

RULES – FILED/IMPLEMENTATION

MAY 10, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-125

OHIO SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE RULES FILING PROVIDED AND TO BE IMPLEMENTED

KEY MESSAGE

We are providing a rules supplement to filing CA-2022-RCP1 in Ohio, which complements the multistate rules filing attached to circular LI-CA-2022-113. We are also implementing filing CA-2022-RCP1 in Ohio.

Effective Date: 04/01/2023

BACKGROUND

In circular [LI-CA-2022-113](#), we announced the filing of multistate rules filing CA-2022-RCP1 and advised that we would be submitting state-specific rules supplements in all ISO jurisdictions.

ISO ACTION

In addition to the multistate material, we are providing the attached Ohio rules supplement to multistate filing CA-2022-RCP1.

Refer to the attached explanatory material for complete details about the filing.

EFFECTIVE DATE

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies written on or after April 1, 2023.

IMPACT ON STATISTICAL REPORTING

ISO is in the process of reviewing the statistical reporting impact of this filing. A Statistical Plan Holders circular announcing revisions to the Commercial Auto module in the Commercial Statistical Plans will be released to the industry allowing sufficient lead-time to implement any applicable changes.

COMPANY ACTION

If you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON FEBRUARY 1, 2023. IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [CA-2022-RCP1](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

RATING SOFTWARE IMPACT

Refer to circular [LI-CA-2022-113](#) for impact of the rules multistate filing.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of **4-23** (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED LOSS COSTS REVISION

In circular [LI-CA-2022-124](#), we are announcing the corresponding loss costs supplement and implementation.

REFERENCE(S)

- [LI-CA-2022-124](#) (05/10/2022) Ohio Supplement To The Commercial Auto 2022 Multistate Loss Costs Filing Provided And To Be Implemented
- [LI-CA-2022-113](#) (04/25/2022) 2022 Commercial Auto Multistate Rules Revision Being Submitted

ATTACHMENT(S)

- Ohio Supplement to Filing CA-2022-RCP1
- Status Report

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DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this rules filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Daniel Traverso, am an Actuarial Associate for ISO, and I, Kevin Hughes, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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Ohio Supplement To The 2022 Commercial Auto Multistate Rules Revision

About This Filing

This supplement addresses state exceptions to the ISO Commercial Lines Manual Division One – Automobile – Multistate Rules ("multistate manual") to complement the changes being made in the multistate portion of this filing. Due to the large volume of material in the filing, we provide a table below indicating, by rule number, what type of change has been made. Changes are broadly categorized as follows:

- ◆ No Change: In these rules the only change is the rule number itself and updates to the references of other rules.
- ◆ Clarified Meaning: In these rules, we have altered the language to make the instructions easier to understand and implement. However, there is no change made to the substance of the rating instruction.
- ◆ Rating Change: In these rules the advisory rating instructions have changed.
- ◆ Deleted: These rules are deemed no longer necessary.
- ◆ New Rule: These rules do not have a corresponding old rule.

Table of Rule Changes

Section Number	Old Rule Number	New Rule Number	Category
0	A1	A1	No Change

Section Number	Old Rule Number	New Rule Number	Category
1	12	212	No Change
	15	215	No Change
	18	218	No Change

Section Number	Old Rule Number	New Rule Number	Category
2	22	222	Clarified Meaning
	23	223	Rating Change
	24	224	Clarified Meaning
	25	225	Rating Change

Section Number	Old Rule Number	New Rule Number	Category
3	31	231	New Rule
	32	232	New Rule

Section Number	Old Rule Number	New Rule Number	Category
4	39	239	Rating Change
	40	240	Clarified Meaning
	41	241	Deleted

Section Number	Old Rule Number	New Rule Number	Category
5	49	249	Clarified Meaning

Section Number	Old Rule Number	New Rule Number	Category
6	72	272	No Change
	77	277	New Rule
	80	280	Clarified Meaning

Section Number	Old Rule Number	New Rule Number	Category
7	97	297	Clarified Meaning
	98	298	Rating Change
	100	300	No Change
	101	301	Rating Change
	108	308	New Rule
	111	311	Deleted

Related Filing(s)

The following companion filings will be implemented concurrently with this filing:

- ◆ CA-2022-RLC1 (Loss Costs)

Background

In the multistate portion of this filing, we are withdrawing existing rules and replacing them with similar content in new rules, with the rule number from the standard manual incremented by 200. For example, Rule 212 contains the content corresponding to former Rule 12.

Explanation of Changes

The following state exceptions are being added, revised or withdrawn to correspond with the changes being made in the multistate portion of this filing. The explanations for these changes are described on the following pages, organized by the new rule number:

Rule 222. Premium Development – Other Than Zone-Rated Autos

The fleet factors have been replaced by the fleet size factors used in the Optional Class Plan rating.

Rule 223. Trucks, Tractors and Trailers Classifications

The primary and secondary classification tables have been updated to match the Optional Class Plan rating. The paragraph regarding Amusement Devices has been moved to multistate Rule **222**. The additional coverage factors have a new designated home in Rule **308**.

Rule 224. Truckers/Motor Carriers

This exception contains the Zone Combinations Factors only. The paragraph on premium determination now resides in the multistate Rule **224**.

Rule 225. Premium Development – Zone-Rated Autos

The fleet factor has been replaced by a fleet size factor, but the values have not changed. We are expanding the table structure here and elsewhere to set it up for a future experience-based review.

The primary and secondary classification tables for zone-rated vehicles now reside in this rule.

Rule 231. Eligibility

The classification codes and Optional Class Plan rating factors for Private Passenger Types now reside in the state exception to Rule **231**.

Rule 232. Private Passenger Types Classifications

The fleet size factors used in the Optional Class Plan rating now reside in the state exception to Rule **232**.

Rule 239. Premium Development – Other Than Zone-Rated Autos

The fleet factor has been replaced by a fleet size factor, but the values have not changed. We are expanding the table structure here and elsewhere to set it up for a future experience-based review. The Mechanical Lift Factor has been moved to the multistate Rule **239**.

Rule 240. Public Auto Classifications

The paragraph on Primary Classifications resides in the multistate Rule **240**, since most states share this language. The state exception to Rule **240**, now only contains the classifications that differ from the multistate rule. The additional coverage factors have a new designated home in Rule **308**.

Rule **241**. Premium Development – Zone-Rated Autos

The state exception for Rule **41**. is no longer needed since the Mechanical Lift Factor has been moved to the multistate Rule **239**.

Rule **249**. Auto Dealers – Premium Development For Common Coverages

The factor table has been reformatted to provide additional clarity for All Other Policies. The paragraph has been retitled from **C.1.e.** to **D.1.f.** to accompany the changes made in the multistate Rule **249**.

Rule **277**. Motorcycles

The Uninsured Motorists premium computation instructions previously resided in the multistate Rule **277**. but have been moved to the state exception pages.

Rule **280**. Snowmobiles

We clarified the language in this rule to accord with the new standard format of our premium computation instructions.

Rule **297**. Uninsured Motorists Insurance

We converted the premium computation instructions to our new standard format.

Rule **298**. Deductible Insurance

Liability Deductibles will now be priced with a Deductible Discount Factor that is subtracted from the Increased Limits Factor. This is a change in presentation only and is mathematically equivalent to the prior approach. The factor tables that previously existed in Rule **98**. and Rule **298**. now reside in the state exceptions.

We have introduced higher deductible amounts for the Other Than Collision coverages. The support for this update was provided in the multistate rules revision filed in 2019 with ISO filing designation CA-2019-RRU19.

Rule **301**. Vehicle Age and Price Bracket

We have changed the name of this rule to reflect its focus on Vehicle Age and Price Bracket Rating. These rating variables are now used for both Liability and Physical Damage.

Rule **308**. Physical Damage Coverages

This rule was introduced to house some physical damage content that previously resided elsewhere. The factors in section A used to be in Rules **23**. And **25**.

Rule **311**. Terrorism Endorsement Options

The state exception for this rule has been removed since the rule now exists in the multistate manual.

