNT	1.4167	JQQ	1.8000
JDP	1.4167	JKD	1.4167	JNV	1.4167	JQR	1.8000
JDT	1.4167	JKF	1.4167	JNW	1.4167	JQT	1.8000
JDV	1.4167	JKG	1.4167	JNZ	1.4167	JQV	1.9000
JDW	1.4167	JKJ	1.4167	JPB	1.8000	JQW	1.4167
JDZ	1.4167	JKK	1.4167	JPC	1.4167	JRG	1.4167
JFB	1.4167	JKM	1.4167	JPG	1.4167	JRJ	1.4167
JFH	1.4167	JKP	1.4167	JPL	1.4167	JRK	1.4167
JFK	1.4167	JKT	1.4167	JPN	1.4167	JRN	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>JRP</b>	1.4167	<b>KCM</b>	1.4167	<b>KJP</b>	1.4167	<b>KNQ</b>	1.7333
<b>JRZ</b>	1.4167	<b>KCP</b>	1.4167	<b>KJQ</b>	1.4167	<b>KNR</b>	1.7333
<b>JSB</b>	1.4167	<b>KCS</b>	1.4167	<b>KJR</b>	1.4167	<b>KNS</b>	1.4167
<b>JSC</b>	1.4167	<b>KCZ</b>	1.4167	<b>KJS</b>	1.4167	<b>KNT</b>	1.2500
<b>JSD</b>	1.4167	<b>KGB</b>	1.4167	<b>KJZ</b>	1.4167	<b>KNV</b>	1.2500
<b>JSF</b>	1.4167	<b>KGC</b>	1.4167	<b>KKM</b>	1.4167	<b>KNW</b>	1.2500
<b>JSH</b>	1.4167	<b>KHB</b>	1.4167	<b>KKN</b>	1.4167	<b>KNX</b>	1.2500
<b>JSL</b>	1.4167	<b>KHC</b>	1.4167	<b>KKP</b>	1.4167	<b>KPB</b>	1.2500
<b>JZB</b>	1.4167	<b>KHF</b>	1.4167	<b>KKZ</b>	1.4167	<b>KPD</b>	1.2500
<b>JZM</b>	1.4167	<b>KHG</b>	1.4167	<b>KMD</b>	1.7333	<b>KPF</b>	1.7333
<b>JZP</b>	1.4167	<b>KHH</b>	1.4167	<b>KMG</b>	1.2500	<b>KPG</b>	1.2500
<b>JZQ</b>	1.4167	<b>KHJ</b>	1.4167	<b>KMJ</b>	1.7333	<b>KPH</b>	1.2500
<b>JZR</b>	1.4167	<b>KHK</b>	1.4167	<b>KMN</b>	1.7333	<b>KPJ</b>	1.7333
<b>JZS</b>	1.4167	<b>KHM</b>	1.4167	<b>KMR</b>	1.7333	<b>KPN</b>	1.4167
<b>KBC</b>	1.3833	<b>KHN</b>	1.4167	<b>KMS</b>	1.2500	<b>KPP</b>	1.7333
<b>KBF</b>	1.3833	<b>KHP</b>	1.4167	<b>KMV</b>	1.2500	<b>KPQ</b>	1.2500
<b>KBL</b>	1.4167	<b>KHQ</b>	1.4167	<b>KMX</b>	1.2500	<b>KPS</b>	1.2500
<b>KBP</b>	1.4167	<b>KHR</b>	1.4167	<b>KNB</b>	1.3467	<b>KPT</b>	1.2500
<b>KBS</b>	1.4167	<b>KHT</b>	1.4167	<b>KNF</b>	1.2500	<b>KPW</b>	1.4167
<b>KBV</b>	1.4167	<b>KHV</b>	1.4167	<b>KNG</b>	1.4167	<b>KQB</b>	1.2500
<b>KBZ</b>	1.4167	<b>KJD</b>	1.4167	<b>KNH</b>	1.4167	<b>KQC</b>	1.2500
<b>KCG</b>	1.4167	<b>KJF</b>	1.4167	<b>KNJ</b>	1.2500	<b>KQD</b>	1.2500
<b>KCH</b>	1.3833	<b>KJH</b>	1.4167	<b>KNK</b>	1.4167	<b>KQF</b>	1.4167
<b>KCK</b>	1.4167	<b>KJJ</b>	1.4167	<b>KNM</b>	1.2500	<b>KQG</b>	1.2500
<b>KCL</b>	1.3833	<b>KJM</b>	1.4167	<b>KNN</b>	1.2500	<b>KQH</b>	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>KQL</b>	1.2500	<b>LBD</b>	1.2500	<b>LGH</b>	1.3833	<b>LPG</b>	1.2500
<b>KQM</b>	1.2500	<b>LBF</b>	1.4167	<b>LGJ</b>	1.3833	<b>LPH</b>	1.2500
<b>KQP</b>	1.2500	<b>LBK</b>	1.2500	<b>LGK</b>	1.3833	<b>LPJ</b>	1.2500
<b>KQZ</b>	1.2500	<b>LBL</b>	1.2500	<b>LGL</b>	1.3833	<b>LPK</b>	1.2500
<b>KSD</b>	1.7333	<b>LBM</b>	1.2500	<b>LMB</b>	1.2500	<b>LPM</b>	1.2500
<b>KSF</b>	1.7333	<b>LBN</b>	1.4167	<b>LMM</b>	1.2500	<b>LPN</b>	1.2500
<b>KSG</b>	1.7333	<b>LBP</b>	1.2500	<b>LMP</b>	1.2500	<b>LPQ</b>	1.2500
<b>KSJ</b>	1.7333	<b>LBR</b>	1.3833	<b>LMV</b>	1.2500	<b>LPR</b>	1.2500
<b>KSK</b>	1.7333	<b>LBS</b>	1.3833	<b>LMW</b>	1.2500	<b>LPZ</b>	1.2500
<b>KSL</b>	1.7333	<b>LBT</b>	1.2500	<b>LNB</b>	1.2500	<b>LSB</b>	1.9000
<b>KSM</b>	1.7333	<b>LCB</b>	1.3833	<b>LNC</b>	1.2500	<b>LSC</b>	1.9000
<b>KSP</b>	1.7333	<b>LCC</b>	1.3833	<b>LND</b>	1.2500	<b>LSQ</b>	1.9000
<b>KSV</b>	1.7333	<b>LCD</b>	1.3833	<b>LNF</b>	1.2500	<b>LSR</b>	1.9000
<b>KSW</b>	1.7333	<b>LCF</b>	1.3833	<b>LNG</b>	1.2500	<b>LSS</b>	1.8000
<b>KSX</b>	1.7333	<b>LCN</b>	1.3833	<b>LNH</b>	1.2500	<b>LSV</b>	1.9000
<b>KZB</b>	1.3833	<b>LCS</b>	1.3833	<b>LNK</b>	1.2500	<b>LTD</b>	1.9000
<b>KZC</b>	1.3833	<b>LCT</b>	1.3833	<b>LNL</b>	1.2500	<b>LTG</b>	1.9000
<b>KZM</b>	1.4167	<b>LCV</b>	1.2500	<b>LNM</b>	1.2500	<b>LTJ</b>	1.9000
<b>KZN</b>	1.4167	<b>LCZ</b>	1.3833	<b>LNN</b>	1.2500	<b>LTL</b>	1.9000
<b>KZR</b>	1.4167	<b>LDB</b>	1.3833	<b>LNP</b>	1.2500	<b>LTM</b>	1.9000
<b>KZT</b>	1.4167	<b>LDZ</b>	1.3833	<b>LNQ</b>	1.2500	<b>LTP</b>	1.9000
<b>KZW</b>	1.4167	<b>LGB</b>	1.3833	<b>LNR</b>	1.2500	<b>LTQ</b>	1.9000
<b>KZX</b>	1.3833	<b>LGC</b>	1.3833	<b>LNV</b>	1.2500	<b>LTR</b>	1.9000
<b>LBB</b>	1.3833	<b>LGF</b>	1.3833	<b>LPC</b>	1.2500	<b>LTT</b>	1.8000
<b>LBC</b>	1.3833	<b>LGG</b>	1.3833	<b>LPF</b>	1.2500	<b>LTW</b>	1.9000

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>LTZ</b>	1.9000	<b>MBB</b>	1.9000	<b>MCT</b>	1.9000	<b>MFS</b>	1.8000
<b>LVC</b>	1.9000	<b>MBC</b>	2.0250	<b>MCV</b>	1.9000	<b>MFT</b>	1.8000
<b>LVF</b>	1.9000	<b>MBD</b>	2.0250	<b>MCZ</b>	1.8000	<b>MGC</b>	2.3750
<b>LVJ</b>	1.9000	<b>MBG</b>	1.8000	<b>MDB</b>	2.0250	<b>MGD</b>	2.3750
<b>LVN</b>	1.9000	<b>MBH</b>	2.0250	<b>MDD</b>	2.0250	<b>MGF</b>	2.3750
<b>LVR</b>	1.9000	<b>MBJ</b>	1.8000	<b>MDF</b>	2.0250	<b>MGH</b>	2.3750
<b>LVS</b>	1.9000	<b>MBL</b>	2.0250	<b>MDH</b>	1.8000	<b>MGJ</b>	2.3750
<b>LVZ</b>	1.9000	<b>MBM</b>	1.9000	<b>MDJ</b>	1.9000	<b>MGN</b>	2.3750
<b>LWF</b>	1.8000	<b>MBN</b>	1.8000	<b>MDM</b>	2.0250	<b>MGP</b>	2.3750
<b>LWH</b>	1.9000	<b>MBP</b>	2.0250	<b>MDP</b>	1.8000	<b>MGQ</b>	2.0250
<b>LWL</b>	1.8500	<b>MBQ</b>	2.0250	<b>MDQ</b>	2.0250	<b>MGR</b>	2.3750
<b>LWP</b>	1.9000	<b>MBR</b>	1.8000	<b>MDR</b>	2.0250	<b>MGS</b>	2.3750
<b>LWR</b>	1.9000	<b>MBS</b>	1.8000	<b>MDS</b>	1.8000	<b>MGT</b>	2.3750
<b>LWT</b>	1.9000	<b>MBT</b>	2.0250	<b>MDT</b>	2.0250	<b>MGW</b>	2.3750
<b>LWV</b>	1.9000	<b>MBW</b>	1.8000	<b>MDW</b>	2.0250	<b>MGX</b>	2.3750
<b>LWZ</b>	1.9000	<b>MBZ</b>	1.9000	<b>MDX</b>	2.0250	<b>MHB</b>	2.3750
<b>LZD</b>	1.4167	<b>MCB</b>	1.8000	<b>MDZ</b>	2.0250	<b>MHC</b>	2.3750
<b>LZM</b>	1.4167	<b>MCD</b>	2.0250	<b>MFB</b>	2.0250	<b>MHD</b>	2.3750
<b>LZP</b>	1.3833	<b>MCF</b>	1.8000	<b>MFC</b>	2.0250	<b>MHF</b>	2.3750
<b>LZR</b>	1.2500	<b>MCH</b>	1.8000	<b>MFD</b>	2.0250	<b>MHG</b>	2.3750
<b>LZS</b>	1.2500	<b>MCJ</b>	1.9000	<b>MFG</b>	1.9125	<b>MHH</b>	2.3750
<b>LZT</b>	1.2500	<b>MCM</b>	2.0250	<b>MFH</b>	2.0250	<b>MHJ</b>	2.3750
<b>LZV</b>	1.3833	<b>MCQ</b>	1.9000	<b>MFJ</b>	2.0250	<b>MHK</b>	2.3750
<b>LZW</b>	1.3833	<b>MCR</b>	1.9000	<b>MFM</b>	1.8000	<b>MHL</b>	2.3750
<b>LZX</b>	1.2500	<b>MCS</b>	1.9000	<b>MFR</b>	2.0250	<b>MHM</b>	2.3750

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>MHN</b>	2.3750	<b>MSB</b>	1.8000	<b>MXD</b>	1.8000	<b>NCQ</b>	1.8000
<b>MHP</b>	2.3750	<b>MSM</b>	1.8000	<b>MXM</b>	1.8000	<b>NCR</b>	1.8000
<b>MHQ</b>	2.3750	<b>MSN</b>	1.8000	<b>MXZ</b>	1.8000	<b>NCZ</b>	1.8000
<b>MHR</b>	2.3750	<b>MSP</b>	1.8000	<b>MZB</b>	1.8000	<b>NDC</b>	1.8000
<b>MHS</b>	2.3750	<b>MSV</b>	2.0250	<b>MZC</b>	1.8000	<b>NDF</b>	1.8000
<b>MHT</b>	2.3750	<b>MSX</b>	2.0250	<b>MZD</b>	1.8000	<b>NDG</b>	1.8000
<b>MHV</b>	2.3750	<b>MTM</b>	1.8000	<b>MZF</b>	1.8000	<b>NDK</b>	1.8000
<b>MHW</b>	2.3750	<b>MTQ</b>	1.8000	<b>MZH</b>	1.8000	<b>NDQ</b>	1.8000
<b>MHX</b>	2.3750	<b>MTS</b>	1.8000	<b>MZJ</b>	1.9000	<b>NDS</b>	1.8000
<b>MHZ</b>	2.3750	<b>MTZ</b>	1.8000	<b>MZK</b>	2.0250	<b>NDV</b>	1.8000
<b>MJB</b>	2.3750	<b>MVB</b>	1.8000	<b>MZM</b>	1.9500	<b>NDZ</b>	1.8000
<b>MJC</b>	2.3750	<b>MVC</b>	2.0250	<b>MZP</b>	1.8000	<b>NFP</b>	1.8000
<b>MJD</b>	2.3750	<b>MVD</b>	1.8000	<b>MZQ</b>	2.0250	<b>NGB</b>	1.4167
<b>MJF</b>	2.3750	<b>MVF</b>	1.8000	<b>MZR</b>	2.0250	<b>NGD</b>	1.4167
<b>MJG</b>	2.3750	<b>MVK</b>	1.8000	<b>MZS</b>	2.0250	<b>NGF</b>	1.6084
<b>MJH</b>	2.3750	<b>MVM</b>	1.8000	<b>MZW</b>	2.0250	<b>NGG</b>	1.6084
<b>MJJ</b>	2.3750	<b>MVP</b>	1.8000	<b>NBC</b>	1.8000	<b>NGH</b>	1.4167
<b>MJK</b>	2.3750	<b>MVS</b>	1.8000	<b>NBG</b>	1.8000	<b>NGJ</b>	1.4167
<b>MJL</b>	2.3750	<b>MWC</b>	1.8000	<b>NBH</b>	1.8000	<b>NGK</b>	1.4167
<b>MJM</b>	2.3750	<b>MWD</b>	1.8000	<b>NBK</b>	1.8000	<b>NGM</b>	1.4167
<b>MJN</b>	2.3750	<b>MWG</b>	1.8000	<b>NBS</b>	1.8000	<b>NGP</b>	1.4167
<b>MJP</b>	2.3750	<b>MWP</b>	1.8000	<b>NBT</b>	1.8000	<b>NGW</b>	1.4167
<b>MJQ</b>	2.3750	<b>MWQ</b>	2.0250	<b>NBW</b>	1.8000	<b>NHC</b>	1.4167
<b>MJR</b>	2.3750	<b>MWR</b>	1.8000	<b>NCF</b>	1.8000	<b>NHG</b>	1.8000
<b>MJZ</b>	2.3750	<b>MXC</b>	1.8000	<b>NCH</b>	1.8000	<b>NHH</b>	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
NHL	1.4167	NMM	1.4167	ZCN	1.7000	ZFL	1.1917
NHM	1.4167	NMN	1.4167	ZCP	1.1917	ZFM	1.7000
NHQ	1.4167	NZB	1.8000	ZCQ	1.3500	ZGB	1.7000
NHR	1.4167	NZD	1.8000	ZCS	1.3500	ZGC	1.7000
NHX	1.4167	NZG	1.8000	ZCT	1.7000	ZGF	1.7000
NHZ	1.8000	NZH	1.8000	ZCV	1.5250	ZGH	1.7000
NJB	1.4167	ZBB	1.3500	ZCX	1.1917	ZGK	1.7000
NJD	1.4167	ZBC	1.3500	ZDB	1.1917	ZGM	1.7000
NJJ	1.4167	ZBF	1.7000	ZDC	1.1917	ZGP	1.7000
NJL	1.4167	ZBG	1.7000	ZDD	1.3500	ZGT	1.7000
NJN	1.4167	ZBH	1.4459	ZDF	1.7000	ZHC	1.8792
NJS	1.4167	ZBJ	1.1917	ZDG	1.7000	ZHH	1.7000
NJZ	1.4167	ZBM	1.7000	ZDH	1.1917	ZHL	1.7000
NKC	1.4167	ZBN	1.7000	ZDJ	1.3500	ZHN	1.7000
NKG	1.4167	ZBQ	1.3500	ZDK	1.2764	ZHP	1.7000
NKJ	1.4167	ZBR	1.7000	ZDN	1.7000	ZHQ	1.7000
NKZ	1.4167	ZBS	1.7000	ZDR	1.1917	ZHS	1.7000
NMB	1.4167	ZBV	1.7000	ZDT	1.7000	ZHT	1.7000
NMC	1.4167	ZCC	1.1917	ZDV	1.1917	ZHV	1.7000
NMF	1.4167	ZCD	1.1917	ZDW	1.3500	ZHX	1.7000
NMG	1.4167	ZCF	1.7000	ZDZ	1.3500	ZHZ	1.7000
NMH	1.4167	ZCG	1.7000	ZFD	1.1917	ZJC	1.7000
NMJ	1.4167	ZCH	1.7000	ZFF	1.7000	ZJD	1.7000
NMK	1.4167	ZCL	1.7000	ZFG	1.4459	ZJF	1.7000
NML	1.4167	ZCM	1.1917	ZFH	1.7000	ZJG	1.7000

