

**Exhibit 4 - Rate Indication**

	State Group Average
Current Rate Level Premium (a)	423
Premium Cancellation Rate (b)	25%
Modeled Loss Cost (c)	462
Loss Cancellation Rate (d)	13%
Reduced Modeled Loss Cost* ( e) = ( c)*(1-(d))	401
Permissible Loss Ratio (f)	69.2%
Reduced Indicated Premium* (g) = ( e)/(f)	580
Indicated Premium (h) = (g)/(1-(b))	769
Proposed Premium (i)	460

*\*Reduced due to impact of cancellations*

	% Change
State Group Indicated: (h)/(a)-1	82.0%
State Group Proposed: (i)/(a) -1	8.8%
State Impact	5.6%