

**Horizon Advantage EPO Gold 100 \$25/\$45 (G4700/G4701 P2933) - Off Exchange**  
**Horizon Advantage EPO Gold 100 \$25/\$45 (G4702/G4703 P2934) - On Exchange**

4th Quarter Rates - 2025

Age	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6
0-14	\$610.82	\$617.05	\$617.05	\$607.08	\$617.05	\$665.04
15	\$665.11	\$671.90	\$671.90	\$661.04	\$671.90	\$724.16
16	\$685.87	\$692.87	\$692.87	\$681.67	\$692.87	\$746.76
17	\$706.63	\$713.84	\$713.84	\$702.31	\$713.84	\$769.36
18	\$728.99	\$736.43	\$736.43	\$724.53	\$736.43	\$793.71
19	\$751.35	\$759.01	\$759.01	\$746.75	\$759.01	\$818.05
20	\$774.50	\$782.40	\$782.40	\$769.76	\$782.40	\$843.26
21	\$998.07	\$1,008.25	\$1,008.25	\$991.96	\$1,008.25	\$1,086.67
22	\$998.07	\$1,008.25	\$1,008.25	\$991.96	\$1,008.25	\$1,086.67
23	\$998.07	\$1,008.25	\$1,008.25	\$991.96	\$1,008.25	\$1,086.67
24	\$998.07	\$1,008.25	\$1,008.25	\$991.96	\$1,008.25	\$1,086.67
25	\$998.07	\$1,008.25	\$1,008.25	\$991.96	\$1,008.25	\$1,086.67
26	\$998.07	\$1,008.25	\$1,008.25	\$991.96	\$1,008.25	\$1,086.67
27	\$998.07	\$1,008.25	\$1,008.25	\$991.96	\$1,008.25	\$1,086.67
28	\$998.07	\$1,008.25	\$1,008.25	\$991.96	\$1,008.25	\$1,086.67
29	\$1,018.03	\$1,028.42	\$1,028.42	\$1,011.80	\$1,028.42	\$1,108.41
30	\$1,027.61	\$1,038.10	\$1,038.10	\$1,021.32	\$1,038.10	\$1,118.84
31	\$1,041.98	\$1,052.62	\$1,052.62	\$1,035.60	\$1,052.62	\$1,134.49
32	\$1,056.36	\$1,067.14	\$1,067.14	\$1,049.89	\$1,067.14	\$1,150.13
33	\$1,065.14	\$1,076.01	\$1,076.01	\$1,058.62	\$1,076.01	\$1,159.70
34	\$1,074.72	\$1,085.69	\$1,085.69	\$1,068.14	\$1,085.69	\$1,170.13
35	\$1,079.51	\$1,090.53	\$1,090.53	\$1,072.90	\$1,090.53	\$1,175.35
36	\$1,084.30	\$1,095.37	\$1,095.37	\$1,077.66	\$1,095.37	\$1,180.56
37	\$1,088.29	\$1,099.40	\$1,099.40	\$1,081.63	\$1,099.40	\$1,184.91
38	\$1,093.08	\$1,104.24	\$1,104.24	\$1,086.39	\$1,104.24	\$1,190.12
39	\$1,102.67	\$1,113.92	\$1,113.92	\$1,095.92	\$1,113.92	\$1,200.56
40	\$1,112.25	\$1,123.60	\$1,123.60	\$1,105.44	\$1,123.60	\$1,210.99
41	\$1,125.82	\$1,137.31	\$1,137.31	\$1,118.93	\$1,137.31	\$1,225.77
42	\$1,139.40	\$1,151.02	\$1,151.02	\$1,132.42	\$1,151.02	\$1,240.55
43	\$1,157.76	\$1,169.57	\$1,169.57	\$1,150.67	\$1,169.57	\$1,260.54
44	\$1,180.12	\$1,192.16	\$1,192.16	\$1,172.89	\$1,192.16	\$1,284.88
45	\$1,206.47	\$1,218.78	\$1,218.78	\$1,199.08	\$1,218.78	\$1,313.57
46	\$1,237.61	\$1,250.23	\$1,250.23	\$1,230.03	\$1,250.23	\$1,347.47
47	\$1,271.94	\$1,284.92	\$1,284.92	\$1,264.15	\$1,284.92	\$1,384.86
48	\$1,310.26	\$1,323.63	\$1,323.63	\$1,302.24	\$1,323.63	\$1,426.58
49	\$1,347.79	\$1,361.55	\$1,361.55	\$1,339.54	\$1,361.55	\$1,467.44
50	\$1,390.11	\$1,404.29	\$1,404.29	\$1,381.60	\$1,404.29	\$1,513.52
51	\$1,430.83	\$1,445.43	\$1,445.43	\$1,422.07	\$1,445.43	\$1,557.85
52	\$1,474.75	\$1,489.79	\$1,489.79	\$1,465.72	\$1,489.79	\$1,605.67
53	\$1,518.66	\$1,534.16	\$1,534.16	\$1,509.36	\$1,534.16	\$1,653.48
54	\$1,565.77	\$1,581.75	\$1,581.75	\$1,556.18	\$1,581.75	\$1,704.77
55	\$1,612.08	\$1,628.53	\$1,628.53	\$1,602.21	\$1,628.53	\$1,755.19
56	\$1,660.79	\$1,677.73	\$1,677.73	\$1,650.62	\$1,677.73	\$1,808.22
57	\$1,710.29	\$1,727.74	\$1,727.74	\$1,699.82	\$1,727.74	\$1,862.12
58	\$1,761.39	\$1,779.37	\$1,779.37	\$1,750.61	\$1,779.37	\$1,917.76
59	\$1,820.48	\$1,839.05	\$1,839.05	\$1,809.33	\$1,839.05	\$1,982.09
60	\$1,820.48	\$1,839.05	\$1,839.05	\$1,809.33	\$1,839.05	\$1,982.09
61	\$1,820.48	\$1,839.05	\$1,839.05	\$1,809.33	\$1,839.05	\$1,982.09
62	\$1,820.48	\$1,839.05	\$1,839.05	\$1,809.33	\$1,839.05	\$1,982.09
63	\$1,820.48	\$1,839.05	\$1,839.05	\$1,809.33	\$1,839.05	\$1,982.09
64 and over	\$1,820.48	\$1,839.05	\$1,839.05	\$1,809.33	\$1,839.05	\$1,982.09

Rating Area	Counties
Rating Area 1	Essex, Hudson, and Union
Rating Area 2	Bergen and Passaic
Rating Area 3	Monmouth, Morris, Sussex and Warren
Rating Area 4	Hunterdon, Middlesex and Somerset
Rating Area 5	Burlington, Camden and Mercer
Rating Area 6	Atlantic, Cape May, Ocean, Salem, Cumberland and Gloucester

Rates are for illustrative purposes only.