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 04 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
ZJH	1.7000	ZND	1.8792	ZSP	1.3500	ZVV	1.2500
ZJJ	1.7000	ZNF	1.8792	ZSQ	1.3500	ZVX	1.2500
ZJK	1.7000	ZNG	1.8792	ZSR	1.3500	ZVZ	1.3500
ZJZ	1.7000	ZNH	1.8792	ZSV	1.3500	ZWC	1.2500
ZMB	1.8792	ZNJ	1.8792	ZTB	1.3500	ZWD	1.3500
ZMC	1.7717	ZNK	1.8792	ZTC	1.2500	ZWF	1.2500
ZMD	1.8792	ZNL	1.8792	ZTD	1.3500	ZWJ	1.3500
ZMF	1.8792	ZNP	1.8792	ZTF	1.3500	ZWM	1.2500
ZMG	1.8792	ZNQ	1.8792	ZTJ	1.2500	ZWT	1.3500
ZMH	1.8792	ZNR	1.8792	ZTL	1.3500	ZWV	1.3500
ZMJ	1.8792	ZNS	1.8792	ZTM	1.3500	ZWZ	1.3500
ZMK	1.8792	ZNT	1.7896	ZTN	1.3500	ZXZ	1.2500
ZML	1.8792	ZNV	1.7000	ZTP	1.3500	ZZB	1.1917
ZMM	1.8792	ZNW	1.8792	ZTQ	1.3500	ZZD	1.1917
ZMN	1.8792	ZNX	1.8792	ZTV	1.2500	ZZG	1.1917
ZMP	1.8792	ZNZ	1.8792	ZTW	1.2500	ZZJ	1.7000
ZMQ	1.8792	ZPB	1.8792	ZTZ	1.2500	ZZL	1.1917
ZMR	2.0583	ZPD	1.8792	ZVB	1.2500	ZZM	1.1917
ZMS	1.8194	ZQB	2.0583	ZVC	1.3500	ZZP	1.2467
ZMT	1.8792	ZQS	2.0583	ZVF	1.2500	ZZR	1.7000
ZMV	1.8792	ZQZ	2.0583	ZVG	1.3500	ZZS	1.7000
ZMW	1.8792	ZRC	2.0583	ZVH	1.2500	ZZV	1.7000
ZMX	2.0583	ZSB	1.3500	ZVL	1.3000	ZZW	1.7000
ZNB	1.8792	ZSM	1.2500	ZVP	1.2500	ZZX	1.3500
ZNC	2.0583	ZSN	1.3500	ZVQ	1.2500		

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06**

**Rule 301.B.2.(b) Factor Tables**

<b>*Base Rate</b>
104.0278

<b>*Territory Factors</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>BBD</b>	1.3452	<b>BDB</b>	1.2500	<b>BHM</b>	1.2500	<b>BKD</b>	1.2500
<b>BBF</b>	1.2500	<b>BDC</b>	1.2500	<b>BHN</b>	1.2500	<b>BMB</b>	1.1905
<b>BBG</b>	1.2500	<b>BDD</b>	1.2500	<b>BHQ</b>	1.4167	<b>BMM</b>	1.1905
<b>BBJ</b>	1.3452	<b>BDF</b>	1.2500	<b>BHR</b>	1.4167	<b>BMN</b>	1.1905
<b>BBK</b>	1.2500	<b>BDK</b>	1.2500	<b>BHS</b>	1.4167	<b>BMP</b>	1.1905
<b>BBN</b>	1.2500	<b>BDL</b>	1.2500	<b>BHT</b>	1.4167	<b>BMQ</b>	1.2500
<b>BBP</b>	1.3452	<b>BDM</b>	1.2500	<b>BHV</b>	1.4167	<b>BMS</b>	1.1905
<b>BBQ</b>	1.2500	<b>BDQ</b>	1.2500	<b>BHW</b>	1.2500	<b>BMT</b>	1.1905
<b>BBR</b>	1.3452	<b>BDR</b>	1.2500	<b>BHX</b>	1.4167	<b>BMV</b>	1.1905
<b>BBT</b>	1.2500	<b>BDS</b>	1.2500	<b>BJB</b>	1.2500	<b>BMW</b>	1.1905
<b>BBV</b>	1.2500	<b>BDV</b>	1.3452	<b>BJC</b>	1.2500	<b>BNC</b>	1.1905
<b>BBW</b>	1.2500	<b>BDW</b>	1.2500	<b>BJG</b>	1.4167	<b>BND</b>	1.1905
<b>BCC</b>	1.2500	<b>BDX</b>	1.1905	<b>BJH</b>	1.2500	<b>BNG</b>	1.1905
<b>BCF</b>	1.2500	<b>BFC</b>	1.2500	<b>BJM</b>	1.4167	<b>BNH</b>	1.1905
<b>BCG</b>	1.2500	<b>BFD</b>	1.3452	<b>BJN</b>	1.2500	<b>BNJ</b>	1.1905
<b>BCH</b>	1.2500	<b>BFH</b>	1.2500	<b>BJP</b>	1.2500	<b>BNK</b>	1.1905
<b>BCM</b>	1.2500	<b>BFK</b>	1.2500	<b>BJR</b>	1.4167	<b>BNN</b>	1.2500
<b>BCN</b>	1.2500	<b>BFM</b>	1.2500	<b>BJV</b>	1.2500	<b>BNP</b>	1.1905
<b>BCT</b>	1.2500	<b>BFZ</b>	1.2500	<b>BJW</b>	1.2500	<b>BNR</b>	1.1905
<b>BCW</b>	1.2500	<b>BGB</b>	1.2500	<b>BJX</b>	1.4167	<b>BNT</b>	1.1905
<b>BCX</b>	1.2500	<b>BHB</b>	1.4167	<b>BJZ</b>	1.2500	<b>BNV</b>	1.1905
<b>BCZ</b>	1.2500	<b>BHC</b>	1.4167	<b>BKC</b>	1.2500	<b>BNX</b>	1.1905

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>BNZ</b>	1.1905	<b>BRH</b>	1.2500	<b>BVF</b>	1.2500	<b>BZM</b>	1.2500
<b>BPB</b>	1.1905	<b>BRJ</b>	1.1905	<b>BVJ</b>	1.2500	<b>BZN</b>	1.2500
<b>BPC</b>	1.1905	<b>BRK</b>	1.1905	<b>BVK</b>	1.2500	<b>BZP</b>	1.3452
<b>BPF</b>	1.1905	<b>BRM</b>	1.2103	<b>BVQ</b>	1.2500	<b>BZQ</b>	1.2500
<b>BPH</b>	1.1905	<b>BRP</b>	1.1905	<b>BVV</b>	1.2500	<b>BZV</b>	1.2500
<b>BPJ</b>	1.1905	<b>BRV</b>	1.1905	<b>BVW</b>	1.2500	<b>BZX</b>	1.3452
<b>BPM</b>	1.1905	<b>BRW</b>	1.1905	<b>BVX</b>	1.2500	<b>CBB</b>	1.2500
<b>BPS</b>	1.1905	<b>BSB</b>	1.2500	<b>BWC</b>	1.2500	<b>CBD</b>	1.2500
<b>BPT</b>	1.2500	<b>BSG</b>	1.2500	<b>BWD</b>	1.2500	<b>CBF</b>	1.2500
<b>BPW</b>	1.1905	<b>BSN</b>	1.2500	<b>BWF</b>	1.2500	<b>CBG</b>	1.2500
<b>BQB</b>	1.1905	<b>BSQ</b>	1.2500	<b>BWG</b>	1.2500	<b>CBJ</b>	1.2500
<b>BQD</b>	1.1905	<b>BSR</b>	1.2500	<b>BWJ</b>	1.2500	<b>CBK</b>	1.2500
<b>BQG</b>	1.1905	<b>BST</b>	1.2500	<b>BWM</b>	1.2500	<b>CBL</b>	1.2500
<b>BQH</b>	1.1905	<b>BSV</b>	1.2500	<b>BWN</b>	1.2500	<b>CBP</b>	1.2500
<b>BQK</b>	1.1905	<b>BTB</b>	1.2500	<b>BWP</b>	1.2500	<b>CBR</b>	1.2500
<b>BQM</b>	1.1905	<b>BTC</b>	1.2500	<b>BWQ</b>	1.2500	<b>CCG</b>	1.2500
<b>BQN</b>	1.1905	<b>BTF</b>	1.2500	<b>BWR</b>	1.2500	<b>CCH</b>	1.2500
<b>BQP</b>	1.1905	<b>BTG</b>	1.2500	<b>BWS</b>	1.2500	<b>CCK</b>	1.2500
<b>BQS</b>	1.1905	<b>BTK</b>	1.2500	<b>BWT</b>	1.2500	<b>CCL</b>	1.2500
<b>BQV</b>	1.1905	<b>BTL</b>	1.2500	<b>BWV</b>	1.2500	<b>CCN</b>	1.2500
<b>BQW</b>	1.1905	<b>BTM</b>	1.2500	<b>BWW</b>	1.2500	<b>CCQ</b>	1.2500
<b>BQX</b>	1.1905	<b>BTP</b>	1.2500	<b>BWZ</b>	1.2500	<b>CCT</b>	1.2500
<b>BRB</b>	1.2500	<b>BTX</b>	1.2500	<b>BXF</b>	1.2500	<b>CCV</b>	1.2500
<b>BRD</b>	1.1905	<b>BTZ</b>	1.2500	<b>BXZ</b>	1.2500	<b>CCZ</b>	1.2500
<b>BRF</b>	1.1905	<b>BVC</b>	1.2500	<b>BZB</b>	1.2500	<b>CDB</b>	1.2500

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>CDF</b>	1.2500	<b>CJH</b>	1.2500	<b>CNW</b>	1.2500	<b>CSS</b>	1.1905
<b>CDG</b>	1.2500	<b>CJL</b>	1.2500	<b>CNZ</b>	1.2500	<b>CST</b>	1.2500
<b>CDK</b>	1.2500	<b>CJN</b>	1.2500	<b>CPB</b>	1.2500	<b>CSV</b>	1.2500
<b>CDM</b>	1.2500	<b>CJP</b>	1.2500	<b>CPG</b>	1.2500	<b>CTB</b>	1.2500
<b>CDZ</b>	1.2500	<b>CJQ</b>	1.2500	<b>CPH</b>	1.2500	<b>CTD</b>	1.1905
<b>CGB</b>	1.2500	<b>CJR</b>	1.2054	<b>CPL</b>	1.2500	<b>CTF</b>	1.2500
<b>CGC</b>	1.2500	<b>CJS</b>	1.2500	<b>CPM</b>	1.2500	<b>CTG</b>	1.2500
<b>CGF</b>	1.2500	<b>CJT</b>	1.2500	<b>CPN</b>	1.2500	<b>CTJ</b>	1.2500
<b>CGG</b>	1.2500	<b>CJV</b>	1.2500	<b>CPP</b>	1.2500	<b>CTM</b>	1.2500
<b>CGH</b>	1.2500	<b>CJW</b>	1.2500	<b>CPQ</b>	1.2500	<b>CTN</b>	1.2500
<b>CGL</b>	1.2500	<b>CJZ</b>	1.2500	<b>CPS</b>	1.2500	<b>CTQ</b>	1.2500
<b>CHD</b>	1.1905	<b>CKB</b>	1.2500	<b>CPT</b>	1.2500	<b>CTR</b>	1.2500
<b>CHF</b>	1.2500	<b>CKD</b>	1.2500	<b>CPV</b>	1.2500	<b>CTV</b>	1.2500
<b>CHH</b>	1.2500	<b>CKZ</b>	1.2500	<b>CPX</b>	1.2500	<b>CTZ</b>	1.2500
<b>CHJ</b>	1.2500	<b>CMB</b>	1.2500	<b>CPZ</b>	1.2500	<b>CVB</b>	1.1905
<b>CHK</b>	1.2500	<b>CMC</b>	1.2500	<b>CQB</b>	1.2500	<b>CVC</b>	1.2500
<b>CHN</b>	1.2500	<b>CNC</b>	1.2500	<b>CQD</b>	1.2500	<b>CVD</b>	1.2500
<b>CHS</b>	1.2500	<b>CND</b>	1.2500	<b>CQH</b>	1.2500	<b>CVG</b>	1.2500
<b>CHT</b>	1.2500	<b>CNG</b>	1.2500	<b>CSB</b>	1.2500	<b>CVH</b>	1.2500
<b>CHW</b>	1.2500	<b>CNK</b>	1.2500	<b>CSC</b>	1.2500	<b>CVK</b>	1.2500
<b>CHZ</b>	1.2500	<b>CNM</b>	1.2500	<b>CSG</b>	1.2500	<b>CVM</b>	1.2500
<b>CJC</b>	1.2500	<b>CNQ</b>	1.2500	<b>CSM</b>	1.2500	<b>CVQ</b>	1.2500
<b>CJD</b>	1.2500	<b>CNR</b>	1.2500	<b>CSN</b>	1.2500	<b>CVR</b>	1.2500
<b>CJF</b>	1.1905	<b>CNT</b>	1.2500	<b>CSP</b>	1.2500	<b>CVT</b>	1.2500
<b>CJG</b>	1.2500	<b>CNV</b>	1.2500	<b>CSR</b>	1.2500	<b>CVV</b>	1.2500