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Important Note

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A1. STOP GAP – EMPLOYERS LIABILITY COVERAGE

A. Coverage

The state insurance fund does not provide employers liability coverage with its workers' compensation insurance. To provide employers liability coverage for situations in which an employer can be held liable for injuries to employees, attach Stop Gap – Employers Liability Coverage Endorsement – Ohio **CA 04 75**.

B. Premium Development

1. If the limits for Bodily Injury By Accident – Each Accident and Bodily Injury By Disease – Each Employee are the same, the premium for this endorsement is calculated as follows:

- a. Determine the applicable Auto Dealers liability base loss cost.
- b. Multiply the base loss cost by the following factor:

0.002

Table A1.B.1.b. Stop Gap – Employers Liability Coverage Factor

c. Apply the appropriate Increased Limits Factor from Rule **100300**. (using the limit for Bodily Injury By Accident – Each Accident and Bodily Injury By Disease – Each Employee as the Each Occurrence Limit and the Bodily Injury By Disease – Aggregate Limit as the General Aggregate Limit).

d. Select the factor for the desired Each Disease Aggregate Limit:

Aggregate Limit	Factor
1 x Each Accident Limit	-0.010
2 x Each Accident Limit	-0.005
3 x Each Accident Limit	0.000
5 x Each Accident Limit	0.005
7 x Each Accident Limit	0.010

Table A1.B.1.d. Each Disease Aggregate Limit Factor

e. Add 1.000 to the selected factor and multiply the resulting factor by the result of Paragraph **B.1.c**.

f. Multiply the number of rating units used in calculating the Auto Dealers liability premium by the result of Paragraph **B.1.e**.

2. If the limits for Bodily Injury By Accident – Each Accident and Bodily Injury By Disease – Each Employee differ, refer to company for rating.

| **SECTION I – GENERAL RULES**

212. FORMS PORTFOLIO REFERENCE

The following is added to Paragraph **B.**:

1. The following endorsements are mandatory and must be attached to all Commercial Auto Coverage Parts, except as otherwise indicated:
 - a. Ohio Changes – Auto Dealers Coverage Form Endorsement **CA 01 45** (for use with the Auto Dealers Coverage Form)
 - b. Ohio Changes – Cancellation And Nonrenewal Endorsement **IL 02 44**
2. In lieu of Endorsement **IL 02 44**, Ohio Changes – Cancellation And Nonrenewal Endorsement **PA 02 09** must be attached if:
 - a. The named insured is an individual; and
 - b. The policy does not insure the motor vehicle hazard of garages, motor vehicle sales agencies, repair shops, service stations or public parking places and is not issued under an assigned risk plan.

215. INDIVIDUAL RISK SITUATIONS

Paragraph **C.** is replaced by the following:

C. Filing Obligations

When a particular risk is modified in accordance with Paragraph **B.**, companies should maintain a complete file, including all details of the factors used in determining the modification. Each company is responsible for complying with regulatory requirements.

Note

Rates shall not be inadequate, excessive or unfairly discriminatory.

218. RATING TERRITORIES

Paragraph **A.3.** is replaced by the following:

A. Territory Determination

- 3.** If the manual refers to this paragraph to determine rating territory, use Territory 103 when the address of the named insured is located in this jurisdiction.

| **SECTION II- TRUCKS, TRACTORS AND TRAILERS**

222. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

The following is added to Paragraph B.1.:

a. Liability Fleet Size Factors

<u>Number Of Self-propelled Vehicles</u>	<u>Light Trucks</u>	<u>Medium Trucks</u>	<u>Heavy Trucks</u>	<u>Extra-heavy Trucks</u>	<u>Heavy Truck-tractors</u>	<u>Extra-heavy Truck-tractors</u>	<u>Semi-trailers</u>	<u>Trailers</u>	<u>Service Or Utility Trailers</u>
<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>0.84</u>	<u>0.85</u>	<u>0.92</u>
<u>1</u>	<u>1.05</u>	<u>0.97</u>	<u>1.05</u>	<u>0.94</u>	<u>0.84</u>	<u>1.03</u>	<u>0.84</u>	<u>0.85</u>	<u>0.92</u>
<u>2</u>	<u>1.04</u>	<u>0.98</u>	<u>1.04</u>	<u>0.96</u>	<u>0.89</u>	<u>1.04</u>	<u>0.89</u>	<u>0.91</u>	<u>0.97</u>
<u>3 to 4</u>	<u>1.03</u>	<u>1.00</u>	<u>1.04</u>	<u>0.99</u>	<u>0.94</u>	<u>1.04</u>	<u>0.94</u>	<u>0.95</u>	<u>1.02</u>
<u>5 to 9</u>	<u>1.02</u>	<u>1.02</u>	<u>1.03</u>	<u>1.01</u>	<u>0.99</u>	<u>1.04</u>	<u>0.99</u>	<u>1.01</u>	<u>1.08</u>
<u>10 to 14</u>	<u>1.01</u>	<u>1.03</u>	<u>1.03</u>	<u>1.04</u>	<u>1.03</u>	<u>1.04</u>	<u>1.04</u>	<u>1.05</u>	<u>1.13</u>
<u>15 to 19</u>	<u>1.01</u>	<u>1.04</u>	<u>1.02</u>	<u>1.05</u>	<u>1.07</u>	<u>1.04</u>	<u>1.07</u>	<u>1.09</u>	<u>1.16</u>
<u>20 to 29</u>	<u>0.98</u>	<u>1.03</u>	<u>1.00</u>	<u>1.05</u>	<u>1.07</u>	<u>1.02</u>	<u>1.08</u>	<u>1.10</u>	<u>1.18</u>
<u>30 to 39</u>	<u>0.94</u>	<u>1.00</u>	<u>0.96</u>	<u>1.02</u>	<u>1.06</u>	<u>0.98</u>	<u>1.07</u>	<u>1.08</u>	<u>1.16</u>
<u>40 to 49</u>	<u>0.91</u>	<u>0.98</u>	<u>0.93</u>	<u>1.00</u>	<u>1.05</u>	<u>0.96</u>	<u>1.06</u>	<u>1.08</u>	<u>1.16</u>
<u>50 to 59</u>	<u>0.89</u>	<u>0.96</u>	<u>0.91</u>	<u>0.99</u>	<u>1.05</u>	<u>0.94</u>	<u>1.06</u>	<u>1.07</u>	<u>1.15</u>
<u>60 to 69</u>	<u>0.87</u>	<u>0.95</u>	<u>0.89</u>	<u>0.98</u>	<u>1.04</u>	<u>0.92</u>	<u>1.05</u>	<u>1.07</u>	<u>1.14</u>
<u>70 to 79</u>	<u>0.85</u>	<u>0.94</u>	<u>0.87</u>	<u>0.97</u>	<u>1.04</u>	<u>0.90</u>	<u>1.05</u>	<u>1.06</u>	<u>1.14</u>
<u>80 to 89</u>	<u>0.84</u>	<u>0.93</u>	<u>0.86</u>	<u>0.96</u>	<u>1.03</u>	<u>0.89</u>	<u>1.04</u>	<u>1.06</u>	<u>1.13</u>
<u>90 to 99</u>	<u>0.83</u>	<u>0.92</u>	<u>0.85</u>	<u>0.95</u>	<u>1.03</u>	<u>0.88</u>	<u>1.04</u>	<u>1.05</u>	<u>1.13</u>
<u>100 to 114</u>	<u>0.81</u>	<u>0.91</u>	<u>0.84</u>	<u>0.94</u>	<u>1.03</u>	<u>0.87</u>	<u>1.04</u>	<u>1.05</u>	<u>1.13</u>
<u>115 to 129</u>	<u>0.80</u>	<u>0.90</u>	<u>0.82</u>	<u>0.93</u>	<u>1.02</u>	<u>0.86</u>	<u>1.03</u>	<u>1.05</u>	<u>1.12</u>
<u>130 to 154</u>	<u>0.79</u>	<u>0.89</u>	<u>0.81</u>	<u>0.92</u>	<u>1.02</u>	<u>0.84</u>	<u>1.03</u>	<u>1.04</u>	<u>1.12</u>
<u>155 to 194</u>	<u>0.77</u>	<u>0.87</u>	<u>0.79</u>	<u>0.91</u>	<u>1.01</u>	<u>0.82</u>	<u>1.02</u>	<u>1.03</u>	<u>1.11</u>
<u>195 to 289</u>	<u>0.74</u>	<u>0.85</u>	<u>0.76</u>	<u>0.89</u>	<u>1.00</u>	<u>0.80</u>	<u>1.01</u>	<u>1.03</u>	<u>1.10</u>
<u>290 or greater</u>	<u>0.68</u>	<u>0.81</u>	<u>0.70</u>	<u>0.85</u>	<u>0.98</u>	<u>0.74</u>	<u>0.99</u>	<u>1.01</u>	<u>1.08</u>

