

Average Driver Rate Order of Calculation

The first step of the rate order calculation is to determine the Average Driver Factor. The Average Driver Factor is the average factor of all rated drivers in the household. If there are more rated drivers than vehicles, the Average Driver Factor is the average of the highest ranked drivers, up to the number of vehicles. The rank is determined by the weighted average of the BI, COL, OTC, PD, AND UM/UIM driver factors

Average Driver Factor Items	BI	PD	MP	PIP	GPIP	UM/UIM	UMPD	OTC	COL	ALL
PLUS (if 2 vehicles)										
Driver Class (rated driver #2)										
Driving Record Points	+	+	+	+	+	+	+	+	+	+
AAF / AFD Aging Factor	+	+	+	+	+	+	+	+	+	+
MAJ Aging Factor	+	+	+	+	+	+	+	+	+	+
MIN Aging Factor	+	+	+	+	+	+	+	+	+	+
SPL / SPH Aging Factor	+	+	+	+	+	+	+	+	+	+
DUI Aging Factor	+	+	+	+	+	+	+	+	+	+
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1
Age / Pts Factor	x	x	x	x	x	x	x	x	x	x
(1 - Distant Student Discount)	x	x	x	x	x			x	x	
(1 - Minor Child Discount)	x	x	x	x	x			x	x	
PLUS (if 3 vehicles)										
Driver Class (rated driver #3)										
Driving Record Points	+	+	+	+	+	+	+	+	+	+
AAF / AFD Aging Factor	+	+	+	+	+	+	+	+	+	+
MAJ Aging Factor	+	+	+	+	+	+	+	+	+	+
MIN Aging Factor	+	+	+	+	+	+	+	+	+	+
SPL / SPH Aging Factor	+	+	+	+	+	+	+	+	+	+
DUI Aging Factor	+	+	+	+	+	+	+	+	+	+
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1
Age / Pts Factor	x	x	x	x	x	x	x	x	x	x
(1 - Distant Student Discount)	x	x	x	x	x			x	x	
(1 - Minor Child Discount)	x	x	x	x	x			x	x	
PLUS (if 4 vehicles)										
Driver Class (rated driver #4)										
Driving Record Points	+	+	+	+	+	+	+	+	+	+
AAF / AFD Aging Factor	+	+	+	+	+	+	+	+	+	+
MAJ Aging Factor	+	+	+	+	+	+	+	+	+	+
MIN Aging Factor	+	+	+	+	+	+	+	+	+	+
SPL / SPH Aging Factor	+	+	+	+	+	+	+	+	+	+
DUI Aging Factor	+	+	+	+	+	+	+	+	+	+
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1
Age / Pts Factor	x	x	x	x	x	x	x	x	x	x
(1 - Distant Student Discount)	x	x	x	x	x			x	x	
(1 - Minor Child Discount)	x	x	x	x	x			x	x	
Divide by Number of Rated Drivers	/	/	/	/	/	/	/	/	/	/
Developed Average Driver Factor*	=	=	=	=	=	=	=	=	=	=