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
CVX	1.2500	DDZ	1.2500	DJQ	1.2500	DNF	1.2500
CWP	1.2500	DGB	1.2500	DJR	1.2500	DNH	1.7024
CZB	1.2500	DGN	1.2500	DJZ	1.2500	DNK	1.7024
DBC	1.2500	DGQ	1.2500	DKC	1.2500	DNM	1.7024
DBF	1.2500	DGR	1.2500	DKF	1.2500	DNQ	1.2500
DBG	1.2500	DGT	1.2500	DKG	1.2500	DNR	1.2500
DBH	1.2500	DGV	1.2500	DKN	1.2500	DNS	1.2500
DBK	1.2500	DGX	1.2500	DKP	1.2500	DNT	1.2500
DBL	1.2500	DHB	1.2500	DKQ	1.2500	DNW	1.7024
DBP	1.2500	DHD	1.2500	DKR	1.2500	DNZ	1.2500
DBQ	1.2500	DHH	1.2500	DKZ	1.2500	DPB	1.7024
DBR	1.2500	DHJ	1.2500	DMB	1.7024	DPC	1.7024
DBS	1.2500	DHL	1.2500	DMC	1.2500	DPD	1.7024
DBW	1.2500	DHN	1.2500	DMD	1.2500	DPF	1.7024
DBX	1.2500	DHP	1.2500	DMF	1.2500	DPZ	1.2500
DCC	1.2500	DHQ	1.2500	DMG	1.2500	DSB	1.4524
DCK	1.2500	DHR	1.2500	DMH	1.2500	DSC	1.4524
DCL	1.2500	DHS	1.2500	DMJ	1.7024	DSD	1.4524
DCR	1.2500	DJB	1.2500	DMM	1.7024	DSF	1.4524
DCS	1.2500	DJC	1.2500	DMN	1.7024	DSG	1.4524
DCT	1.2500	DJG	1.2500	DMP	1.7024	DSH	1.4524
DCW	1.2500	DJH	1.2500	DMS	1.7024	DSJ	1.4524
DCX	1.2500	DJJ	1.2500	DMV	1.7024	DSK	1.4524
DCZ	1.2500	DJM	1.2500	DNB	1.7024	DSL	1.4524
DDC	1.2500	DJN	1.2500	DND	1.7024	DSM	1.4524

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>DSN</b>	1.4524	<b>FCK</b>	1.4167	<b>FFN</b>	1.4167	<b>FMC</b>	1.4167
<b>DWG</b>	1.4524	<b>FCM</b>	1.4167	<b>FFP</b>	1.2500	<b>FMD</b>	1.4167
<b>DZB</b>	1.2500	<b>FCN</b>	1.2500	<b>FFQ</b>	1.4167	<b>FNB</b>	1.2500
<b>DZM</b>	1.2500	<b>FCP</b>	1.4167	<b>FFS</b>	1.4167	<b>FNC</b>	1.4167
<b>DZP</b>	1.2500	<b>FCS</b>	1.4167	<b>FFZ</b>	1.2500	<b>FND</b>	1.4167
<b>DZQ</b>	1.2500	<b>FCT</b>	1.2500	<b>FGB</b>	1.2500	<b>FNJ</b>	1.4167
<b>DZR</b>	1.2500	<b>FCV</b>	1.4167	<b>FHF</b>	1.2500	<b>FNK</b>	1.4167
<b>DZV</b>	1.2500	<b>FCX</b>	1.4167	<b>FHH</b>	1.2500	<b>FNL</b>	1.4167
<b>DZW</b>	1.2500	<b>FCZ</b>	1.2500	<b>FHJ</b>	1.2500	<b>FNM</b>	1.2500
<b>FBB</b>	1.4167	<b>FDB</b>	1.2500	<b>FHL</b>	1.2500	<b>FNP</b>	1.4167
<b>FBC</b>	1.4167	<b>FDC</b>	1.4167	<b>FHN</b>	1.2500	<b>FNQ</b>	1.2500
<b>FBD</b>	1.4167	<b>DFD</b>	1.4167	<b>FHP</b>	1.2500	<b>FNT</b>	1.2500
<b>FBG</b>	1.4167	<b>FDH</b>	1.2500	<b>FHR</b>	1.2500	<b>FNV</b>	1.2500
<b>FBJ</b>	1.2500	<b>FDJ</b>	1.4167	<b>FHS</b>	1.2500	<b>FNW</b>	1.2500
<b>FBM</b>	1.2500	<b>FDK</b>	1.2500	<b>FHW</b>	1.2500	<b>FNX</b>	1.2500
<b>FBR</b>	1.4167	<b>FDL</b>	1.4167	<b>FHZ</b>	1.2500	<b>FNZ</b>	1.4167
<b>FBS</b>	1.4167	<b>FDN</b>	1.2500	<b>FJD</b>	1.2500	<b>FPB</b>	1.4167
<b>FBT</b>	1.2500	<b>FDQ</b>	1.4167	<b>FJF</b>	1.2500	<b>FPF</b>	1.4167
<b>FBV</b>	1.4167	<b>FDR</b>	1.4167	<b>FJG</b>	1.2500	<b>FPG</b>	1.2500
<b>FBX</b>	1.2500	<b>FDW</b>	1.4167	<b>FJH</b>	1.2500	<b>FPP</b>	1.4167
<b>FBZ</b>	1.2500	<b>FDX</b>	1.4167	<b>FJK</b>	1.2500	<b>FPR</b>	1.4167
<b>FCB</b>	1.2500	<b>FFD</b>	1.4167	<b>FJL</b>	1.2500	<b>FPW</b>	1.2500
<b>FCG</b>	1.2500	<b>FFG</b>	1.4167	<b>FJM</b>	1.2500	<b>FPX</b>	1.4167
<b>FCH</b>	1.2500	<b>FFH</b>	1.4167	<b>FJZ</b>	1.2500	<b>FPZ</b>	1.2500
<b>FCJ</b>	1.4167	<b>FFL</b>	1.4167	<b>FMB</b>	1.4167	<b>FQB</b>	1.2500

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>FQD</b>	1.2500	<b>FTJ</b>	1.2500	<b>FZV</b>	1.4167	<b>GCL</b>	1.4167
<b>FQF</b>	1.4167	<b>FTK</b>	1.2500	<b>GBB</b>	1.4167	<b>GCM</b>	1.0000
<b>FQG</b>	1.4167	<b>FTL</b>	1.2500	<b>GBC</b>	1.2084	<b>GCN</b>	1.4167
<b>FQH</b>	1.4167	<b>FTM</b>	1.2500	<b>GBD</b>	1.0000	<b>GCP</b>	1.4167
<b>FQM</b>	1.4167	<b>FTP</b>	1.2500	<b>GBF</b>	1.4167	<b>GCQ</b>	1.4167
<b>FQN</b>	1.2500	<b>FTQ</b>	1.2500	<b>GBG</b>	1.0000	<b>GCS</b>	1.0000
<b>FQP</b>	1.4167	<b>FTS</b>	1.2500	<b>GBH</b>	1.0000	<b>GCV</b>	1.0000
<b>FQR</b>	1.4167	<b>FTT</b>	1.2500	<b>GBK</b>	1.0000	<b>GCW</b>	1.4167
<b>FQS</b>	1.4167	<b>FTV</b>	1.2500	<b>GBL</b>	1.4167	<b>GCX</b>	1.4167
<b>FQV</b>	1.4167	<b>FTW</b>	1.2500	<b>GBM</b>	1.0000	<b>GCZ</b>	1.4167
<b>FQW</b>	1.2500	<b>FTX</b>	1.2500	<b>GBP</b>	1.0000	<b>GDB</b>	1.0000
<b>FQX</b>	1.2500	<b>FTZ</b>	1.2500	<b>GBQ</b>	1.0000	<b>GDC</b>	1.4167
<b>FQZ</b>	1.2500	<b>FVB</b>	1.2500	<b>GBR</b>	1.0000	<b>GDD</b>	1.4167
<b>FRB</b>	1.2500	<b>FVC</b>	1.2500	<b>GBS</b>	1.4167	<b>GDG</b>	1.0000
<b>FRC</b>	1.4167	<b>FVD</b>	1.2500	<b>GBT</b>	1.0000	<b>GDH</b>	1.4167
<b>FSB</b>	1.2500	<b>FVH</b>	1.2500	<b>GBV</b>	1.4167	<b>GDJ</b>	1.0000
<b>FSP</b>	1.2500	<b>FVJ</b>	1.2500	<b>GBW</b>	1.0000	<b>GDK</b>	1.4167
<b>FSR</b>	1.2500	<b>FVK</b>	1.2500	<b>GBZ</b>	1.4167	<b>GDM</b>	1.0000
<b>FSS</b>	1.2500	<b>FVM</b>	1.2500	<b>GCC</b>	1.0000	<b>GDN</b>	1.4167
<b>FSV</b>	1.2500	<b>FVZ</b>	1.2500	<b>GCD</b>	1.0000	<b>GDQ</b>	1.0000
<b>FTB</b>	1.2500	<b>FZB</b>	1.4167	<b>GCF</b>	1.4167	<b>GDR</b>	1.4167
<b>FTC</b>	1.2500	<b>FZC</b>	1.4167	<b>GCG</b>	1.4167	<b>GDT</b>	1.4167
<b>FTD</b>	1.2500	<b>FZN</b>	1.4167	<b>GCH</b>	1.0000	<b>GDW</b>	1.0000
<b>FTG</b>	1.2500	<b>FZQ</b>	1.2500	<b>G CJ</b>	1.4167	<b>GDZ</b>	1.4167
<b>FTH</b>	1.2500	<b>FZT</b>	1.2500	<b>GCK</b>	1.0000	<b>GFC</b>	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>GFF</b>	1.4167	<b>GMS</b>	1.4167	<b>GQC</b>	1.0000	<b>GTX</b>	1.0000
<b>GFH</b>	1.4167	<b>GMV</b>	1.0000	<b>GQF</b>	1.4167	<b>GTZ</b>	1.0000
<b>GFJ</b>	1.0000	<b>GMX</b>	1.0000	<b>GQG</b>	1.0000	<b>GVF</b>	1.0000
<b>GFM</b>	1.4167	<b>GNB</b>	1.0000	<b>GQH</b>	1.0000	<b>GVG</b>	1.0000
<b>GFR</b>	1.4167	<b>GNC</b>	1.0000	<b>GQJ</b>	1.4167	<b>GVJ</b>	1.0000
<b>GFV</b>	1.0000	<b>GND</b>	1.4167	<b>GQK</b>	1.0000	<b>GVL</b>	1.0000
<b>GFW</b>	1.0000	<b>GNF</b>	1.0000	<b>GQN</b>	1.0000	<b>GVM</b>	1.0000
<b>GFY</b>	1.4167	<b>GNG</b>	1.0000	<b>GQZ</b>	1.4167	<b>GVP</b>	1.0000
<b>GFZ</b>	1.0000	<b>GNK</b>	1.4167	<b>GSB</b>	1.0000	<b>GVQ</b>	1.0000
<b>GGB</b>	1.0000	<b>GNL</b>	1.4167	<b>GSC</b>	1.0000	<b>GVT</b>	1.0000
<b>GGC</b>	1.0000	<b>GNP</b>	1.0000	<b>GSF</b>	1.0000	<b>GVZ</b>	1.0000
<b>GGD</b>	1.0000	<b>GNQ</b>	1.4167	<b>GSJ</b>	1.0000	<b>GWB</b>	1.0000
<b>GGF</b>	1.0000	<b>GNT</b>	1.0000	<b>GSL</b>	1.0000	<b>GWC</b>	1.0000
<b>GGL</b>	1.0000	<b>GNV</b>	1.0000	<b>GSQ</b>	1.0000	<b>GWD</b>	1.0000
<b>GGM</b>	1.0000	<b>GNW</b>	1.4167	<b>GSR</b>	1.0000	<b>GWF</b>	1.0000
<b>GGN</b>	1.0000	<b>GNX</b>	1.4167	<b>GSS</b>	1.0000	<b>GWG</b>	1.0000
<b>GGP</b>	1.0000	<b>GNZ</b>	1.0000	<b>GST</b>	1.0000	<b>GWH</b>	1.0000
<b>GGQ</b>	1.0000	<b>GPB</b>	1.0000	<b>GSX</b>	1.0000	<b>GWK</b>	1.0000
<b>GHZ</b>	1.0000	<b>GPD</b>	1.4167	<b>GTB</b>	1.0000	<b>GWM</b>	1.0000
<b>GMB</b>	1.0000	<b>GPF</b>	1.0000	<b>GTC</b>	1.0000	<b>GWP</b>	1.0000
<b>GMC</b>	1.0000	<b>GPH</b>	1.0000	<b>GTF</b>	1.0000	<b>GWZ</b>	1.0000
<b>GMN</b>	1.4167	<b>GPP</b>	1.0000	<b>GTG</b>	1.0000	<b>GZC</b>	1.4167
<b>GMP</b>	1.4167	<b>GPS</b>	1.4167	<b>GTJ</b>	1.0000	<b>GZD</b>	1.0000
<b>GMQ</b>	1.3473	<b>GPV</b>	1.0000	<b>GTL</b>	1.0000	<b>GZF</b>	1.4167
<b>GMR</b>	1.0000	<b>GPZ</b>	1.0000	<b>GTN</b>	1.0000	<b>GZG</b>	1.0000