Table 222.B.1.a. Liability Fleet Size Factors

b. Collision Fleet Size Factors

<u>Number Of Self-propelled Vehicles</u>	<u>Trucks And Truck-tractors</u>				<u>Trailer Types</u>
	<u>Service Use</u>	<u>Retail Use</u>	<u>Commercial Use</u>	<u>Extra-heavy Vehicles (All Uses)</u>	
<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>1.00</u>
<u>1</u>	<u>1.23</u>	<u>1.24</u>	<u>1.11</u>	<u>1.12</u>	<u>1.00</u>
<u>2</u>	<u>1.14</u>	<u>1.20</u>	<u>1.06</u>	<u>1.06</u>	<u>1.00</u>
<u>3 to 4</u>	<u>1.08</u>	<u>1.16</u>	<u>1.03</u>	<u>1.02</u>	<u>1.00</u>
<u>5 to 9</u>	<u>1.01</u>	<u>1.12</u>	<u>0.99</u>	<u>0.97</u>	<u>1.00</u>
<u>10 to 14</u>	<u>0.96</u>	<u>1.08</u>	<u>0.96</u>	<u>0.93</u>	<u>1.00</u>
<u>15 to 19</u>	<u>0.92</u>	<u>1.06</u>	<u>0.94</u>	<u>0.91</u>	<u>1.00</u>
<u>20 to 29</u>	<u>0.89</u>	<u>1.04</u>	<u>0.93</u>	<u>0.88</u>	<u>1.00</u>
<u>30 to 39</u>	<u>0.86</u>	<u>1.02</u>	<u>0.91</u>	<u>0.86</u>	<u>1.00</u>
<u>40 to 49</u>	<u>0.84</u>	<u>1.01</u>	<u>0.89</u>	<u>0.84</u>	<u>1.00</u>
<u>50 to 59</u>	<u>0.82</u>	<u>0.99</u>	<u>0.88</u>	<u>0.83</u>	<u>1.00</u>
<u>60 to 69</u>	<u>0.81</u>	<u>0.98</u>	<u>0.88</u>	<u>0.82</u>	<u>1.00</u>
<u>70 to 79</u>	<u>0.79</u>	<u>0.98</u>	<u>0.87</u>	<u>0.81</u>	<u>1.00</u>
<u>80 to 89</u>	<u>0.78</u>	<u>0.97</u>	<u>0.86</u>	<u>0.80</u>	<u>1.00</u>
<u>90 to 99</u>	<u>0.78</u>	<u>0.96</u>	<u>0.86</u>	<u>0.79</u>	<u>1.00</u>

<u>100 to 114</u>	<u>0.77</u>	<u>0.96</u>	<u>0.85</u>	<u>0.79</u>	<u>1.00</u>
<u>115 to 129</u>	<u>0.76</u>	<u>0.95</u>	<u>0.85</u>	<u>0.78</u>	<u>1.00</u>
<u>130 to 154</u>	<u>0.74</u>	<u>0.94</u>	<u>0.84</u>	<u>0.77</u>	<u>1.00</u>
<u>155 to 194</u>	<u>0.73</u>	<u>0.93</u>	<u>0.83</u>	<u>0.76</u>	<u>1.00</u>
<u>195 to 289</u>	<u>0.71</u>	<u>0.92</u>	<u>0.81</u>	<u>0.74</u>	<u>1.00</u>
<u>290 or greater</u>	<u>0.66</u>	<u>0.88</u>	<u>0.79</u>	<u>0.71</u>	<u>1.00</u>

Table 222.B.1.b. Collision Fleet Size Factors

c. Other Than Collision Fleet Size Factors

<u>Number Of Self-propelled Vehicles</u>	<u>Trucks, Tractors And Trailers</u>
<u>0</u>	<u>1.28</u>
<u>1</u>	<u>1.28</u>
<u>2</u>	<u>1.19</u>
<u>3 to 4</u>	<u>1.12</u>
<u>5 to 9</u>	<u>1.05</u>
<u>10 to 14</u>	<u>0.97</u>
<u>15 to 19</u>	<u>0.91</u>
<u>20 to 29</u>	<u>0.85</u>
<u>30 to 39</u>	<u>0.80</u>
<u>40 to 49</u>	<u>0.76</u>
<u>50 to 59</u>	<u>0.73</u>
<u>60 to 69</u>	<u>0.71</u>
<u>70 to 79</u>	<u>0.69</u>
<u>80 to 89</u>	<u>0.67</u>
<u>90 to 99</u>	<u>0.66</u>
<u>100 to 114</u>	<u>0.64</u>
<u>115 to 129</u>	<u>0.63</u>
<u>130 to 154</u>	<u>0.61</u>
<u>155 to 194</u>	<u>0.58</u>
<u>195 to 289</u>	<u>0.55</u>
<u>290 or greater</u>	<u>0.49</u>

Table 222.B.1.c. Other Than Collision Fleet Size Factors

223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Paragraph B. is replaced by the following:

B. Primary Classifications – Rating Factors And Statistical Codes – Non-zone Rated

Size Class	Radius	Business Use	Primary Class Codes (Non-fleet And Fleet)	Liability	Collision	Other Than Collision
Light Trucks (0 – 10,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	011-- and 014--	1.00	1.00	1.00
		<u>Retail</u>	021-- and 024--	1.39	1.13	0.80
		<u>Commercial</u>	031-- and 034--	1.12	1.10	0.92
	<u>Intermediate</u>	<u>Service</u>	012-- and 015--	1.33	1.09	1.23
		<u>Retail</u>	022-- and 025--	1.85	1.23	0.98
		<u>Commercial</u>	032-- and 035--	1.49	1.20	1.12
	<u>Long</u>	<u>Service</u>	013-- and 016--	1.30	1.43	1.26
		<u>Retail</u>	023-- and 026--	1.80	1.61	1.01
		<u>Commercial</u>	033-- and 036--	1.45	1.58	1.16
Medium Trucks (10,001 – 20,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	211-- and 214--	1.03	0.92	1.03
		<u>Retail</u>	221-- and 224--	1.43	1.04	0.82
		<u>Commercial</u>	231-- and 234--	1.15	1.01	0.94
	<u>Intermediate</u>	<u>Service</u>	212-- and 215--	1.37	1.15	1.26
		<u>Retail</u>	222-- and 225--	1.90	1.29	1.01
		<u>Commercial</u>	232-- and 235--	1.53	1.26	1.15
Heavy Trucks (20,001 – 45,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	311-- and 314--	1.01	1.10	0.91
		<u>Retail</u>	321-- and 324--	1.41	1.25	0.73
		<u>Commercial</u>	331-- and 334--	1.14	1.22	0.83
	<u>Intermediate</u>	<u>Service</u>	312-- and 315--	1.35	1.38	1.11
		<u>Retail</u>	322-- and 325--	1.87	1.56	0.89
		<u>Commercial</u>	332-- and 335--	1.51	1.52	1.02
Extra-heavy Trucks (Over 45,000 lbs. GVWR)	<u>Local</u>	<u>All uses</u>	401-- and 404--	1.84	1.82	1.23
	<u>Intermediate</u>	<u>All uses</u>	402-- and 405--	2.45	2.27	1.50
Heavy Truck-tractors (0 – 45,000 lbs. GCW)	<u>Local</u>	<u>Service</u>	341-- and 344--	1.33	1.39	1.01
		<u>Retail</u>	351-- and 354--	1.85	1.57	0.81
		<u>Commercial</u>	361-- and 364--	1.49	1.53	0.92
	<u>Intermediate</u>	<u>Service</u>	342-- and 345--	1.77	1.74	1.23
		<u>Retail</u>	352-- and 355--	2.46	1.96	0.99
		<u>Commercial</u>	362-- and 365--	1.98	1.91	1.13
Extra-heavy Truck-tractors (Over 45,000 lbs. GCW)	<u>Local</u>	<u>All uses</u>	501-- and 504--	2.00	1.99	1.09
	<u>Intermediate</u>	<u>All uses</u>	502-- and 505--	2.66	2.49	1.34
Semitrailers	<u>Local</u>	<u>All uses</u>	671-- and 674--	0.18	0.76	0.55
	<u>Intermediate*</u>	<u>All uses</u>	672-- and 675--	0.23	1.16	0.68
Trailers	<u>Local</u>	<u>All uses</u>	681-- and 684--	0.08	0.51	0.71
	<u>Intermediate*</u>	<u>All uses</u>	682-- and 685--	0.11	0.77	0.87
Service Or Utility Trailers (Registered GVWR of 3,000 lbs. or less)	<u>Local</u>	<u>All uses</u>	691-- and 694--	0.18	0.44	0.76
	<u>Intermediate*</u>	<u>All uses</u>	692-- and 695--	0.24	0.67	0.93