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>GZH</b>	1.4167	<b>HHW</b>	1.4167	<b>HMC</b>	1.4167	<b>HWP</b>	1.4167
<b>GZJ</b>	1.0000	<b>HHZ</b>	1.4167	<b>HMD</b>	1.4167	<b>HWR</b>	1.0952
<b>GZL</b>	1.4167	<b>HJD</b>	1.4167	<b>HSB</b>	1.0952	<b>HWT</b>	1.0952
<b>GZN</b>	1.0000	<b>HJG</b>	1.4167	<b>HSC</b>	1.0952	<b>HWV</b>	1.4167
<b>GZQ</b>	1.0000	<b>HJJ</b>	1.4167	<b>HTB</b>	1.4167	<b>HWW</b>	1.4167
<b>GZR</b>	1.4167	<b>HJN</b>	1.4167	<b>HTD</b>	1.0952	<b>HWX</b>	1.4167
<b>GZS</b>	1.0000	<b>HJP</b>	1.4167	<b>HTF</b>	1.2500	<b>HZB</b>	1.0000
<b>GZV</b>	1.4167	<b>HJR</b>	1.4167	<b>HTK</b>	1.0952	<b>HZC</b>	1.0000
<b>GZW</b>	1.0000	<b>HJS</b>	1.4167	<b>HTL</b>	1.2500	<b>HZD</b>	1.0000
<b>GZX</b>	1.0000	<b>HJV</b>	1.4167	<b>HTV</b>	1.0952	<b>HZF</b>	1.0000
<b>HGB</b>	1.4167	<b>HJZ</b>	1.4167	<b>HVC</b>	1.0952	<b>HZH</b>	1.0000
<b>HGC</b>	1.4167	<b>HKC</b>	1.4167	<b>HVF</b>	1.0952	<b>HZJ</b>	1.0000
<b>HGG</b>	1.4167	<b>HKD</b>	1.4167	<b>HVG</b>	1.4167	<b>HZK</b>	1.0000
<b>HGL</b>	1.4167	<b>HKG</b>	1.4167	<b>HVJ</b>	1.4167	<b>JBB</b>	1.4167
<b>HGP</b>	1.4167	<b>HKH</b>	1.4167	<b>HVN</b>	1.4167	<b>JBD</b>	1.4167
<b>HGT</b>	1.4167	<b>HKL</b>	1.4167	<b>HVP</b>	1.0952	<b>JBF</b>	1.4167
<b>HGV</b>	1.4167	<b>HKP</b>	1.4167	<b>HVR</b>	1.0952	<b>JBJ</b>	1.4167
<b>HGW</b>	1.4167	<b>HKT</b>	1.4167	<b>HVT</b>	1.0952	<b>JBM</b>	1.4167
<b>HGX</b>	1.4167	<b>HKW</b>	1.4167	<b>HVW</b>	1.2500	<b>JBP</b>	1.4167
<b>HHC</b>	1.4167	<b>HKX</b>	1.4167	<b>HVZ</b>	1.0952	<b>JBR</b>	1.4167
<b>HHJ</b>	1.4167	<b>HKZ</b>	1.4167	<b>HWD</b>	1.0952	<b>JBS</b>	1.4167
<b>HHL</b>	1.4167	<b>HLB</b>	1.4167	<b>HWF</b>	1.4167	<b>JBT</b>	1.4167
<b>HHP</b>	1.4167	<b>HLC</b>	1.4167	<b>HWG</b>	1.2500	<b>JBV</b>	1.4167
<b>HHS</b>	1.4167	<b>HLF</b>	1.4167	<b>HWK</b>	1.2500	<b>JBZ</b>	1.4167
<b>HHT</b>	1.4167	<b>HMB</b>	1.4167	<b>HWN</b>	1.0952	<b>JCB</b>	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
JCC	1.4167	JFL	1.4167	JKW	1.4167	JPP	1.4167
JCF	1.4167	JGB	1.4167	JKZ	1.4167	JPQ	1.4167
JCG	1.4167	JHB	1.4167	JLB	1.4167	JPR	1.8512
JCH	1.4167	JHC	1.4167	JLD	1.4167	JPS	1.4167
JCJ	1.4167	JHD	1.4167	JLG	1.4167	JPT	1.4167
JCM	1.4167	JHG	1.4167	JLZ	1.4167	JPW	1.4167
JCN	1.4167	JHL	1.4167	JMN	1.4167	JPX	1.4167
JCQ	1.4167	JHN	1.4167	JMQ	1.4167	JPZ	1.4167
JCS	1.4167	JHR	1.4167	JMR	1.4167	JQC	1.4167
JCT	1.4167	JHS	1.4167	JMS	1.4167	JQF	1.4167
JCV	1.4167	JHW	1.4167	JMV	1.4167	JQH	1.4167
JCX	1.4167	JJB	1.4167	JMW	1.4167	JQJ	1.4167
JDF	1.4167	JJK	1.4167	JNN	1.4167	JQL	1.4167
JDH	1.4167	JJR	1.4167	JNP	1.4167	JQM	1.7976
JDJ	1.4167	JJV	1.4167	JNR	1.4167	JQN	1.4167
JDK	1.4167	JJX	1.4167	JNS	1.4167	JQP	1.4167
JDM	1.4167	JKB	1.4167	JNT	1.4167	JQQ	1.7976
JDP	1.4167	JKD	1.4167	JNV	1.4167	JQR	1.7976
JDT	1.4167	JKF	1.4167	JNW	1.4167	JQT	1.7976
JDV	1.4167	JKG	1.4167	JNZ	1.4167	JQV	1.9048
JDW	1.4167	JKJ	1.4167	JPB	1.7976	JQW	1.4167
JDZ	1.4167	JKK	1.4167	JPC	1.4167	JRG	1.4167
JFB	1.4167	JKM	1.4167	JPG	1.4167	JRJ	1.4167
JFH	1.4167	JKP	1.4167	JPL	1.4167	JRK	1.4167
JFK	1.4167	JKT	1.4167	JPN	1.4167	JRN	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>JRP</b>	1.4167	<b>KCM</b>	1.4167	<b>KJP</b>	1.4167	<b>KNQ</b>	1.7381
<b>JRZ</b>	1.4167	<b>KCP</b>	1.4167	<b>KJQ</b>	1.4167	<b>KNR</b>	1.7381
<b>JSB</b>	1.4167	<b>KCS</b>	1.4167	<b>KJR</b>	1.4167	<b>KNS</b>	1.4167
<b>JSC</b>	1.4167	<b>KCZ</b>	1.4167	<b>KJS</b>	1.4167	<b>KNT</b>	1.2500
<b>JSD</b>	1.4167	<b>KGB</b>	1.4167	<b>KJZ</b>	1.4167	<b>KNV</b>	1.2500
<b>JSF</b>	1.4167	<b>KGC</b>	1.4167	<b>KKM</b>	1.4167	<b>KNW</b>	1.2500
<b>JSH</b>	1.4167	<b>KHB</b>	1.4167	<b>KKN</b>	1.4167	<b>KNX</b>	1.2500
<b>JSL</b>	1.4167	<b>KHC</b>	1.4167	<b>KKP</b>	1.4167	<b>KPB</b>	1.2500
<b>JZB</b>	1.4167	<b>KHF</b>	1.4167	<b>KKZ</b>	1.4167	<b>KPD</b>	1.2500
<b>JZM</b>	1.4167	<b>KHG</b>	1.4167	<b>KMD</b>	1.7381	<b>KPF</b>	1.7381
<b>JZP</b>	1.4167	<b>KHH</b>	1.4167	<b>KMG</b>	1.2500	<b>KPG</b>	1.2500
<b>JZQ</b>	1.4167	<b>KHJ</b>	1.4167	<b>KMJ</b>	1.7381	<b>KPH</b>	1.2500
<b>JZR</b>	1.4167	<b>KHK</b>	1.4167	<b>KMN</b>	1.7381	<b>KPJ</b>	1.7381
<b>JZS</b>	1.4167	<b>KHM</b>	1.4167	<b>KMR</b>	1.7381	<b>KPN</b>	1.4167
<b>KBC</b>	1.3810	<b>KHN</b>	1.4167	<b>KMS</b>	1.2500	<b>KPP</b>	1.7381
<b>KBF</b>	1.3810	<b>KHP</b>	1.4167	<b>KMV</b>	1.2500	<b>KPQ</b>	1.2500
<b>KBL</b>	1.4167	<b>KHQ</b>	1.4167	<b>KMX</b>	1.2500	<b>KPS</b>	1.2500
<b>KBP</b>	1.4167	<b>KHR</b>	1.4167	<b>KNB</b>	1.3476	<b>KPT</b>	1.2500
<b>KBS</b>	1.4167	<b>KHT</b>	1.4167	<b>KNF</b>	1.2500	<b>KPW</b>	1.4167
<b>KBV</b>	1.4167	<b>KHV</b>	1.4167	<b>KNG</b>	1.4167	<b>KQB</b>	1.2500
<b>KBZ</b>	1.4167	<b>KJD</b>	1.4167	<b>KNH</b>	1.4167	<b>KQC</b>	1.2500
<b>KCG</b>	1.4167	<b>KJF</b>	1.4167	<b>KNJ</b>	1.2500	<b>KQD</b>	1.2500
<b>KCH</b>	1.3810	<b>KJH</b>	1.4167	<b>KNK</b>	1.4167	<b>KQF</b>	1.4167
<b>KCK</b>	1.4167	<b>KJJ</b>	1.4167	<b>KNM</b>	1.2500	<b>KQG</b>	1.2500
<b>KCL</b>	1.3810	<b>KJM</b>	1.4167	<b>KNN</b>	1.2500	<b>KQH</b>	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>KQL</b>	1.2500	<b>LBD</b>	1.2500	<b>LGH</b>	1.3810	<b>LPG</b>	1.2500
<b>KQM</b>	1.2500	<b>LBF</b>	1.4167	<b>LGJ</b>	1.3810	<b>LPH</b>	1.2500
<b>KQP</b>	1.2500	<b>LBK</b>	1.2500	<b>LGK</b>	1.3810	<b>LPJ</b>	1.2500
<b>KQZ</b>	1.2500	<b>LBL</b>	1.2500	<b>LGL</b>	1.3810	<b>LPK</b>	1.2500
<b>KSD</b>	1.7381	<b>LBM</b>	1.2500	<b>LMB</b>	1.2500	<b>LPM</b>	1.2500
<b>KSF</b>	1.7381	<b>LBN</b>	1.4167	<b>LMM</b>	1.2500	<b>LPN</b>	1.2500
<b>KSG</b>	1.7381	<b>LBP</b>	1.2500	<b>LMP</b>	1.2500	<b>LPQ</b>	1.2500
<b>KSJ</b>	1.7381	<b>LBR</b>	1.3810	<b>LMV</b>	1.2500	<b>LPR</b>	1.2500
<b>KSK</b>	1.7381	<b>LBS</b>	1.3810	<b>LMW</b>	1.2500	<b>LPZ</b>	1.2500
<b>KSL</b>	1.7381	<b>LBT</b>	1.2500	<b>LNB</b>	1.2500	<b>LSB</b>	1.9048
<b>KSM</b>	1.7381	<b>LCB</b>	1.3810	<b>LNC</b>	1.2500	<b>LSC</b>	1.9048
<b>KSP</b>	1.7381	<b>LCC</b>	1.3810	<b>LND</b>	1.2500	<b>LSQ</b>	1.9048
<b>KSV</b>	1.7381	<b>LCD</b>	1.3810	<b>LNF</b>	1.2500	<b>LSR</b>	1.9048
<b>KSW</b>	1.7381	<b>LCF</b>	1.3810	<b>LNG</b>	1.2500	<b>LSS</b>	1.7976
<b>KSX</b>	1.7381	<b>LCN</b>	1.3810	<b>LNH</b>	1.2500	<b>LSV</b>	1.9048
<b>KZB</b>	1.3810	<b>LCS</b>	1.3810	<b>LNK</b>	1.2500	<b>LTD</b>	1.9048
<b>KZC</b>	1.3810	<b>LCT</b>	1.3810	<b>LNL</b>	1.2500	<b>LTG</b>	1.9048
<b>KZM</b>	1.4167	<b>LCV</b>	1.2500	<b>LNM</b>	1.2500	<b>LTJ</b>	1.9048
<b>KZN</b>	1.4167	<b>LCZ</b>	1.3810	<b>LNN</b>	1.2500	<b>LTL</b>	1.9048
<b>KZR</b>	1.4167	<b>LDB</b>	1.3810	<b>LNP</b>	1.2500	<b>LTM</b>	1.9048
<b>KZT</b>	1.4167	<b>LDZ</b>	1.3810	<b>LNQ</b>	1.2500	<b>LTP</b>	1.9048
<b>KZW</b>	1.4167	<b>LGB</b>	1.3810	<b>LNR</b>	1.2500	<b>LTQ</b>	1.9048
<b>KZX</b>	1.3810	<b>LGC</b>	1.3810	<b>LNV</b>	1.2500	<b>LTR</b>	1.9048
<b>LBB</b>	1.3810	<b>LGF</b>	1.3810	<b>LPC</b>	1.2500	<b>LTT</b>	1.7976
<b>LBC</b>	1.3810	<b>LGG</b>	1.3810	<b>LPF</b>	1.2500	<b>LTW</b>	1.9048

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**CLASSIFICATION PAGES**

**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
<b>LTZ</b>	1.9048	<b>MBB</b>	1.9048	<b>MCT</b>	1.9048	<b>MFS</b>	1.7976
<b>LVC</b>	1.9048	<b>MBC</b>	2.0238	<b>MCV</b>	1.9048	<b>MFT</b>	1.7976
<b>LVF</b>	1.9048	<b>MBD</b>	2.0238	<b>MCZ</b>	1.7976	<b>MGC</b>	2.3810
<b>LVJ</b>	1.9048	<b>MBG</b>	1.7976	<b>MDB</b>	2.0238	<b>MGD</b>	2.3810
<b>LVN</b>	1.9048	<b>MBH</b>	2.0238	<b>MDD</b>	2.0238	<b>MGF</b>	2.3810
<b>LVR</b>	1.9048	<b>MBJ</b>	1.7976	<b>MDF</b>	2.0238	<b>MGH</b>	2.3810
<b>LVS</b>	1.9048	<b>MBL</b>	2.0238	<b>MDH</b>	1.7976	<b>MGJ</b>	2.3810
<b>LVZ</b>	1.9048	<b>MBM</b>	1.9048	<b>MDJ</b>	1.9048	<b>MGN</b>	2.3810
<b>LWF</b>	1.7976	<b>MBN</b>	1.7976	<b>MDM</b>	2.0238	<b>MGP</b>	2.3810
<b>LWH</b>	1.9048	<b>MBP</b>	2.0238	<b>MDP</b>	1.7976	<b>MGQ</b>	2.0238
<b>LWL</b>	1.8512	<b>MBQ</b>	2.0238	<b>MDQ</b>	2.0238	<b>MGR</b>	2.3810
<b>LWP</b>	1.9048	<b>MBR</b>	1.7976	<b>MDR</b>	2.0238	<b>MGS</b>	2.3810
<b>LWR</b>	1.9048	<b>MBS</b>	1.7976	<b>MDS</b>	1.7976	<b>MGT</b>	2.3810
<b>LWT</b>	1.9048	<b>MBT</b>	2.0238	<b>MDT</b>	2.0238	<b>MGW</b>	2.3810
<b>LWV</b>	1.9048	<b>MBW</b>	1.7976	<b>MDW</b>	2.0238	<b>MGX</b>	2.3810
<b>LWZ</b>	1.9048	<b>MBZ</b>	1.9048	<b>MDX</b>	2.0238	<b>MHB</b>	2.3810
<b>LZD</b>	1.4167	<b>MCB</b>	1.7976	<b>MDZ</b>	2.0238	<b>MHC</b>	2.3810
<b>LZM</b>	1.4167	<b>MCD</b>	2.0238	<b>MFB</b>	2.0238	<b>MHD</b>	2.3810
<b>LZP</b>	1.3810	<b>MCF</b>	1.7976	<b>MFC</b>	2.0238	<b>MHF</b>	2.3810
<b>LZR</b>	1.2500	<b>MCH</b>	1.7976	<b>MFD</b>	2.0238	<b>MHG</b>	2.3810
<b>LZS</b>	1.2500	<b>MCJ</b>	1.9048	<b>MFG</b>	1.9107	<b>MHH</b>	2.3810
<b>LZT</b>	1.2500	<b>MCM</b>	2.0238	<b>MFH</b>	2.0238	<b>MHJ</b>	2.3810
<b>LZV</b>	1.3810	<b>MCQ</b>	1.9048	<b>MFJ</b>	2.0238	<b>MHK</b>	2.3810
<b>LZW</b>	1.3810	<b>MCR</b>	1.9048	<b>MFM</b>	1.7976	<b>MHL</b>	2.3810
<b>LZX</b>	1.2500	<b>MCS</b>	1.9048	<b>MFR</b>	2.0238	<b>MHM</b>	2.3810

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
MHN	2.3810	MSB	1.7976	MXD	1.7976	NCQ	1.7976
MHP	2.3810	MSM	1.7976	MXM	1.7976	NCR	1.7976
MHQ	2.3810	MSN	1.7976	MXZ	1.7976	NCZ	1.7976
MHR	2.3810	MSP	1.7976	MZB	1.7976	NDC	1.7976
MHS	2.3810	MSV	2.0238	MZC	1.7976	NDF	1.7976
MHT	2.3810	MSX	2.0238	MZD	1.7976	NDG	1.7976
MHV	2.3810	MTM	1.7976	MZF	1.7976	NDK	1.7976
MHW	2.3810	MTQ	1.7976	MZH	1.7976	NDQ	1.7976
MHX	2.3810	MTS	1.7976	MZJ	1.9048	NDS	1.7976
MHZ	2.3810	MTZ	1.7976	MZK	2.0238	NDV	1.7976
MJB	2.3810	MVB	1.7976	MZM	1.9484	NDZ	1.7976
MJC	2.3810	MVC	2.0238	MZP	1.7976	NFP	1.7976
MJD	2.3810	MVD	1.7976	MZQ	2.0238	NGB	1.4167
MJF	2.3810	MVF	1.7976	MZR	2.0238	NGD	1.4167
MJG	2.3810	MVK	1.7976	MZS	2.0238	NGF	1.6072
MJH	2.3810	MVM	1.7976	MZW	2.0238	NGG	1.6072
MJJ	2.3810	MVP	1.7976	NBC	1.7976	NGH	1.4167
MJK	2.3810	MVS	1.7976	NBG	1.7976	NGJ	1.4167
MJL	2.3810	MWC	1.7976	NBH	1.7976	NGK	1.4167
MJM	2.3810	MWD	1.7976	NBK	1.7976	NGM	1.4167
MJN	2.3810	MWG	1.7976	NBS	1.7976	NGP	1.4167
MJP	2.3810	MWP	1.7976	NBT	1.7976	NGW	1.4167
MJQ	2.3810	MWQ	2.0238	NBW	1.7976	NHC	1.4167
MJR	2.3810	MWR	1.7976	NCF	1.7976	NHG	1.7976
MJZ	2.3810	MXC	1.7976	NCH	1.7976	NHH	1.4167

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**RULE 301. BASE PREMIUM COMPUTATION (Continued)**

**B.1. Form HO 00 06 (Continued)**

**Rule 301.B.1.(b) Factor Tables (Continued)**

<b>*Territory Factors (Continued)</b>							
<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>	<b>Territory</b>	<b>HO 00 04</b>
NHL	1.4167	NMM	1.4167	ZCN	1.7024	ZFL	1.1905
NHM	1.4167	NMN	1.4167	ZCP	1.1905	ZFM	1.7024
NHQ	1.4167	NZB	1.7976	ZCQ	1.3452	ZGB	1.7024
NHR	1.4167	NZD	1.7976	ZCS	1.3452	ZGC	1.7024
NHX	1.4167	NZG	1.7976	ZCT	1.7024	ZGF	1.7024
NHZ	1.7976	NZH	1.7976	ZCV	1.5238	ZGH	1.7024
NJB	1.4167	ZBB	1.3452	ZCX	1.1905	ZGK	1.7024
NJD	1.4167	ZBC	1.3452	ZDB	1.1905	ZGM	1.7024
NJJ	1.4167	ZBF	1.7024	ZDC	1.1905	ZGP	1.7024
NJL	1.4167	ZBG	1.7024	ZDD	1.3452	ZGT	1.7024
NJN	1.4167	ZBH	1.4465	ZDF	1.7024	ZHC	1.8810
NJS	1.4167	ZBJ	1.1905	ZDG	1.7024	ZHH	1.7024
NJZ	1.4167	ZBM	1.7024	ZDH	1.1905	ZHL	1.7024
NKC	1.4167	ZBN	1.7024	ZDJ	1.3452	ZHN	1.7024
NKG	1.4167	ZBQ	1.3452	ZDK	1.2758	ZHP	1.7024
NKJ	1.4167	ZBR	1.7024	ZDN	1.7024	ZHQ	1.7024
NKZ	1.4167	ZBS	1.7024	ZDR	1.1905	ZHS	1.7024
NMB	1.4167	ZBV	1.7024	ZDT	1.7024	ZHT	1.7024
NMC	1.4167	ZCC	1.1905	ZDV	1.1905	ZHV	1.7024
NMF	1.4167	ZCD	1.1905	ZDW	1.3452	ZHX	1.7024
NMG	1.4167	ZCF	1.7024	ZDZ	1.3452	ZHZ	1.7024
NMH	1.4167	ZCG	1.7024	ZFD	1.1905	ZJC	1.7024
NMJ	1.4167	ZCH	1.7024	ZFF	1.7024	ZJD	1.7024
NMK	1.4167	ZCL	1.7024	ZFG	1.4465	ZJF	1.7024
NML	1.4167	ZCM	1.1905	ZFH	1.7024	ZJG	1.7024

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RULE 301. BASE PREMIUM COMPUTATION (Continued)

B.1. Form HO 00 06 (Continued)

Rule 301.B.1.(b) Factor Tables (Continued)

*Territory Factors (Continued)							
Territory	HO 00 04	Territory	HO 00 04	Territory	HO 00 04	Territory	HO 00 04
ZJH	1.7024	ZND	1.8810	ZSP	1.3452	ZVV	1.2500
ZJJ	1.7024	ZNF	1.8810	ZSQ	1.3452	ZVX	1.2500
ZJK	1.7024	ZNG	1.8810	ZSR	1.3452	ZVZ	1.3452
ZJZ	1.7024	ZNH	1.8810	ZSV	1.3452	ZWC	1.2500
ZMB	1.8810	ZNJ	1.8810	ZTB	1.3452	ZWD	1.3452
ZMC	1.7738	ZNK	1.8810	ZTC	1.2500	ZWF	1.2500
ZMD	1.8810	ZNL	1.8810	ZTD	1.3452	ZWJ	1.3452
ZMF	1.8810	ZNP	1.8810	ZTF	1.3452	ZWM	1.2500
ZMG	1.8810	ZNQ	1.8810	ZTJ	1.2500	ZWT	1.3452
ZMH	1.8810	ZNR	1.8810	ZTL	1.3452	ZWV	1.3452
ZMJ	1.8810	ZNS	1.8810	ZTM	1.3452	ZWZ	1.3452
ZMK	1.8810	ZNT	1.7917	ZTN	1.3452	ZXZ	1.2500
ZML	1.8810	ZNV	1.7024	ZTP	1.3452	ZZB	1.1905
ZMM	1.8810	ZNW	1.8810	ZTQ	1.3452	ZZD	1.1905
ZMN	1.8810	ZNX	1.8810	ZTV	1.2500	ZZG	1.1905
ZMP	1.8810	ZNZ	1.8810	ZTW	1.2500	ZZJ	1.7024
ZMQ	1.8810	ZPB	1.8810	ZTZ	1.2500	ZZL	1.1905
ZMR	2.0595	ZPD	1.8810	ZVB	1.2500	ZZM	1.1905
ZMS	1.8214	ZQB	2.0595	ZVC	1.3452	ZZP	1.2452
ZMT	1.8810	ZQS	2.0595	ZVF	1.2500	ZZR	1.7024
ZMV	1.8810	ZQZ	2.0595	ZVG	1.3452	ZZS	1.7024
ZMW	1.8810	ZRC	2.0595	ZVH	1.2500	ZZV	1.7024
ZMX	2.0595	ZSB	1.3452	ZVL	1.2976	ZZW	1.7024
ZNB	1.8810	ZSM	1.2500	ZVP	1.2500	ZZX	1.3452
ZNC	2.0595	ZSN	1.3452	ZVQ	1.2500		

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SERFF Tracking #:

PNPR-130158558

State Tracking #:

Company Tracking #:

MK 15-012

State: Pennsylvania

Filing Company:

Pennsylvania National Mutual Casualty Insurance Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: PA Home GEO Rating

Project Name/Number: /

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Authorization to File (PC)
<b>Bypass Reason:</b>	Not applicable.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibits.xlsx HOfilingPA.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

PNPR-130158558

**State Tracking #:**

**Company Tracking #:**

MK 15-012

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**State:**

Pennsylvania

**Filing Company:**

Pennsylvania National Mutual Casualty Insurance Company

**TOI/Sub-TOI:**

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

**Product Name:**

PA Home GEO Rating

**Project Name/Number:**

/

***Attachment Exhibits.xlsx is not a PDF document and cannot be reproduced here.***

## Calculation of Statewide Indications

The attached exhibits support a rate level adjustment for Penn National's Pennsylvania Homeowners program. The proposed changes result in an anticipated overall premium level change of 0.0% on all forms combined. Changes from relativities and the introduction of new territories will impact individual policies. The indications are based on fiscal accident years ending December evaluated as of March 31, 2015. The statewide indications are developed on Exhibit 1.

In order to evaluate the rate need, premiums are adjusted from their collected level to the projected level. Collected Earned Premiums are adjusted for all subsequent rate changes to bring them to the current rate level (Earned Premium @ Current Rate Level). In addition to rate level changes, inflation impacts the premium through increases in the coverage A amount. The Premium Trend Factors adjust for past and projected changes in coverage A levels. Projected Earned Premium is the product of Earned Premium @ Current Rate Level and the Premium Trend Factors. The Projected Earned Premium represents the premium on policies written for 12 months following the assumed effective date, without the proposed rate change.

Exhibit 2 shows the derivation of owners' forms premium trend factors. The methodology used to develop these factors may be summarized as follows. The premium trend factors are based on the change in average premium size at current rates levels. The average policy sizes are fit to a least squares exponential curve to derive the annual average change. Trend factors for each experience year are developed with the annual trend and the amount of time between each experience period and the average date of writing for policies effective October 1, 2015.

The development of the Company's projected losses begins with Reported Loss Excluding Catastrophe. These losses are on a fiscal-accident year basis and exclude all catastrophes. In order to project our rate need, these losses must be developed to their ultimate basis, trended to expected future levels, and loaded for expected catastrophe losses.

Exhibit 3 displays the calculation of the loss development factors. Countrywide Penn National Homeowners data is used. Application of the loss development factors to the accident year reported losses estimates the ultimate incurred loss for each accident year.

As with the premium trend factors, the loss trend factors are based on Penn National's actual trends. Exhibit 4 illustrates the basis for the derivation of owner's forms loss trend factors. The pure premium (incurred losses/exposures) was calculated by quarter and then plotted on a chart. The countrywide trend factor was obtained by fitting an exponential curve to the data for years 2005-current. The accident year loss trend factors are the accumulation of the annual loss trend based on the average loss date of October 1, 2016.

Catastrophe loss levels are erratic and their presence can skew the rate level indications. To prevent this skewing, we have eliminated actual catastrophe losses and replaced them with long-term expectations. Exhibit 5 contains the 1995-2014 cat to non-cat reported ratios used to calculate the cat ratios. The selected factor is applied to the non-catastrophe losses to estimate expected catastrophe losses. Cat losses are identified as having industry cat numbers.

Projected Incurred Loss is the product of the Reported Loss Excluding Catastrophe, the Loss Development Factor, the Loss Trend Factor, and the Catastrophe Loss Loading. The Projected Incurred LAE is the Projected Incurred Loss times the allocated and unallocated loss adjustment expense factors. The LAE factors are the budgeted 2015 ratios of LAE-to-Loss.

The Projected Loss & LAE Ratio is the quotient of the Projected Incurred Loss & LAE to the Projected Earned Premium. The total loss ratio is a simple average of the five accident years.

The Expected Combined Ratio is calculated on Exhibit 6a. The expected combined ratio is calculated to produce a 12.0% return on surplus. Underwriting income as well as investment income on reserves and surplus is considered. Details on the elements in the calculation are included in Appendix A. The investment return to invested assets is calculated on Exhibit 6b.

The expenses in this filing are split into flat and variable portions to make the indications more accurate. The flat expenses include other acquisition, general expenses, and other taxes. The Expected Loss, LAE, & Flat Expense provision equals the Expected Combined Ratio less commission and premium tax. The statewide Indicated Change equals the Total Projected Loss & LAE Ratio plus the Flat Expense divided by the Expected Loss, LAE, & Flat Expense.

Any question on the attached may be addressed to the undersigned.

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David L. Miller, FCAS, MAAA  
Associate Actuary  
717-234-4941 x2342



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Filing Support Memorandum

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### Statewide Rate Level Indication Pennsylvania Owners Forms

Fiscal Accident Year	Collected Earned Premiums	Earned Prem @ Current Rate Level	Premium Trend Factors	Projected Earned Premium	Earned House Yrs
2010	23,698,664	31,078,954	1.135	35,267,319	41,086
2011	24,733,626	30,963,750	1.112	34,433,210	40,427
2012	26,111,175	31,024,573	1.090	33,810,197	41,111
2013	29,156,480	31,738,907	1.068	33,894,381	42,743
2014	31,532,629	32,372,879	1.047	33,879,344	43,592

Accident Year	Reported Loss Excluding Catastrophe	Loss Development Factor	Loss Trend Factors	Projected Incurred Loss & LAE	Projected Loss & LAE Ratio
2009	12,516,657	1.000	1.306	22,716,940	64.4%
2010	11,950,455	1.003	1.251	20,846,513	60.5%
2011	11,275,817	1.007	1.199	18,923,963	56.0%
2012	10,834,740	1.013	1.149	17,528,675	51.7%
2013	12,863,053	1.037	1.101	20,414,114	60.3%

Expense and Loss Loadings		Calculation of Indicated Change	
LAE-to-Loss Ratios		5-Yr Avg Projected	
Adj Expense	9.2%	Loss & LAE Ratio	58.6%
D&CC	0.7%		
Underwriting Expense Ratio		Projected Flat Expense	10.4%
Commission	20.6%	Variable Expense	22.6%
Other Acquisition	6.2%		
General	2.3%	Expected Combined Ratio	89.2%
Premium Taxes	2.0%		
Other Taxes	0.6%		
Reinsurance	1.4%		
Catastrophe Loss Loading	1.265	<b>Indicated Change</b>	<b>3.6%</b>

**Statewide Rate Level Indication**  
Pennsylvania Tenants Forms

Fiscal Accident Year	Collected Earned Premiums	Earned Prem @ Current Rate Level	Premium Trend Factors	Projected Earned Premium	Earned House Yrs
2010	790,526	790,526	1.025	810,504	5,530
2011	839,980	839,980	1.021	857,777	5,852
2012	941,131	941,131	1.017	957,243	6,716
2013	1,080,970	1,080,970	1.013	1,095,083	7,780
2014	1,175,503	1,175,503	1.009	1,186,106	8,486

Fiscal Accident Year	Reported Loss Including Catastrophe	Loss Development Factor	Loss Trend Factors	Projected Incurred Loss & LAE	Projected Loss & LAE Ratio
2010	341,903	1.000	1.064	399,932	49.3%
2011	342,233	1.003	1.054	397,543	46.3%
2012	416,664	1.007	1.043	481,123	50.3%
2013	722,321	1.013	1.033	830,727	75.9%
2014	603,965	1.037	1.023	704,024	59.4%

<u>Expense and Loss Loadings</u>		<u>Calculation of Indicated Change</u>	
LAE-to-Loss Ratios		5-Yr Avg Projected	
Adj Expense	9.2%	Loss & LAE Ratio	56.2%
D&CC	0.7%		
Underwriting Expense Ratio		Projected Flat Expense	10.4%
Commission	20.6%	Variable Expense	22.6%
Other Acquisition	6.2%		
General	2.3%	Expected Combined Ratio	89.2%
Premium Taxes	2.0%		
Other Taxes	0.6%		
Reinsurance	1.4%		
Catastrophe Loss Loading	1.000	<b>Indicated Change</b>	<b>0.1%</b>

**Pennsylvania Homeowners: Rate Revision History**

**Owners Forms**

	<u>Form</u>	<u>Percentage</u>	<u>Dollar Impact</u>
2/1/2004	All	3.0%	462,466
5/16/2005	All	2.1%	358,901
1/1/2006	All	-1.4%	(250,007)
1/1/2007	All	1.2%	273,886
5/15/2008	All	0.0%	0
3/15/2009	All	0.0%	0
8/15/2010	All	7.0%	1,810,214
10/21/2011	2	12.2%	118,967
10/21/2011	3	5.9%	1,603,854
10/21/2011	5	1.3%	12,887
10/21/2011	8	5.9%	575
11/1/2012	All	11.0%	3,205,359
11/1/2013	All	3.7%	1,231,871
11/1/2014	All	1.5%	508,416
Current	All	0.0%	0

**Tenants Forms**

		<u>Percentage</u>	<u>Dollar Impact</u>
Current	4,6	0.0%	0

**All Forms**

		<u>Percentage</u>	<u>Dollar Impact</u>
Current	All	0.0%	0

**Homeowners Insurance - Owners Forms**  
Calculation of Premium Trend

Analysis of Homeowners Premium Trends						
Pol Yr	Avg Prem	Rate Impact	On-Level Prem	Change		Cov A
				Avg Prem		
2005	\$536	1.7%	1.313	\$704	7.3%	9.5%
2006	\$571	0.1%	1.312	\$749	6.5%	9.1%
2007	\$614	1.7%	1.290	\$792	5.8%	9.3%
2008	\$634	0.4%	1.285	\$814	2.8%	6.1%
2009	\$650	0.9%	1.274	\$828	1.7%	5.0%
2010	\$676	2.1%	1.247	\$843	1.8%	4.0%
2011	\$708	3.5%	1.205	\$853	<b>1.1%</b>	3.4%
2012	\$757	5.2%	1.146	\$867	<b>1.6%</b>	4.7%
2013	\$820	8.9%	1.052	\$862	<b>-0.5%</b>	3.5%
2014	\$855	5.2%	1.000	\$855	<b>-0.9%</b>	4.7%
				2.0%		