* For trailers used with light trucks which regularly operate beyond a 200-mile radius, use the primary rating factor for the intermediate rating class.

Table 223.B. Primary Classifications – Rating Factors And Statistical Codes – Non-zone Rated

Paragraph C. is replaced by the following:

C. Secondary Classification – Special Industry Class – Non-zone Rated

1. Application

Classify the vehicle according to its use. Insert the code provided in the 4th and 5th digits of the classification code.

2. Autos Having More Than One Use

Where more than one secondary rating factor applies, use the highest-rated classification unless 80% of the use is in a lower-rated activity. In that case, use the lower-rated classification.

3. Trucking Operations

A risk engaged in trucking operations described in Rule 224.A.1. is assigned to the truckers secondary classification even though they advertise or describe themselves as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.

4. Secondary Classification Factors

Trucks, Tractors And Trailers Secondary Classification	Code	Liability	Other Than Collision	Collision		
				Trucks And Truck-tractors	Trailers	
Truckers: Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations	Common Carriers	---21	1.98	1.73	2.04	1.81
	Contract Carriers (Other than Chemical or Iron and Steel Haulers)	---22	1.98	1.73	2.04	1.81
	Contract Carriers Hauling Chemicals	---23	1.98	1.73	2.04	1.81
	Contract Carriers Hauling Iron and Steel	---24	1.98	1.73	2.04	1.81
	Exempt Carriers (Other than Livestock Haulers)	---25	1.98	1.73	2.04	1.81
	Exempt Carriers Hauling Livestock	---26	1.98	1.73	2.04	1.81
	Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others	---02	1.98	1.73	2.04	1.81
	Tow Trucks For Hire	---03	2.01	1.95	2.04	1.81
	Movers	---05	1.00	1.00	1.00	1.00
	Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement	---06	2.18	1.90	2.24	1.99
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	All Other Truckers	---29	1.98	1.73	2.04	1.81
	Canneries and Packing Plants	---31	1.71	1.13	1.48	1.62
	Fish and Seafood	---32	1.71	1.13	1.48	1.62
	Frozen Foods	---33	1.71	1.13	1.48	1.62
	Fruits and Vegetables	---34	1.71	1.13	1.48	1.62
	Meat or Poultry	---35	1.75	1.28	1.48	1.62
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	All Other Food Delivery	---39	1.71	1.13	1.48	1.62
	Armored Cars	---41	1.53	1.43	1.47	1.49
	Film Delivery	---42	1.53	1.43	1.47	1.49
	Magazines or Newspapers	---43	1.53	1.43	1.47	1.49
	Mail and Parcel Post	---44	1.53	1.43	1.47	1.49
Waste Disposal: Autos transporting salvage and waste material for disposal or resale	All Other Specialized Delivery	---49	1.53	1.43	1.47	1.49
	Auto Dismantlers	---51	1.36	1.38	1.40	1.68
	Building Wrecking Operators	---52	1.36	1.38	1.40	1.68
	Garbage	---53	2.01	2.35	1.40	1.68
	Junk Dealers	---54	1.36	1.38	1.40	1.68
All Other Waste Disposal	---59	1.36	1.38	1.40	1.68	

Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	0.49	0.76	0.87	0.87
	Livestock Hauling	---62	0.49	0.76	0.91	0.87
	All Other Farmers	---63	0.49	0.76	0.91	0.87
Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.)	Excavating	---71	0.89	0.93	0.83	1.83
	Sand and Gravel (Other than Quarrying)	---72	1.40	0.93	1.07	1.83
	Mining	---73	0.89	0.93	0.83	1.83
	Quarrying	---74	0.89	0.93	0.83	1.83
	All Other Dump and Transit Mix	---79	0.89	0.93	0.83	1.83
Contractors (Other than dump trucks)	Building Commercial	---81	1.00	1.06	1.07	0.49
	Building Private Dwellings	---82	1.00	1.06	1.07	0.55
	Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	---83	1.00	0.91	1.00	0.56
	Excavating	---84	0.86	1.06	1.04	0.72
	Street and Road	---85	1.00	1.06	1.10	0.72
	All Other Contractors	---89	1.00	1.06	1.10	0.72
Other	Logging and Lumbering	---91	1.21	1.00	1.94	1.00
	All Other	---99	1.00	1.00	1.00	1.00

Table 223.C.4. Secondary Classification Factors

Table 223.C is replaced by the following:

C. Trucks And Truck-tractors Specified Causes Of Loss

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.80
Fire, Theft and Windstorm Only	0.85
Limited Specified Causes of Loss	0.95
Specified Causes of Loss	1.00
For Stated Amount rating, refer to company.	

Table 223.C. Additional Coverages Factors

224. TRUCKERS/MOTOR CARRIERS

The following is added to Paragraph **B.2.b.(2)(b)(iii)**:

i. Metropolitan To Metropolitan Table

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.761	1.170	1.408
Mountain	0.629	0.967	1.705
Midwest	0.542	0.833	1.110
Southwest	0.571	0.878	1.346
North Central	0.547	0.842	1.087
Mideast	0.597	0.918	1.356
Gulf	0.580	0.892	1.326
Southeast	0.615	0.946	1.121
Eastern	0.478	0.735	1.338
New England	0.507	0.780	1.212

Table 224.B.2.b.(2)(b)(iii)i. Metropolitan To Metropolitan Table – Zone 44 (North Central) Combinations Factors

ii. Regional To Regional Table

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.801	1.232	1.600
Mountain	0.662	1.018	1.938
Midwest	0.570	0.877	1.261
Southwest	0.601	0.924	1.529
North Central	0.576	0.886	1.235
Mideast	0.628	0.966	1.541
Gulf	0.610	0.939	1.507
Southeast	0.647	0.996	1.274
Eastern	0.503	0.774	1.520
New England	0.534	0.821	1.377

Table 224.B.2.b.(2)(b)(iii)ii. Regional To Regional Table – Zone 44 (North Central) Combinations Factors

iii. Metropolitan To/From Regional Table

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.786	1.209	1.408
Mountain	0.649	0.999	1.705
Midwest	0.559	0.860	1.110
Southwest	0.589	0.906	1.346
North Central	0.565	0.869	1.087
Mideast	0.616	0.948	1.356
Gulf	0.599	0.921	1.326

<u>Southeast</u>	<u>0.635</u>	<u>0.977</u>	<u>1.121</u>
<u>Eastern</u>	<u>0.494</u>	<u>0.759</u>	<u>1.338</u>
<u>New England</u>	<u>0.524</u>	<u>0.805</u>	<u>1.212</u>

Table 224.B.2.b.(2)(b)(iii)iii. Metropolitan To/From Regional Table – Zone 44 (North Central) Combinations Factors

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

The following is added to Paragraph C.1.:

Number Of Powered Vehicles	Liability And Basic No-fault	Collision	Other Than Collision
<u>0</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>1</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>2</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>3 to 4</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>5 to 9</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>10 to 14</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>15 to 19</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>20 to 29</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>30 to 39</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>40 to 49</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>50 to 59</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>60 to 69</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>70 to 79</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>80 to 89</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>90 to 99</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>100 to 114</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>115 to 129</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>130 to 154</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>155 to 194</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>195 to 289</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>290 or greater</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>

Table 225.C.1. Fleet Size Rating Factors – Zone Rated

The following is added to Paragraph C.2.:

Size Class	Business Use	Primary Class Codes (Non-fleet And Fleet)	Liability And Basic No-fault	Collision	Other Than Collision
Medium Trucks (10,001 – 20,000 lbs. G.V.W.)	<u>Service</u>	<u>213-- and 216--</u>	<u>0.82</u>	<u>1.00</u>	<u>1.00</u>
	<u>Retail</u>	<u>223-- and 226--</u>	<u>0.82</u>	<u>1.00</u>	<u>1.00</u>
	<u>Commercial</u>	<u>233-- and 236--</u>	<u>0.82</u>	<u>1.00</u>	<u>1.00</u>
Heavy Trucks (20,001 – 45,000 lbs. G.V.W.)	<u>Service</u>	<u>313-- and 316--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	<u>Retail</u>	<u>323-- and 326--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	<u>Commercial</u>	<u>333-- and 336--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
Extra-heavy Trucks (Over 45,000 lbs. G.V.W.)	<u>All uses</u>	<u>403-- and 406--</u>	<u>1.50</u>	<u>1.16</u>	<u>1.16</u>
Heavy Truck-tractors (0 – 45,000 lbs. G.C.W.)	<u>Service</u>	<u>343-- and 346--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	<u>Retail</u>	<u>353-- and 356--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	<u>Commercial</u>	<u>363-- and 366--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
Extra-heavy Truck-tractors (Over 45,000 lbs. G.C.W.)	<u>All uses</u>	<u>503-- and 506--</u>	<u>1.50</u>	<u>1.16</u>	<u>1.16</u>
Semitrailers	<u>All uses</u>	<u>673-- and 676--</u>	<u>0.14</u>	<u>0.69</u>	<u>0.69</u>
Trailers	<u>All uses</u>	<u>683-- and 686--</u>	<u>0.14</u>	<u>0.69</u>	<u>0.69</u>
Service Or Utility Trailers (0 – 2,000 lbs. Load Capacity)	<u>All uses</u>	<u>693-- and 696--</u>	<u>0.00</u>	<u>0.69</u>	<u>0.69</u>

Table 225.C.2. Primary Classifications – Rating Factors And Statistical Codes – Zone Rated

The following is added to Paragraph C.3.:

a. Application

Classify the vehicle according to its use. Insert the code provided in the 4th and 5th digits of the classification code.

b. Autos Having More Than One Use

Where more than one secondary rating factor applies, use the highest-rated classification unless 80% of the use is in a lower-rated activity. In that case, use the lower-rated classification.

c. Trucking Operations

A risk engaged in trucking operations described in Rule 224.A.1. is assigned to the truckers secondary classification even though they advertise or describe themselves as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.

d. Secondary Classification Factors

Trucks, Tractors And Trailers Secondary Classification	Code	Liability	Other Than Collision	Collision	
				Trucks And Truck-tractors	Trailers
Truckers: Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations	Common Carriers	---21	1.00	1.00	1.00
	Contract Carriers (Other than Chemical or Iron and Steel Haulers)	---22	1.00	1.00	1.00
	Contract Carriers Hauling Chemicals	---23	1.00	1.00	1.00
	Contract Carriers Hauling Iron and Steel	---24	1.00	1.00	1.00
	Exempt Carriers (Other than Livestock Haulers)	---25	1.00	1.00	1.00
	Exempt Carriers Hauling Livestock	---26	1.00	1.00	1.00
	Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others	---02	1.00	1.00	1.00
	Tow Trucks For Hire	---03	1.00	1.00	1.00
	Movers	---05	1.00	1.00	1.00
	Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement	---06	1.10	1.00	1.00
All Other Truckers	---29	1.00	1.00	1.00	
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	Canneries and Packing Plants	---31	1.00	1.00	1.00
	Fish and Seafood	---32	1.00	1.00	1.00
	Frozen Foods	---33	1.00	1.00	1.00
	Fruits and Vegetables	---34	1.00	1.00	1.00
	Meat or Poultry	---35	1.00	1.00	1.00
	All Other Food Delivery	---39	1.00	1.00	1.00
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	Armored Cars	---41	1.00	1.00	1.00
	Film Delivery	---42	1.00	1.00	1.00
	Magazines or Newspapers	---43	1.00	1.00	1.00
	Mail and Parcel Post	---44	1.00	1.00	1.00
	All Other Specialized Delivery	---49	1.00	1.00	1.00
Waste Disposal: Autos transporting salvage and waste material for disposal	Auto Dismantlers	---51	1.00	1.00	1.00
	Building Wrecking Operators	---52	1.00	1.00	1.00
	Garbage	---53	1.00	1.00	1.00
	Junk Dealers	---54	1.00	1.00	1.00

or resale	All Other Waste Disposal	---59	1.00	1.00	1.00	1.00
Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	1.00	1.00	1.00	1.00
	Livestock Hauling	---62	1.00	1.00	1.00	1.00
	All Other Farmers	---63	1.00	1.00	1.00	1.00
Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.)	Excavating	---71	1.00	1.00	1.00	1.00
	Sand and Gravel (Other than Quarrying)	---72	1.00	1.00	1.00	1.00
	Mining	---73	1.00	1.00	1.00	1.00
	Quarrying	---74	1.00	1.00	1.00	1.00
	All Other Dump and Transit Mix	---79	1.00	1.00	1.00	1.00
Contractors (Other than dump trucks)	Building Commercial	---81	1.00	1.00	1.00	1.00
	Building Private Dwellings	---82	1.00	1.00	1.00	1.00
	Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	---83	1.00	1.00	1.00	1.00
	Excavating	---84	1.00	1.00	1.00	1.00
	Street and Road	---85	1.00	1.00	1.00	1.00
	All Other Contractors	---89	1.00	1.00	1.00	1.00
Other	Logging and Lumbering	---91	1.00	1.00	1.00	1.00
	All Other	---99	1.00	1.00	1.00	1.00

Table 225.C.3.d. Secondary Classification Factors

| **SECTION III- PRIVATE PASSENGER TYPES**

231. ELIGIBILITY

Paragraph C. is replaced by the following:

C. Private Passenger Types Classifications

Private Passenger Types Classification			Class Code	Liability And Medical Payments	Collision	Other Than Collision	
Fleet Vehicles	Farming vehicles as defined in Rule 233.		7399	0.80	0.80	0.80	
	All Other Private Passenger Type Vehicles rated as part of a fleet		7398	1.00	1.00	1.00	
Non-fleet Vehicles	Vehicles available for personal use, including farming vehicles as defined in Rule 233.	No operator licensed less than five years	Not driven to work or school	7381	0.87	1.03	1.00
			Driven to or from work less than 15 miles	7382	0.95	1.04	1.10
			Driven to or from work 15 miles or more	7383	0.95	1.07	1.05
		Operator licensed less than five years is not owner or principal operator	Not driven to work or school	7386	1.28	1.27	1.00
			Driven to or from work less than 15 miles	7387	1.40	1.33	1.10
			Driven to or from work 15 miles or more	7388	1.43	1.39	1.05
		Owner or principal operator licensed less than five years	Not driven to work or school	7392	1.94	1.53	1.00
			Driven to or from work less than 15 miles	7393	2.10	1.58	1.10
			Driven to or from work 15 miles or more	7394	2.13	1.65	1.05
		Vehicles used exclusively for business purposes			7391	1.00	1.00

Table 231.C. Private Passenger Types Classification Factors

232. PRIVATE PASSENGER TYPES CLASSIFICATIONS

The following is added to Paragraph A.3.:

Number Of Powered Vehicles	Liability	Collision	Other Than Collision
<u>1</u>	<u>1.10</u>	<u>1.13</u>	<u>1.09</u>
<u>2</u>	<u>1.06</u>	<u>1.08</u>	<u>1.06</u>
<u>3 to 4</u>	<u>1.03</u>	<u>1.04</u>	<u>1.04</u>
<u>5 to 9</u>	<u>1.00</u>	<u>0.99</u>	<u>1.00</u>
<u>10 to 14</u>	<u>0.97</u>	<u>0.95</u>	<u>0.94</u>
<u>15 to 19</u>	<u>0.95</u>	<u>0.93</u>	<u>0.91</u>
<u>20 to 29</u>	<u>0.93</u>	<u>0.91</u>	<u>0.87</u>
<u>30 to 39</u>	<u>0.92</u>	<u>0.89</u>	<u>0.84</u>
<u>40 to 49</u>	<u>0.91</u>	<u>0.87</u>	<u>0.81</u>
<u>50 to 59</u>	<u>0.90</u>	<u>0.86</u>	<u>0.79</u>
<u>60 to 69</u>	<u>0.89</u>	<u>0.85</u>	<u>0.78</u>
<u>70 to 79</u>	<u>0.88</u>	<u>0.84</u>	<u>0.77</u>
<u>80 to 89</u>	<u>0.88</u>	<u>0.83</u>	<u>0.76</u>
<u>90 to 99</u>	<u>0.87</u>	<u>0.83</u>	<u>0.75</u>
<u>100 to 114</u>	<u>0.87</u>	<u>0.82</u>	<u>0.74</u>
<u>115 to 129</u>	<u>0.86</u>	<u>0.81</u>	<u>0.72</u>
<u>130 to 154</u>	<u>0.85</u>	<u>0.80</u>	<u>0.71</u>
<u>155 to 194</u>	<u>0.84</u>	<u>0.79</u>	<u>0.70</u>
<u>195 to 289</u>	<u>0.83</u>	<u>0.78</u>	<u>0.68</u>
<u>290 or greater</u>	<u>0.80</u>	<u>0.74</u>	<u>0.62</u>

Table 232.A.3. Private Passenger Types Fleet Size Factors

| **SECTION IV- PUBLIC TRANSPORTATION**

239. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

Paragraph **B.2.** is replaced by the following:

2. Determine the fleet size as in Rule **216.H.** The following factors apply.

a. Liability And Medical Payments

<u>Number Of Self-propelled Vehicles</u>	<u>Van Pools</u>	<u>Taxis And Limou-sines</u>	<u>School And Church Buses</u>	<u>Other Buses</u>
1	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00
3 to 4	1.00	1.00	1.00	1.00
5 to 9	1.00	1.10	1.20	1.00
10 to 14	1.00	1.10	1.20	1.00
15 to 19	1.00	1.10	1.20	1.00
20 to 29	1.00	1.10	1.20	1.00
30 to 39	1.00	1.10	1.20	1.00
40 to 49	1.00	1.10	1.20	1.00
50 to 59	1.00	1.10	1.20	1.00
60 to 69	1.00	1.10	1.20	1.00
70 to 79	1.00	1.10	1.20	1.00
80 to 89	1.00	1.10	1.20	1.00
90 to 99	1.00	1.10	1.20	1.00
100 to 114	1.00	1.10	1.20	1.00
115 to 129	1.00	1.10	1.20	1.00
130 to 154	1.00	1.10	1.20	1.00
155 to 194	1.00	1.10	1.20	1.00
195 to 289	1.00	1.10	1.20	1.00
290 or greater	1.00	1.10	1.20	1.00

Table 239.B.2.a. Fleet Size Factors For Liability And Medical Payments

b. Collision

<u>Number Of Self-propelled Vehicles</u>	<u>Van Pools</u>	<u>Taxis And Limou-sines</u>	<u>School And Church Buses</u>	<u>Other Buses</u>
1	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00
3 to 4	1.00	1.00	1.00	1.00
5 to 9	1.00	1.00	1.00	1.00
10 to 14	1.00	1.00	1.00	1.00
15 to 19	1.00	1.00	1.00	1.00
20 to 29	1.00	1.00	1.00	1.00
30 to 39	1.00	1.00	1.00	1.00
40 to 49	1.00	1.00	1.00	1.00
50 to 59	1.00	1.00	1.00	1.00
60 to 69	1.00	1.00	1.00	1.00
70 to 79	1.00	1.00	1.00	1.00
80 to 89	1.00	1.00	1.00	1.00
90 to 99	1.00	1.00	1.00	1.00
100 to 114	1.00	1.00	1.00	1.00

115 to 129	1.00	1.00	1.00	1.00
130 to 154	1.00	1.00	1.00	1.00
155 to 194	1.00	1.00	1.00	1.00
195 to 289	1.00	1.00	1.00	1.00
290 or greater	1.00	1.00	1.00	1.00

Table 239.B.2.b. Fleet Size Factors For Collision

c. Other Than Collision

Number Of Self-propelled Vehicles	Van Pools	Taxis And Limou- sines	School And Church Buses	Other Buses
1	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00
3 to 4	1.00	1.00	1.00	1.00
5 to 9	1.00	0.85	0.85	0.85
10 to 14	1.00	0.85	0.85	0.85
15 to 19	1.00	0.85	0.85	0.85
20 to 29	1.00	0.85	0.85	0.85
30 to 39	1.00	0.85	0.85	0.85
40 to 49	1.00	0.85	0.85	0.85
50 to 59	1.00	0.85	0.85	0.85
60 to 69	1.00	0.85	0.85	0.85
70 to 79	1.00	0.85	0.85	0.85
80 to 89	1.00	0.85	0.85	0.85
90 to 99	1.00	0.85	0.85	0.85
100 to 114	1.00	0.85	0.85	0.85
115 to 129	1.00	0.85	0.85	0.85
130 to 154	1.00	0.85	0.85	0.85
155 to 194	1.00	0.85	0.85	0.85
195 to 289	1.00	0.85	0.85	0.85
290 or greater	1.00	0.85	0.85	0.85

Table 239.B.2.c. Fleet Size Factors For Other Than Collision

240. PUBLIC AUTO CLASSIFICATIONS

Paragraphs **C.2.a.** and **C.2.b.** are replaced by the following:

C. Primary Classifications

2. Use Class

a. Taxicab

A metered or unmetered auto, other than a car service or limousine, with a seating capacity of eight or less, excluding the driver, that is operated for hire by the named insured or an employee but does not pick up, transport or discharge passengers along a route. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation.

b. Car Service

An unmetered auto, other than a taxicab or limousine, with a seating capacity of eight or less, excluding the driver, that is operated for hire by the named insured or an employee and operates from a central base station. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation.

Paragraph **C.3.** is replaced by the following:

3. Primary Classifications – Rating Factors And Statistical Codes

a. Public Auto Use Classes (Except Van Pools)