Trend Calculation	
Avg Date of Writing	Trend Factors
1/1/2010	1.135
1/1/2011	1.112
1/1/2012	1.090
1/1/2013	1.068
1/1/2014	1.047
4/1/2016	1.000

	Change	Weights	
4q05-Present	2.0%	100%	2.3%

### Homeowners Loss Development Exhibit

Fiscal-Acc Year	Countrywide Incurred Losses as of:				
	15-MONTH	27-MONTH	39-MONTH	51-MONTH	63-MONTH
2008		25,561,098	25,767,525	25,803,320	25,786,647
2009	29,744,875	29,843,168	30,071,133	30,303,064	30,562,817
2010	31,868,298	32,046,266	32,192,015	32,161,536	32,158,679
2011	33,126,409	33,933,725	34,235,534	34,388,401	
2012	30,616,024	31,122,048	31,267,026		
2013	29,048,058	29,889,567			
2014	30,219,603				

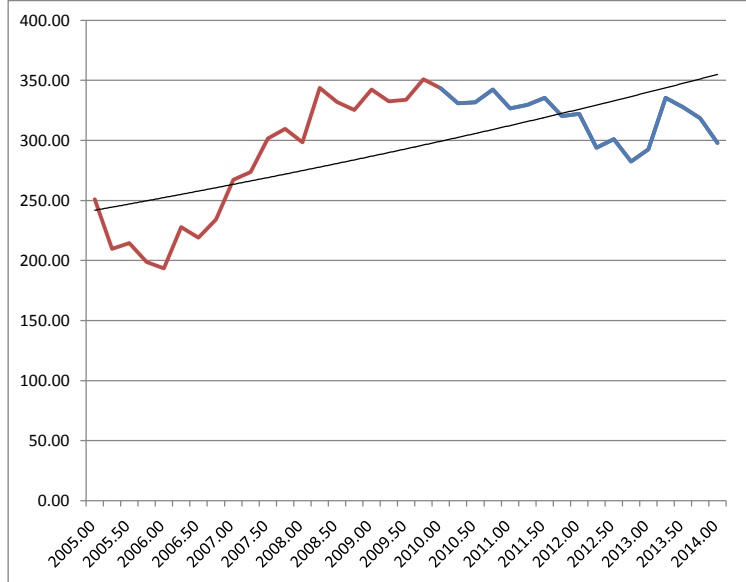
	Incremental Ratios:			
	15-27 MO	27-39 MO	39-51 MO	51-63 MO
4TH PRIOR	1.003	1.008	xxxx	xxxx
3RD PRIOR	1.006	1.008	1.001	xxxx
2ND PRIOR	1.024	1.005	1.008	0.999
1ST PRIOR	1.017	1.009	0.999	1.009
CURRENT	1.029	1.005	1.004	1.000
3-yr AVERAGE	1.023	1.006	1.004	1.003

	Age-to-Ultimate Ratios:				
	15-Ult	27-Ult	39-Ult	51-Ult	63-Ult
AVERAGE	1.037	1.013	1.007	1.003	1.000

**Homeowners Insurance - Owners Forms**  
Calculation of Loss Trend

**Pure Premium by Quarter**

2006.00	193.49
2006.25	227.76
2006.50	219.02
2006.75	234.35
2007.00	267.30
2007.25	273.75
2007.50	301.59
2007.75	309.65
2008.00	298.53
2008.25	343.64
2008.50	331.94
2008.75	325.27
2009.00	342.48
2009.25	332.62
2009.50	333.79
2009.75	350.90
2010.00	343.60
2010.25	330.98
2010.50	331.75
2010.75	342.49
2011.00	326.71
2011.25	329.74
2011.50	335.57
2011.75	320.42
2012.00	322.13
2012.25	294.02
2012.50	301.14
2012.75	282.47
2013.00	292.52
2013.25	335.53
2013.50	327.82
2013.75	318.52
2014.00	298.03



4q05-Present	Change	Weights
	4.4%	100%

Avg Date of Loss	Loss Trend Factors
7/2/10	1.306
7/2/11	1.251
7/1/12	1.199

**Development of Non-Hurricane Catastrophe Loading**

Accident Year	Reported Losses		Catastrophe Factor
	Excluding Catastrophe	Catastrophe	
1995	5,797,494	298,995	0.052
1996	5,362,455	4,721,393	0.880
1997	5,644,375	355,887	0.063
1998	6,339,570	1,291,858	0.204
1999	4,898,515	1,195,791	0.244
2000	7,117,528	924,775	0.130
2001	10,484,194	133,815	0.013
2002	7,455,830	351,319	0.047
2003	7,633,577	1,878,301	0.246
2004	9,575,903	1,583,261	0.165
2005	9,853,059	166,447	0.017
2006	7,601,894	709,867	0.093
2007	10,606,505	373,514	0.035
2008	12,215,042	56,781	0.005
2009	11,778,472	1,403,726	0.119
2010	12,516,657	7,289,397	0.582
2011	11,950,455	13,627,530	1.140
2012	11,275,817	5,293,421	0.469
2013	10,834,740	688,858	0.064
2013	12,863,053	9,339,919	0.726
20-Yr Avg			0.265
Selected			0.265



**LINE: Homeowners**

**STATE: PA**

Expense Provisions and Target Loss Ratios  
12% ROS, 1.25 P/S

Commission (incl. Conting.)	20.6%
Other Acquisition	6.2%
General	2.3%
Premium Taxes	2.0%
Other Taxes	0.6%
Reinsurance	1.4%
<b>Total Premium Related Expenses</b>	<b>33.0%</b>
<b>Target Combined Ratio</b>	<b>89.2%</b>
<b>Target Loss &amp; LAE Ratio</b>	<b>56.2%</b>
LAE (% of loss)	10.5%
Unallocated	9.2%
Allocated	0.7%

## Target Operating Ratio Exhibit

**LINE: Homeowners**

**STATE: PA**

(1) Earned Premium (CW)	72,371		
(2) Unearned Prem. Reserve (CW)	36,185		
(3) Prepaid Expenses	10,054		
(4) Outstanding agent's balances	8,663		
(5) Loss Reserves/Incurred	0.446		
(6) Reserves/Premium	0.492	(7) Reserves/Surplus	0.576
		(8) Investment Rate of Return (%)	3.5
(9) P/S allocated to this line	1.17		
(10) Tax Rate on investment	34.0%	(11) Target Returned on Surplus (%)	
(12) Tax Rate on u/w profit	34.0%	12	
(13) % Investment Return (as % of surplus)	(14) Pre Tax	(15) After Tax	
	5.514	3.639	
(16) % Excess above target ROS	-8.361		
(17) Excess as % of premium	-7.146		
(18) Minimum U/W gain needed to achieve target ROS	10.8%		
(19) Target Combined Ratio	89.2%		

Note: See Appendix A for and explanation of the items on this exhibit

## Revision of Rating Factors

Penn National performed a multi-state review of the current rate plan factors. The indicated changes are based on the results of generalized linear models built using generally accepted modeling techniques. Section D documents the overall process used to develop the indicated and selected changes of rate plan factors. Section E documents Penn National's new geo rating process. The process includes new territory boundaries. Revised territory factors are based on a combination of modeled results, a market basket of company territory factors, and current territory factors.

### **Stage 1: Data Gathering and Preparation**

The predictive modeling database used for this analysis included historical internal data as well as external data. The historical internal data includes the latest eight years of available information from the six states in which Penn National writes homeowners insurance for All Forms except **HO 00 04** and **HO 00 06**. Each record in the dataset represents no more than one policy term and includes the associated exposures, premium, losses, claim counts, and all available characteristics. The external data includes available geodemographic data as a means to better understand variation due to the location of the risk. After the data was combined, basic checks were performed to ensure the data was reasonable. These checks included reconciliation versus other sources, distributional analysis of key factors, and checking for records with zero exposures and claim counts with zero loss dollars.

### **Stage 2: Building Predictive Models**

The goal of this stage is to build predictive models by peril that remove the noise and capture the signal in the data. This stage includes selecting an error structure and link function, building an appropriate model structure, and performing final validation.

#### Error Structure/Link Function

Initial selections were made for the error structure and link function based on generally accepted standards for frequency and severity risk modeling. The following table lists the initial selections:

Type of Modeling	Error Structure	Link Function
Severity	Gamma	Log
Frequency	Poisson	Log

The initial selections were tested by examining the distribution of the underlying data and residual plots. Based on that analysis, the initial selections were maintained.

#### Model Structure

The initial model was selected based upon existing by peril models developed in a previous project. This model was used as the starting point for the model building. In addition, variables that intuitively should be included were placed in the initial model.

The initial model was modified through an iterative process of simplifying and complicating the model. More specifically,

- Entire factors were included/excluded
- Multiple levels of given factors were grouped
- Curves were fit to some continuous variables
- Interaction terms were added.

Standard diagnostics were used to determine appropriate decisions for each factor examined. More specifically, the practitioners focused on several tests:

- The parameters and standard errors were examined to determine the significance of the parameters (i.e., how close the parameter is to zero) and the relative size of the standard error relative to the parameter.
- Patterns in data were examined for consistency over random samples of the data to gain further confidence about the observed patterns.
- Statistical tests were performed to assess the appropriateness of factors, groupings, or indications. The chi-squared test was the most commonly used statistical test.
- Judgment was applied to assess the reasonableness of modeled results.

Beyond applying the above steps to all variables in the initial model, all other variables included in the data extract were carefully examined for potential inclusion in the various models. Any variables that appeared to offer predictive potential were tested as per the above steps.

### Final Validation

Once the underlying models were considered complete, some additional validation was done. First, the residual plots were re-examined to ensure the error appeared random. Second, the standard errors were re-evaluated to identify estimated parameters with large confidence intervals. Any such parameters were reconsidered. Third, the predictions were compared to actual results for segments with significant volume to ensure the model was balanced.

### **Stage 3: Combining Underlying Models**

The underlying by peril frequency and severity models were combined to form modeled pure premiums. To do this, the characteristics for each observation were used to determine the modeled frequency and the modeled severity based on the model parameters. The modeled frequency and modeled severity were then multiplied to determine the modeled pure premium for each observation. To the extent an all perils pure premium was needed, the by peril pure premiums were added together.

### **Stage 4: Selection Process**

The intent of the exercise was to accomplish the following:

- Revise our territory definitions and select by peril territory factors for these new territories.
- Revise our Key Factors for all perils. As will be discussed in Section D., it was anticipated that due to inflation, this would be necessary periodically.
- Revise our Protection-Construction factors. As will be discussed in Section D., it was anticipated that due to more precise location information used in our models, these factors might no longer vary by Protection Class for certain perils.
- Examine all other existing rating factors to determine any need for revision.

Considerations in making the final selections included indications, renewal impacts, and knowledge of the market.

Additionally, we will apply a Capping Factor to the first renewal under this filing that limits the overall impact of all changes to  $\pm 10\%$ .

The specific changes requested are detailed in the remainder of Section D.

## Changing Territory Definitions and Rates

We are introducing new territory definitions and territory factors for Base Premium calculation for All Forms with this filing.

No new territory indications were calculated for Forms **HO 00 04** or **HO 00 06**. The SELECTED territory factors are the CURRENT territory factors for each new territory. Where a new territory crosses multiple existing territories, these existing territory factors are averaged.

For All Forms Except **HO 00 04** And **HO 00 06**, new territory factors were selected based upon a combination of existing territory factors, multivariate loss indications, and competitor market factor analysis.

Multivariate frequency and severity loss models were developed for perils P1, P2, P3, P4, P5, P6, and P7 using smoothed principal components. These principal components were created from relevant geodemographic variables to remove correlation between variables prior to modeling. Spatial smoothing was also performed, which incorporated loss experience from nearby territories. This results in models with significantly improved fit. In addition, this further reduces factor differences between adjacent territories. The separate frequency and severity factors produced using spatial smoothing were then combined to produce INDICATED factors for each new territory for P1, P2, P3, P4, P5, P6, and P7.

Once these INDICATED territory factors were determined as described above, we then developed a process to determine our SELECTED factors. To supplement our Company's experience, we added market factors to the process. By peril territory factors were calculated for five large companies, and to the extent possible, these were mapped to our perils P1, P2, P3, P4, P5, P6, and P7. In cases where it was not possible to map a particular company's by peril factors to one of our own perils, this was left blank.

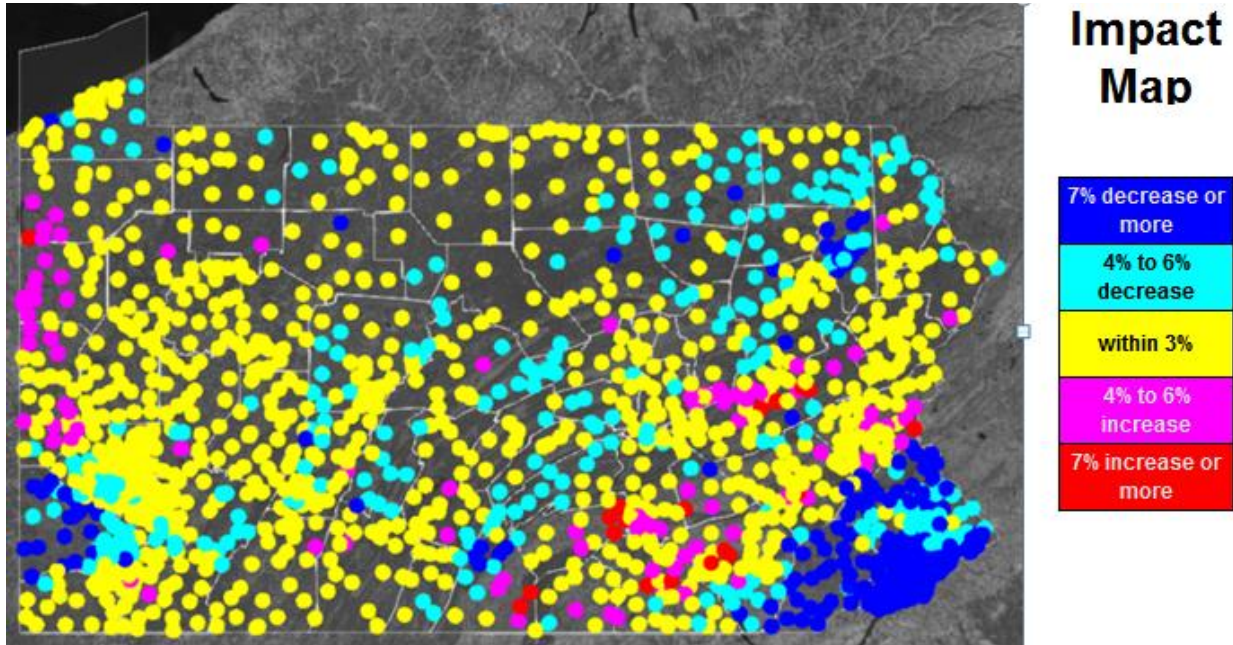
The process uses the lowest factor and the highest factor to define a range of market basket factors. For each peril P1, P2, P3, P4, P5, P6, or P7, we first calculated an average of the ratio of the maximum market factor to the minimum market factor across all territories. For P1, P2, P4, P6, and P7, we deemed this range to be sufficiently broad on average (at least 1.500) to serve as a credible market range. For P5, the average range was 1.428, which we widened to 1.500 with appropriate factors applied to the maximum and minimum market factors. Using this approach, we then define LOW as the bottom of the market range, and HIGH as the top of the market range for each zip code and peril. We also included a capping procedure to further temper the process as well as limit impact upon existing policyholders as described below. By using a capping of +-9% for each peril P1, P2, P3, P4, P5, P6, and P7, we were able to limit the overall impact across all perils to an acceptable range as discussed below. Thus, the process of calculating SELECTED territory factors depended upon 1) modeled data from Company experience, 2) market basket factors, and 3) CURRENT territory factors.

The following exhibit illustrates the process used with P2 territory factors. (The same process was used with P1, P3, P4, P5, P6, and P7.) Examples are included for each of the bullet points below. Each of the 'BALANCED' columns on the exhibit is adjusted to the same overall level as the CURRENT territory factors. The CURRENT territory factors are the existing territory factors for each new territory. Where a new territory crosses multiple existing territories, the existing territory factors are averaged. The INDICATED territory factor is based on the modeled Company data. The SELECTED factors are based on the prior columns using the following criteria:

- If INDICATED and LOW are both below CURRENT, then SELECTED is the MAX of LOW, INDICATED, and  $0.91 \times \text{CURRENT}$
- If INDICATED and HIGH are both above CURRENT, then SELECTED is the MIN of HIGH, INDICATED, and  $1.09 \times \text{CURRENT}$
- If INDICATED is below CURRENT but LOW is above CURRENT, then SELECTED is CURRENT

- If INDICATED is above CURRENT but HIGH is below CURRENT, then SELECTED is CURRENT

The average impact of these proposed territory changes is shown on the following map, which includes County boundaries for reference only. These impacts are rounded to the nearest percent. Increases range from 1% to 10%. Decreases range from 1% to 9%. In the map below, five different impact ranges are marked with different colored bubbles as shown in the legend. 58.9% of all territories will have an impact within 3%, while 83.3% will have an impact within 6%.



The distribution of these changes is summarized here:

Impact	Count of Territories	% of Territories	Impact	Count of Territories	% of Territories
Decrease 9%	15	1.0%	Increase 1%	153	10.3%
Decrease 8%	77	5.2%	Increase 2%	66	4.4%
Decrease 7%	137	9.2%	Increase 3%	67	4.5%
Decrease 6%	58	3.9%	Increase 4%	35	2.4%
Decrease 5%	95	6.4%	Increase 5%	36	2.4%
Decrease 4%	117	7.9%	Increase 6%	22	1.5%
Decrease 3%	99	6.7%	Increase 7%	8	0.5%
Decrease 2%	190	12.8%	Increase 8%	7	0.5%
Decrease 1%	144	9.7%	Increase 9%	2	0.1%
0%	157	10.6%	Increase 10%	2	0.1%

Impact Banded	Count of Territories	% of Territories
7% decrease or more	229	15.4%
4% to 6% decrease	270	18.2%
within 3%	876	58.9%
4% to 6% increase	93	6.3%
7% increase or more	19	1.3%



### Calculation of Territory Factors: Example P2

- If INDICATED and LOW are both below CURRENT, then SELECTED is the MAX of LOW, INDICATED, and 0.91\*CURRENT
  - Five examples where no capping required, so SELECTED is INDICATED

GeoTerr	CUR P2	IND P2	SEL P2	SEL P2 REBALANCED	LOW P2	HIGH P2	M1 P2	M2 P2	M3 P2	M4 P2	M5 P2
BJH	1.0412	1.0314	1.0314	1.0231	0.8880	1.3196	1.3196	0.9728	0.8880	0.8883	1.1210
BMB	1.1397	1.1088	1.1088	1.0999	0.7429	1.1035	0.7429	0.9869	0.9144	0.9147	1.1035
BMM	1.1397	1.1173	1.1173	1.1083	0.9184	1.2519	1.2519	0.9869	0.9184	0.9187	1.1140
BMN	1.1397	1.1194	1.1194	1.1104	0.9701	1.2970	0.9701	0.9869	1.2965	1.2970	1.0903
BMS	1.1397	1.1096	1.1096	1.1007	0.9166	1.0912	0.9166	0.9869	1.0634	1.0637	1.0912

- Five examples where capping required, so SELECTED is higher than INDICATED

GeoTerr	CUR P2	IND P2	SEL P2	SEL P2 REBALANCED	LOW P2	HIGH P2	M1 P2	M2 P2	M3 P2	M4 P2	M5 P2
BJB	1.0412	0.6605	0.9475	0.9399	0.9215	1.2465	1.2465	0.9728	0.9215	0.9218	1.1210
BNP	1.1397	1.0073	1.0371	1.0288	0.6508	1.1006	0.8135	0.8882	0.6508	0.6510	1.1006
BNT	1.1397	1.0291	1.0371	1.0288	0.8936	1.2564	0.8936	0.9869	1.2560	1.2564	1.0903
BQK	1.1397	0.9149	1.0371	1.0288	0.6731	1.0912	0.8474	0.8882	0.6731	0.6733	1.0912
BTB	1.0412	0.0766	0.9475	0.9399	0.9144	1.9665	1.9665	1.1103	0.9144	0.9147	0.9684

- If INDICATED and HIGH are both above CURRENT, then SELECTED is the MIN of HIGH, INDICATED, and 1.09\*CURRENT

- Five examples where no capping required, so SELECTED is INDICATED

GeoTerr	CUR P2	IND P2	SEL P2	SEL P2 REBALANCED	LOW P2	HIGH P2	M1 P2	M2 P2	M3 P2	M4 P2	M5 P2
BBD	1.1743	1.2719	1.2719	1.2616	0.9235	1.2935	1.2935	1.2219	0.9235	0.9238	1.1967
BBJ	1.1743	1.2123	1.2123	1.2025	0.6913	1.2219	1.1257	1.2219	0.6913	0.6916	1.1967
BNC	1.1397	1.1514	1.1514	1.1422	0.9002	1.2117	1.2117	0.9869	0.9002	0.9005	1.1175
BPS	1.1397	1.1555	1.1555	1.1462	0.6619	1.3317	1.3317	0.8882	0.6619	0.6622	1.1170
BQV	1.1397	1.1713	1.1713	1.1619	0.9194	1.8375	1.8375	0.9869	0.9194	0.9197	1.1170

- Five examples where capping required, so SELECTED is lower than INDICATED

GeoTerr	CUR P2	IND P2	SEL P2	SEL P2 REBALANCED	LOW P2	HIGH P2	M1 P2	M2 P2	M3 P2	M4 P2	M5 P2
BBF	1.0412	1.3885	1.1349	1.1258	1.1212	1.7309	1.7309	1.2102	1.2519	1.2524	1.1212
BBG	1.0412	1.3700	1.1349	1.1258	1.0458	1.3244	1.0458	1.2102	1.3239	1.3244	1.1110
BBK	1.0412	1.3277	1.1349	1.1258	1.1034	1.3174	1.3174	1.2102	1.2306	1.2311	1.1034
BBN	1.0412	1.3911	1.1349	1.1258	1.1179	1.4856	1.4687	1.2102	1.4851	1.4856	1.1179
BBP	1.1743	1.3062	1.2276	1.2177	1.0504	1.2219	1.0504	1.2219	1.1850	1.1854	1.1967

- If INDICATED is below CURRENT but LOW is above CURRENT, then SELECTED is CURRENT

GeoTerr	CUR P2	IND P2	SEL P2	SEL P2 REBALANCED	LOW P2	HIGH P2	M1 P2	M2 P2	M3 P2	M4 P2	M5 P2
BKD	1.0412	0.9790	1.0412	1.0328	1.0809	1.3099	1.3099	1.0809	1.2631	1.2635	1.1210
BTX	0.9403	0.6355	0.9403	0.9327	0.9610	1.9379	1.9379	1.0809	1.0482	1.0485	0.9610
BTZ	0.9403	0.1031	0.9403	0.9327	0.9610	2.0170	1.0241	1.0809	2.0162	2.0170	0.9610
CJV	0.9403	0.8289	0.9403	0.9327	0.9631	1.8147	1.8147	1.0339	1.2499	1.2503	0.9631
CPB	0.9403	0.9227	0.9403	0.9327	0.9448	1.2491	1.2491	1.0692	0.9448	0.9451	1.0415

- If INDICATED is above CURRENT but HIGH is below CURRENT, then SELECTED is CURRENT

GeoTerr	CUR P2	IND P2	SEL P2	SEL P2 REBALANCED	LOW P2	HIGH P2	M1 P2	M2 P2	M3 P2	M4 P2	M5 P2
BMP	1.1397	1.2910	1.1397	1.1305	0.8738	1.0957	1.0177	0.9869	0.8738	0.8741	1.0957
BMW	1.1397	1.2038	1.1397	1.1305	0.8819	1.0584	1.0584	0.9869	0.8819	0.8822	1.0075
BNG	1.1397	1.1823	1.1397	1.1305	0.5869	1.0933	0.5869	0.9869	0.9133	0.9137	1.0933
BNJ	1.1397	1.3237	1.1397	1.1305	0.8870	1.1006	0.9858	0.9869	0.8870	0.8873	1.1006
BNR	1.1397	1.1408	1.1397	1.1305	0.9174	1.0903	0.9310	0.9869	0.9174	0.9177	1.0903

## Protection-Construction Factors

### Forms HO 00 04 and HO 00 06

No changes are being made to these factors.

### All Forms Except HO 00 04 and HO 00 06

Changes are being made to these factors as described below and further detailed on Page 7.

#### Variation by Protection Class

- Our existing rating plan has factors that differ by Protection Class and Construction. When building our by peril frequency and severity models, we used smoothed principal components built from geodemographic data to model the location component of risk. When so doing, we determined that Protection Class was not predictive (and therefore not included) in either the frequency or severity models for perils P1, P4, P5, P6, or P7. We therefore determined that the location aspect for these perils would more appropriately be reflected in our territory relativities for these perils. Therefore, our SELECTED Protection-Construction Factors no longer vary by Protection Class for P1, P4, P5, P6, or P7.
- We will continue to vary our Protection-Construction Factors by Protection Class for perils P2 and P3. Some adjustments to these relativities are shown on Page 7.

#### Variation by Construction

- Our existing Protection-Construction Factors for the same Protection Class do not vary between Masonry and Veneer. When building our by peril frequency and severity models, we determined that there was no reason for this to change. Therefore our SELECTED Protection-Construction Factors will not vary between Masonry and Veneer.
- Our existing Protection-Construction Factors for Superior are 0.85 times those for Masonry and Veneer. This will continue to be the case for our SELECTED factors.
- For each peril, we also looked at the Indicated differences between Frame and Masonry/Veneer. For perils P6 and P7, we determined that there was not a sufficiently credible difference between Frame and Masonry/Veneer, and therefore our Protection-Construction Factors will be the same for Frame as for Masonry/Veneer for perils P6 and P7.
- For perils P1, P2, P3, P4, and P5, we determined that some adjustments were needed to increase the Frame relativities as compared to those for Masonry/Veneer.

### Perils P6 and P7

These no longer vary by Protection Class or by Frame vs Masonry/Veneer. Therefore, these are simply 1.0000 for any Protection Class for Frame, Masonry, or Veneer; these are then 0.8500 for any Protection Class for Superior.

### Perils P1, P4, and P5

These no longer vary by Protection Class. These do vary by Frame vs Masonry/Veneer. Therefore, for any Protection Class, these are each 1.0000 for Frame, with a factor specific to each peril for Masonry/Veneer, and then 0.85 times the Masonry/Veneer factor for Superior.

### Perils P2 and P3

These will continue to vary by Protection Class and by Frame vs Masonry/Veneer. The existing factor are first slightly adjusted by Protection Class within Frame and within Masonry/Veneer. These are then rebased to slightly increase Frame with respect to Masonry/Veneer. The Superior factors are then 0.85 times the Masonry/Veneer factors.

### **Impact Considerations**

Our existing rating algorithm has factors for all perils P1, P2, P3, P4, P5, P6, and P7 that vary by Construction. With the changes noted above, however, our rating algorithm no longer varies by Construction for P6 or P7, other than for Superior remaining 0.85 x Masonry/Veneer. Our existing rating algorithm has factors for all perils P1, P2, P3, P4, P5, P6, and P7 that vary by Protection Class and Territory. Thus, in our current rating structure, location is reflected in both Protection Class and Territory for all perils. With the changes noted above, however, our rating algorithm no longer varies by Protection Class for P1, P4, or P5. Thus, only P2 and P3 will continue to vary by both Protection Class and Territory.

The adjustments noted above are made, then, with the understanding that their final impact is best examined in conjunction with the changes to our Territories and Territory factors. Page 7 of this Section summarizes the indicated and selected relativities.

**Summary of Protection-Construction Changes**

Construction	Indicated Change	Selected Change
Frame	0.6%	0.4%
Masonry/Veneer/Superior	-7.9%	-5.0%

Protection Class	Indicated Change	Selected Change
1-3	-1.2%	-1.3%
4-6	1.4%	0.9%
7-8	-9.0%	-4.3%
19,9-10	-15.2%	-7.6%

<b>CURRENT BASE RATES</b>						
<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>
<b>75.3131</b>	<b>195.4530</b>	<b>17.6254</b>	<b>15.8474</b>	<b>168.7628</b>	<b>144.5036</b>	<b>31.5025</b>
<b>CHANGE IN AVERAGE RELATIVITY</b>						
<b>0.9743</b>	<b>1.0212</b>	<b>0.9867</b>	<b>0.9674</b>	<b>0.9912</b>	<b>1.0210</b>	<b>0.9718</b>
<b>BASE RATES - Revenue Neutral By Peril</b>						
<b>77.2979</b>	<b>191.4026</b>	<b>17.8622</b>	<b>16.3823</b>	<b>170.2536</b>	<b>141.5291</b>	<b>32.4180</b>
<b>CURRENT By Peril Premium Distribution</b>						
<b>0.1246</b>	<b>0.3310</b>	<b>0.0295</b>	<b>0.0237</b>	<b>0.2595</b>	<b>0.1966</b>	<b>0.0350</b>
<b>PROPOSED By Peril Premium Distribution</b>						
<b>0.1301</b>	<b>0.2867</b>	<b>0.0195</b>	<b>0.0203</b>	<b>0.2789</b>	<b>0.2248</b>	<b>0.0399</b>
<b>SELECTED BASE RATES</b>						
<b>80.7090</b>	<b>165.7373</b>	<b>11.8111</b>	<b>14.0108</b>	<b>182.9343</b>	<b>161.7675</b>	<b>36.9216</b>

<b>CURRENT BASE RATES</b>	
<b>HO 4</b>	<b>HO 6</b>
<b>150.0709</b>	<b>104.1657</b>
<b>CHANGE IN AVG REL</b>	
<b>0.9996</b>	<b>1.0013</b>
<b>SELECTED BASE RATES</b>	
<b>150.1267</b>	<b>104.0278</b>

**Distribution of Rate Impacts**

<b>Owners Forms</b>		
<b>FULL Impact</b>	<b>Count</b>	<b>%</b>
26-30% decrease	1	0.00%
21-25% decrease	9	0.02%
16-20% decrease	197	0.46%
11-15% decrease	1372	3.21%
6-10% decrease	5059	11.85%
1-5% decrease	9855	23.08%
No Change	2377	5.57%
1-5% increase	11935	27.95%
6-10% increase	8308	19.46%
11-15% increase	2972	6.96%
16-20% increase	544	1.27%
21-25% increase	57	0.13%
26-35% increase	10	0.02%