Category	Classification	Local (Up To 50 Miles)				Intermediate (51 To 200 Miles)				Long Distance (Over 200 Miles)			
		Code		Factor		Code		Factor		Code		Factor	
		Non-fleet	Fleet	Liab.*	Phys. Dam.	Non-fleet	Fleet	Liab.*	Phys. Dam.	Non-fleet	Fleet	Liab.*	Phys. Dam.
Taxicabs And Limousines	Taxicab – Owner-driver	5718	5748	<u>0.75</u>	<u>2.30</u>	5728	5758	<u>0.85</u>	<u>2.65</u>	5738	5768	<u>0.95</u>	<u>2.75</u>
	Taxicab – All Other	5719	5749	<u>1.00</u>	<u>2.70</u>	5729	5759	<u>1.15</u>	<u>3.10</u>	5739	5769	<u>1.25</u>	<u>3.25</u>
	Limousine – Seating Eight Or Fewer	4118	4218	<u>0.40</u>	<u>1.35</u>	4128	4228	<u>0.45</u>	<u>1.55</u>	4138	4238	<u>0.50</u>	<u>1.65</u>
	Limousine – Seating More Than Eight	4119	4219	<u>0.45</u>	<u>1.40</u>	4129	4229	<u>0.50</u>	<u>1.65</u>	4139	4239	<u>0.55</u>	<u>1.75</u>
	Car Service	5178	5478	<u>0.90</u>	<u>2.55</u>	5278	5578	<u>1.05</u>	<u>2.95</u>	5378	5678	<u>1.15</u>	<u>3.10</u>
School And Church Buses	School Bus Owned By Political Subdivision Or School District	615-	618-	<u>1.20</u>	<u>0.50</u>	616-	619-	<u>1.40</u>	<u>0.55</u>	617-	610-	<u>1.50</u>	<u>0.60</u>
	Other School Bus	625-	628-	<u>1.50</u>	<u>0.50</u>	626-	629-	<u>1.75</u>	<u>0.55</u>	627-	620-	<u>1.90</u>	<u>0.60</u>
	Church Bus	635-	638-	<u>1.00</u>	<u>1.00</u>	636-	639-	<u>1.15</u>	<u>1.15</u>	637-	630-	<u>1.25</u>	<u>1.20</u>
Other Buses	Urban Bus	515-	518-	<u>0.80</u>	<u>1.45</u>	516-	519-	<u>0.90</u>	<u>1.65</u>	N/A	N/A	N/A	N/A
	Zone Rated												
	Airport Bus Or Airport Limousine	525-	528-	<u>0.70</u>	<u>1.55</u>	526-	529-	<u>0.80</u>	<u>1.80</u>	5279	5209	<u>1.10</u>	<u>1.00</u>
	Inter-city Bus	535-	538-	<u>1.05</u>	<u>0.95</u>	536-	539-	<u>1.20</u>	<u>1.10</u>	5379	5309	<u>1.85</u>	<u>1.00</u>
	Charter Bus	545-	548-	<u>1.00</u>	<u>1.55</u>	546-	549-	<u>1.15</u>	<u>1.80</u>	5479	5409	<u>1.85</u>	<u>1.00</u>
	Sightseeing Bus	555-	558-	<u>0.75</u>	<u>0.90</u>	556-	559-	<u>0.85</u>	<u>1.05</u>	5579	5509	<u>1.65</u>	<u>1.00</u>
Transportation Of Athletes And Entertainers	565-	568-	<u>0.45</u>	<u>1.40</u>	566-	569-	<u>0.50</u>	<u>1.60</u>	5679	5609	<u>1.00</u>	<u>1.00</u>	

Social Service Agency Auto Employee-operated	645-	648-	<u>0.55</u>	<u>1.20</u>	646-	649-	<u>0.65</u>	<u>1.40</u>	6479	6409	<u>0.95</u>	<u>1.00</u>
Social Service Agency Auto All Other	655-	658-	<u>0.50</u>	<u>1.20</u>	656-	659-	<u>0.60</u>	<u>1.40</u>	6579	6509	<u>0.95</u>	<u>1.00</u>
Paratransit	4398	4338	<u>0.55</u>	<u>1.20</u>	4498	4438	<u>0.65</u>	<u>1.40</u>	N/A	N/A	N/A	N/A
Public Auto Not Otherwise Classified	585-	588-	<u>0.55</u>	<u>1.25</u>	586-	589-	<u>0.65</u>	<u>1.45</u>	5879	5809	<u>0.95</u>	<u>1.00</u>

* Liability Primary Factors apply to both Liability and Medical Payments.

Table 240.C.3.a. Public Auto Use Classes (Except Van Pools)

b. Van Pools

Category	Factor Code	Liability And Medical Payments				Physical Damage			
		Seating Capacity				Seating Capacity			
		1 – 8	9 – 20	21 – 60	Over 60	1 – 8	9 – 20	21 – 60	Over 60
Employer Furnished	<u>1.00</u> 4111	<u>1.05</u> 4112	<u>1.10</u> 4113	<u>1.50</u> 4114	<u>0.50</u> 4111	<u>0.45</u> 4112	<u>0.40</u> 4113	<u>0.35</u> 4114	
All Other	<u>1.10</u> 4121	<u>1.15</u> 4122	<u>1.35</u> 4123	<u>1.75</u> 4124	<u>0.65</u> 4121	<u>0.55</u> 4122	<u>0.50</u> 4123	<u>0.45</u> 4124	

Table 240.C.3.b. Van Pools

Paragraph D. is replaced by the following:

D. Secondary Classifications

Secondary classification codes and factors are provided for non-zone-rated Buses, which include Airport Limousines. For those classes, the secondary classification codes are found in the fourth digit of the classification code. For all other Public Autos, the four-digit classification code is determined by primary classification alone and the secondary factor is always zero.

Category	Factor Code*	Liability And Medical Payments				Physical Damage			
		Seating Capacity				Seating Capacity			
		1 – 8	9 – 20	21 – 60	Over 60	1 – 8	9 – 20	21 – 60	Over 60
School And Church Buses	<u>0.00</u> ---1	<u>+0.10</u> ---2	<u>+0.25</u> ---3	<u>+0.50</u> ---4	<u>0.00</u> ---1	<u>0.00</u> ---2	<u>0.00</u> ---3	<u>0.00</u> ---4	
Other Buses	<u>-0.20</u> ---1	<u>-0.15</u> ---2	<u>+0.15</u> ---3	<u>+0.40</u> ---4	<u>0.00</u> ---1	<u>0.00</u> ---2	<u>0.00</u> ---3	<u>0.00</u> ---4	
All Other Public Autos	Factor	<u>0.00</u>				<u>0.00</u>			

* For buses not secondary rated, use Code ---9.

Table 240.D. Secondary Classifications

| **SECTION V. – ~~GARAGES~~AUTO DEALERS**

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Paragraph **D.1.f.** is replaced by the following:

f. Liability coverage for customers must be provided on a primary basis up to the Ohio Financial Responsibility Limits. The dealer's base loss costs reflect this extension. Liability coverage may be extended to provide the full covered autos liability limit for customers by attaching Full Covered Autos Liability Limit For Customers Endorsement **CA 25 15**.

<u>Endorsement Status</u>	<u>Factor</u>
Full Covered Autos Liability Limit For Customers Endorsement Attached	1.25
All Other Policies	1.00

Table 249.D.1.f. Full Limit For Customers Factor

| **SECTION VI-__SPECIAL TYPES**

272. FUNERAL DIRECTORS

Paragraph **C.** does not apply.

277. MOTORCYCLES

Paragraph **B.7.** is replaced by the following:

B. Premium Computation

7. Uninsured Motorists

Premium = Loss Cost * Uninsured Motorists Coverage Factor

a. Refer to Rule **297.B.** for the Loss Cost. Use the Private Passenger Types Loss Cost.

b. Uninsured Motorists Coverage Factor

<u>Factor</u>
<u>2.00</u>

Table 277.B.7.b. Uninsured Motorists Coverage Factor

280. SNOWMOBILES

Paragraph **B.1.a.** is replaced by the following:

- a.** Refer to state Table **280.B.1.a.(LC)** for the loss cost. Coverage for the passenger hazard may not be excluded in Ohio.

| **SECTION VII- COMMON COVERAGES AND RATING PROCEDURES**

297. UNINSURED MOTORISTS INSURANCE

The following is added to Rule **297.**:

A. Application

Uninsured Motorists Coverage, Underinsured Motorists Coverage or both may be provided but are not required.

1. Uninsured Motorists Coverage – Bodily Injury

Uninsured Motorists Coverage may be provided under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the state of Ohio. Use Ohio Uninsured And Underinsured Motorists Coverage – Bodily Injury Endorsement **CA 21 33**. For split limits Uninsured Motorists Coverage, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement **CA 21 02**.

2. Underinsured Motorists Coverage – Bodily Injury

Underinsured Motorists Coverage may be provided under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the state of Ohio. Use Endorsement **CA 21 33**. For split limits, also use Split Underinsured Motorists Coverage Limits Endorsement **CA 21 46** or Split Bodily Injury Underinsured Motorists Coverage Limits Endorsement **CA 21 51**.

3. Uninsured Motorists Coverage – Property Damage

This coverage must be made available for all automobile liability policies of insurance providing Uninsured and/or Underinsured Motorists Coverage. Use Ohio Uninsured Motorists Coverage – Property Damage Endorsement **CA 31 17**.