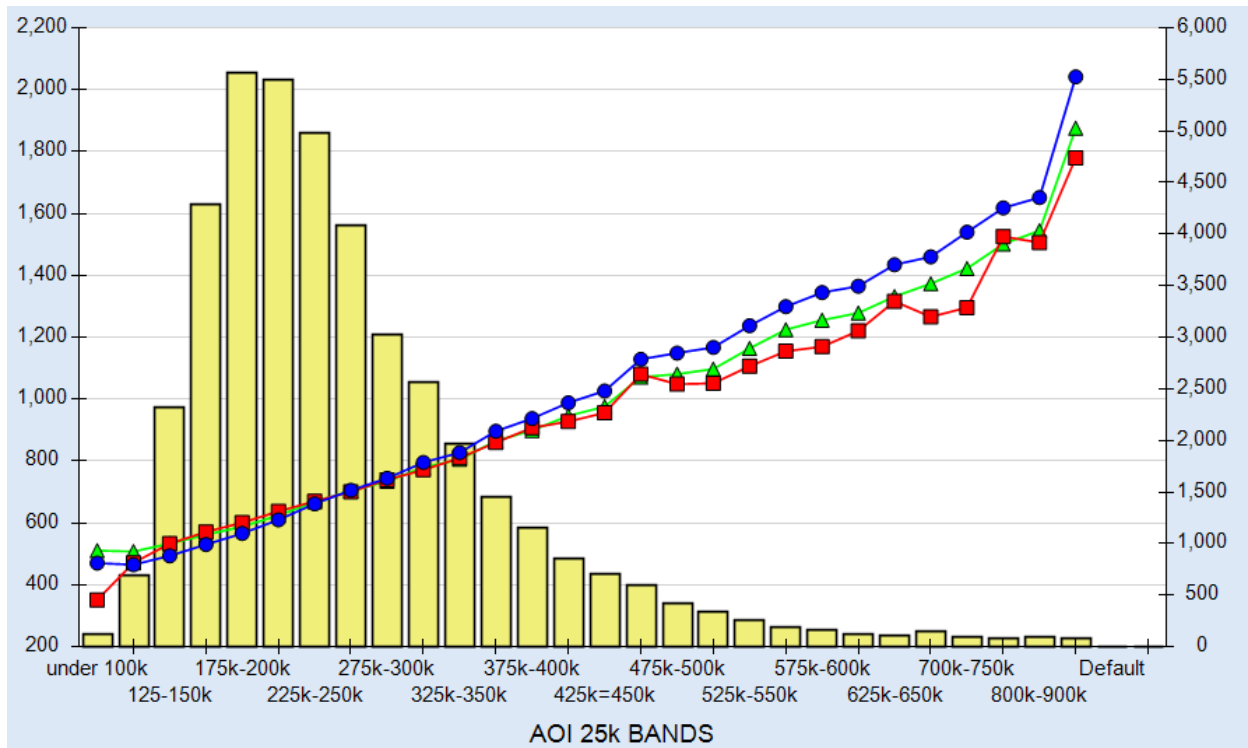
<b>Forms 4&amp;6</b>		
<b>FULL Impact</b>	<b>Count</b>	<b>%</b>
21-34% decrease		
16-20% decrease		
11-15% decrease		
6-10% decrease	62	6.37%
1-5% decrease	419	43.02%
No Change	28	2.87%
1-5% increase	32	3.29%
6-10% increase	1	0.10%
11-15% increase	974	100.00%
16-20% increase	0	0.00%
21-35% increase		

First year impact capped at +-10%  
Second year impact will result in less than +25% impact

## Coverage A Adjustments

For the purposes of this narrative, we will use the term AOI (Amount Of Insurance) as synonymous with **Coverage A**. Amount.

Based upon our modeling, we determined that our AOI factors needed to be slightly adjusted for P1, P2, P3, P4, P5, and P6. (We do not include AOI in our rating for P7.) Our methodology was to start with the CURRENT AOI factors and then alter the slope in order to produce our SELECTED AOI factors.



For each P1, P2, P3, P4, P5, and P6, we first determined the approximate AOI where the INDICATED and CURRENT cross over one another. Using the methodology outlined below, the SELECTED relativity will equal the CURRENT relativity at these BASE AOIs for each peril P1, P2, P3, P4, P5, and P6.

We then derived slopes for various ranges of AOI for both our CURRENT and INDICATED average premiums. We used the ratio of these slopes as a starting point to adjust our factors. For both the range from 100k to 425k and the range above 425k, we used an adjustment factor that went halfway to the IND Adjustment using the formula:

$$\text{SEL Adjustment} = \text{AVERAGE} (1, \text{IND Adjustment})$$

For example, with an IND Adjustment of 0.7113 we therefore calculated a SEL Adjustment of 0.8556.

With relatively few policies below 100k, we decided to only slightly flatten the factors for P1 and P2 below 100k and not to adjust (other than rebasing) our factors below 100k for P3, P4, P5, or P6.

BASE AOI	2	3	4	5	6	7
		288	250	275	238	225
<b>CUR Relativity</b>	<b>1.9783</b>	<b>1.6796</b>	<b>2.1514</b>	<b>1.4970</b>	<b>1.5542</b>	<b>1.8810</b>
<b>Adjustment under 100k</b>						
<b>SEL Adjustment</b>	<b>0.9200</b>	<b>0.9000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
<b>Adjustment 100k to 425k</b>						
<b>IND Adjustment</b>	<b>0.7113</b>	<b>0.5584</b>	<b>1.4349</b>	<b>0.5612</b>	<b>0.9990</b>	<b>0.8517</b>
<b>SEL Adjustment</b>	<b>0.8556</b>	<b>0.7792</b>	<b>1.2174</b>	<b>0.7806</b>	<b>0.9995</b>	<b>0.9258</b>
<b>Adjustment above 425k</b>						
<b>IND Adjustment</b>	<b>0.6295</b>	<b>0.6788</b>	<b>1.4349</b>	<b>0.5612</b>	<b>0.9960</b>	<b>0.8354</b>
<b>SEL Adjustment</b>	<b>0.8148</b>	<b>0.8394</b>	<b>1.2174</b>	<b>0.7806</b>	<b>0.9980</b>	<b>0.9177</b>

We then used the following approach for each peril P1, P2, P3, P4, P5, and P6:

- Within the range from 100k to 425k, we set the SELECTED Relativity as equal to the CURRENT for the BASE AOI shown above.
- For all other AOIs within this range, we calculated the SELECTED Relativity for each AOI as follows:

$$\text{SEL Relativity} = \text{BASE AOI CUR Relativity} + \text{SEL Adjustment} * (\text{CUR Relativity} - \text{BASE AOI CUR Relativity})$$

Example: The P1 CUR relativity for 425k is 2.9360. The difference between 2.9360 and the P1 BASE AOI Relativity of 1.9783 is 0.9577. If we then add  $0.8556 * 0.9577$  to 1.9783, we get the SEL relativity of 2.7977.

- To calculate the SEL relativities below 100k, we use the SEL relativity for 100k as a starting point and then this formula:

$$\text{SEL Relativity} = \text{100k SEL Relativity} - \text{SEL Adjustment} * (\text{CUR 100k Relativity} - \text{CUR Relativity})$$

- Similarly, to calculate the SEL relativities above 425k, we use the SEL relativity for 425k as a starting point and then this formula:

$$\text{SEL Relativity} = \text{425k SEL Relativity} + \text{SEL Adjustment} * (\text{CUR Relativity} - \text{CUR 425k Relativity})$$

The SELECTED Relativities derived in this fashion are shown on the following pages.



Coverage A Adjustments

Cov A (x \$1,000s)	P1	P2	P3	P4	P5	P6
75	0.6345	0.8509	0.5955	0.6655	0.6245	0.8327
76	0.6391	0.8518	0.6009	0.6709	0.6291	0.8355
77	0.6436	0.8527	0.6064	0.6764	0.6336	0.8382
78	0.6482	0.8536	0.6118	0.6818	0.6382	0.8409
79	0.6527	0.8545	0.6173	0.6873	0.6427	0.8436
80	0.6573	0.8555	0.6227	0.6927	0.6473	0.8464
81	0.6618	0.8564	0.6282	0.6982	0.6518	0.8491
82	0.6664	0.8573	0.6336	0.7036	0.6564	0.8518
83	0.6709	0.8582	0.6391	0.7091	0.6609	0.8545
84	0.6755	0.8591	0.6445	0.7145	0.6655	0.8573
85	0.6800	0.8600	0.6500	0.7200	0.6700	0.8600
86	0.6850	0.8610	0.6550	0.7240	0.6750	0.8620
87	0.6900	0.8620	0.6600	0.7280	0.6800	0.8640
88	0.6950	0.8630	0.6650	0.7320	0.6850	0.8660
89	0.7000	0.8640	0.6700	0.7360	0.6900	0.8680
90	0.7050	0.8650	0.6750	0.7400	0.6950	0.8700
91	0.7100	0.8660	0.6800	0.7440	0.7000	0.8720
92	0.7150	0.8670	0.6850	0.7480	0.7050	0.8740
93	0.7200	0.8680	0.6900	0.7520	0.7100	0.8760
94	0.7250	0.8690	0.6950	0.7560	0.7150	0.8780
95	0.7300	0.8700	0.7000	0.7600	0.7200	0.8800
96	0.7350	0.8710	0.7050	0.7650	0.7250	0.8820
97	0.7400	0.8720	0.7100	0.7700	0.7300	0.8840
98	0.7450	0.8730	0.7150	0.7750	0.7350	0.8860
99	0.7500	0.8740	0.7200	0.7800	0.7400	0.8880
100	0.7550	0.8750	0.7250	0.7850	0.7450	0.8900
425	2.9360	2.7528	3.0548	2.5164	2.8934	2.5530
426	2.9429	2.7584	3.0623	2.5192	2.9002	2.5590
427	2.9498	2.7640	3.0698	2.5220	2.9070	2.5650
428	2.9567	2.7696	3.0774	2.5248	2.9138	2.5710
429	2.9636	2.7752	3.0849	2.5276	2.9206	2.5770
430	2.9705	2.7808	3.0925	2.5304	2.9274	2.5830
431	2.9774	2.7864	3.1000	2.5332	2.9342	2.5890
432	2.9843	2.7920	3.1076	2.5360	2.9410	2.5950
433	2.9912	2.7976	3.1151	2.5388	2.9478	2.6010
434	2.9981	2.8032	3.1226	2.5416	2.9546	2.6070
435	3.0050	2.8088	3.1302	2.5444	2.9614	2.6130
986	6.8256	6.0047	7.0256	4.4628	6.7535	5.8547
987	6.8326	6.0105	7.0326	4.4663	6.7603	5.8605
988	6.8395	6.0163	7.0395	4.4698	6.7672	5.8663
989	6.8465	6.0221	7.0465	4.4733	6.7741	5.8721
990	6.8535	6.0279	7.0535	4.4767	6.7809	5.8779
991	6.8605	6.0337	7.0605	4.4802	6.7878	5.8837
992	6.8674	6.0395	7.0674	4.4837	6.7947	5.8895
993	6.8744	6.0453	7.0744	4.4872	6.8015	5.8953
994	6.8814	6.0512	7.0814	4.4907	6.8084	5.9012
995	6.8884	6.0570	7.0884	4.4942	6.8152	5.9070
996	6.8953	6.0628	7.0953	4.4977	6.8221	5.9128
997	6.9023	6.0686	7.1023	4.5012	6.8290	5.9186
998	6.9093	6.0744	7.1093	4.5047	6.8358	5.9244
999	6.9163	6.0802	7.1163	4.5081	6.8427	5.9302
1000	6.9233	6.0860	7.1233	4.5116	6.8495	5.9360

Coverage A Adjustments

BASE AOI	2	3	4	5	6	7
	288	250	275	238	225	313
CUR Relativity	1.9783	1.6796	2.1514	1.4970	1.5542	1.8810
Adjustment under 100k						
SEL Adjustment	0.9200	0.9000	1.0000	1.0000	1.0000	1.0000
Adjustment 100k to 425k						
IND Adjustment	0.7113	0.5584	1.4349	0.5612	0.9990	0.8517
SEL Adjustment	0.8556	0.7792	1.2174	0.7806	0.9995	0.9258
Adjustment above 425k						
IND Adjustment	0.6295	0.6788	1.4349	0.5612	0.9960	0.8354
SEL Adjustment	0.8148	0.8394	1.2174	0.7806	0.9980	0.9177

Coverage A Adjustments

Cov A (x \$1,000s)	P1	P2	P3	P4	P5	P6
75	0.8207	1.0310	0.2854	0.8217	0.6249	0.9062
76	0.8250	1.0318	0.2908	0.8271	0.6295	0.9090
77	0.8291	1.0326	0.2963	0.8326	0.6340	0.9117
78	0.8333	1.0334	0.3017	0.8380	0.6386	0.9144
79	0.8375	1.0342	0.3072	0.8435	0.6431	0.9171
80	0.8417	1.0351	0.3126	0.8489	0.6477	0.9199
81	0.8459	1.0359	0.3181	0.8544	0.6522	0.9226
82	0.8501	1.0367	0.3235	0.8598	0.6568	0.9253
83	0.8542	1.0375	0.3290	0.8653	0.6613	0.9280
84	0.8585	1.0384	0.3344	0.8707	0.6659	0.9308
85	0.8626	1.0392	0.3399	0.8762	0.6704	0.9335
86	0.8672	1.0401	0.3449	0.8802	0.6754	0.9355
87	0.8718	1.0410	0.3499	0.8842	0.6804	0.9375
88	0.8764	1.0419	0.3549	0.8882	0.6854	0.9395
89	0.8810	1.0428	0.3599	0.8922	0.6904	0.9415
90	0.8856	1.0437	0.3649	0.8962	0.6954	0.9435
91	0.8902	1.0446	0.3699	0.9002	0.7004	0.9455
92	0.8948	1.0455	0.3749	0.9042	0.7054	0.9475
93	0.8994	1.0464	0.3799	0.9082	0.7104	0.9495
94	0.9040	1.0473	0.3849	0.9122	0.7154	0.9515
95	0.9086	1.0482	0.3899	0.9162	0.7204	0.9535
96	0.9132	1.0491	0.3949	0.9212	0.7254	0.9555
97	0.9178	1.0500	0.3999	0.9262	0.7304	0.9575
98	0.9224	1.0509	0.4049	0.9312	0.7354	0.9595
99	0.9270	1.0518	0.4099	0.9362	0.7404	0.9615
100	0.9316	1.0527	0.4149	0.9412	0.7454	0.9635
425	2.7977	2.5158	3.2512	2.2927	2.8927	2.5032
426	2.8034	2.5205	3.2604	2.2949	2.8995	2.5087
427	2.8090	2.5252	3.2695	2.2971	2.9063	2.5142
428	2.8146	2.5299	3.2787	2.2993	2.9131	2.5197
429	2.8202	2.5346	3.2879	2.3015	2.9199	2.5252
430	2.8259	2.5393	3.2971	2.3037	2.9267	2.5307
431	2.8315	2.5440	3.3063	2.3058	2.9334	2.5362
432	2.8371	2.5487	3.3155	2.3080	2.9402	2.5417
433	2.8427	2.5534	3.3246	2.3102	2.9470	2.5472
434	2.8483	2.5581	3.3338	2.3124	2.9538	2.5527
435	2.8540	2.5628	3.3430	2.3146	2.9606	2.5582
986	5.9668	5.2454	8.0854	3.8121	6.7451	5.5331
987	5.9725	5.2503	8.0939	3.8148	6.7518	5.5384
988	5.9781	5.2551	8.1023	3.8175	6.7587	5.5437
989	5.9838	5.2600	8.1109	3.8203	6.7656	5.5491
990	5.9895	5.2649	8.1194	3.8229	6.7724	5.5544
991	5.9952	5.2697	8.1279	3.8257	6.7793	5.5597
992	6.0009	5.2746	8.1363	3.8284	6.7862	5.5650
993	6.0066	5.2795	8.1448	3.8311	6.7930	5.5704
994	6.0123	5.2844	8.1534	3.8339	6.7998	5.5758
995	6.0180	5.2893	8.1619	3.8366	6.8066	5.5811
996	6.0236	5.2942	8.1703	3.8393	6.8135	5.5864
997	6.0293	5.2990	8.1788	3.8420	6.8204	5.5917
998	6.0350	5.3039	8.1873	3.8448	6.8272	5.5971
999	6.0407	5.3088	8.1958	3.8474	6.8341	5.6024
1000	6.0464	5.3136	8.2044	3.8502	6.8409	5.6077