- a. This coverage is only available to motor vehicles insured on the policy that are not insured for Collision Coverage.
- b. Uninsured Motorists Property Damage Coverage is subject to a \$250 deductible.
- c. The limit is \$7,500 or the actual cash value of the auto, whichever is less.
- d. Uninsured Motorists Property Damage Coverage does not provide coverage for damage caused by underinsured motorists.

B. Premium Computation

1. Identify the exposures in this jurisdiction for which coverage applies and for which a premium will be charged. Exposures include owned self-propelled vehicles and sets of registration plates not issued to a specific auto (including dealer and transporter plates).

Do not charge a premium for the following:

- a. Trailers;
- b. Hired and non-owned autos;
- c. Owned vehicles which have not been assigned registration plates (such as Auto Dealers' inventory); or
- d. Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **269.**).

2. Determine the exposure type (Private Passenger Type or Other Than Private Passenger Type). For the purposes of this premium development, Private Passenger Types include exposures which are classified under Section III of Division One or are explicitly described as Private Passenger Types elsewhere in Division One. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.

3. For some autos, the Uninsured And Underinsured Motorists Coverage Premium Formula is given in the section for that auto. For all other autos to which the coverage applies, the following premium formula applies for each auto. Note that the additional premium in Paragraph **B.4.** may apply in either case.

Premium = Loss Cost

- a. Select the appropriate loss costs table as follows:

- (1) For Single Limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(1)(LC)**.
- (2) For Single Limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(2)(LC)**.
- (3) For Split Limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(3)(LC)**. The initial limits provided are the minimum financial responsibility limits required in Ohio.
- (4) For Split Limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(4)(LC)**.
- (5) For Uninsured Motorists Property Damage Coverage, refer to state loss costs Table **297.B.3.a.(5)(LC)**.

- _____ **4.** For policies (other than Auto Dealers) issued to individual named insureds, charge an additional premium once for each exposure. Do not charge the additional premium a second time for Uninsured Motorists Property Damage Coverage. Also, if Uninsured Motorists Bodily Injury Coverage is provided, do not charge the additional premium a second time for Underinsured Motorists Bodily Injury Coverage.

_____ Additional Premium = Loss Cost

- _____ **a.** Loss Cost in state loss costs Table **297.B.4.a.(LC)**

298. DEDUCTIBLE INSURANCE

The following is added to Paragraph **A.2.**:

<u>Deductible Amount</u>	<u>Combined Single Limit</u>		<u>Property Damage Per Accident</u>	
	<u>Non-zone Rated</u>	<u>Zone Rated</u>	<u>Non-zone Rated</u>	<u>Zone Rated</u>
None	0.000	0.000	0.000	0.000
\$ 250	0.018	0.010	0.017	0.009
500	0.035	0.019	0.033	0.018
1,000	0.067	0.037	0.063	0.034
2,500	0.143	0.083	0.130	0.075
5,000	0.228	0.143	0.199	0.125
10,000	0.327	0.223	0.264	0.182
20,000	0.428	0.313	0.308	0.230
25,000	0.461	0.344	0.317	0.242
50,000	0.559	0.451	0.335	0.269
75,000	0.612	0.520	0.341	0.279
100,000	0.649	0.571	0.343	0.284

Table 298.A.2. Liability Deductible Discount Factors

Paragraph **B.** is replaced by the following:

B. Physical Damage Coverages

1. Special Provisions

- a. At the option of the insured, the Comprehensive deductible provisions may be made inapplicable to safety glass breakage. Use Full Safety Glass Coverage Endorsement **CA 04 21**.
- b. For Specified Causes of Loss deductibles that apply to Theft, Mischief And Vandalism, refer to company. For Limited Other Than Collision coverages without a deductible, the Deductible Discount Factor is 0.000.

2. Non-zone-rated Vehicles

a. Private Passenger Types Deductible Discount Factors

<u>Deductible Amount</u>	<u>Collision</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism</u>	<u>Comprehensive All Perils Deductible</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</u>	<u>Comprehensive All Perils Deductible With Full Glass Coverage</u>	<u>Specified Causes Of Loss All Perils Deductible</u>
\$ 0	N/A	-0.172	-0.172	-0.172	-0.172	0.000
50	-0.16	-0.171	-0.159	-0.171	-0.163	0.004
100	-0.15	-0.170	-0.146	-0.170	-0.156	0.009
200	-0.10	-0.169	-0.102	-0.169	-0.133	0.018
250	-0.08	-0.168	-0.081	-0.168	-0.122	0.023
500	0.00	-0.167	0.004	-0.167	-0.078	0.044
1,000	0.14	-0.166	0.122	-0.166	-0.002	0.090
2,000	0.39	-0.165	0.285	-0.165	0.131	0.177
3,000	0.61	-0.164	0.441	-0.164	0.265	0.275
5,000	1.05	-0.163	0.645	-0.163	0.463	0.419
10,000	N/A	-0.156	0.901	-0.162	0.722	0.630
15,000	N/A	-0.141	1.012	-0.161	0.835	0.752
20,000	N/A	-0.132	1.069	-0.160	0.894	0.839

Table 298.B.2.a. Private Passenger Types Deductible Discount Factors

b. Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Deductible Discount Factors

<u>Deductible Amount</u>	<u>Trucks And Truck-tractors Collision</u>	<u>Trailer Types Collision</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism</u>	<u>Comprehensive All Perils Deductible</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</u>	<u>Comprehensive All Perils Deductible With Full Glass Coverage</u>	<u>Specified Causes Of Loss All Perils Deductible</u>
\$ 0	N/A	N/A	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.09	-0.06	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.08	-0.05	-0.133	-0.106	-0.141	-0.115	0.007
200	N/A	N/A	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.06	-0.04	-0.131	-0.056	-0.139	-0.089	0.018
500	0.00	0.00	-0.130	0.004	-0.138	-0.057	0.036
1,000	0.10	0.09	-0.129	0.086	-0.137	0.001	0.079
2,000	0.26	0.24	-0.128	0.218	-0.136	0.113	0.171
3,000	0.36	0.31	-0.127	0.335	-0.135	0.223	0.261
5,000	0.46	0.41	-0.109	0.497	-0.134	0.385	0.392
10,000	N/A	N/A	-0.063	0.715	-0.133	0.609	0.589
15,000	N/A	N/A	-0.035	0.824	-0.132	0.722	0.703
20,000	N/A	N/A	-0.016	0.890	-0.131	0.791	0.784

Table 298.B.2.b. Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Deductible Discount Factors

3. Zone-rated Vehicles Deductible Discount Factors

<u>Deductible Amount</u>	<u>Trucks And Truck-tractors Collision</u>	<u>Trailer Types Collision</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism</u>	<u>Comprehensive All Perils Deductible</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</u>	<u>Comprehensive All Perils Deductible With Full Glass Coverage</u>	<u>Specified Causes Of Loss All Perils Deductible</u>
\$ 0	N/A	N/A	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.09	-0.06	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.08	-0.05	-0.133	-0.106	-0.141	-0.115	0.007
200	N/A	N/A	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.06	-0.04	-0.131	-0.056	-0.139	-0.089	0.018
500	0.00	0.00	-0.130	0.004	-0.138	-0.057	0.036
1,000	0.10	0.09	-0.129	0.086	-0.137	0.001	0.079
2,000	0.26	0.24	-0.128	0.218	-0.136	0.113	0.171
3,000	0.36	0.31	-0.127	0.335	-0.135	0.223	0.261
5,000	0.46	0.41	-0.109	0.497	-0.134	0.385	0.392
10,000	N/A	N/A	-0.063	0.715	-0.133	0.609	0.589
15,000	N/A	N/A	-0.035	0.824	-0.132	0.722	0.703
20,000	N/A	N/A	-0.016	0.890	-0.131	0.791	0.784

Table 298.B.3. Zone-rated Vehicles Deductible Discount Factors

4. Auto Dealers And Garagekeepers

a. Auto Dealers Blanket Collision Deductible Factors

<u>Deductible Amount</u>	<u>Factor</u>
\$ 250	1.00
500	0.65
1,000	0.35

Table 298.B.4.a. Auto Dealers Blanket Collision Deductible Factors

b. Auto Dealers And Garagekeepers Other Than Collision Deductible Factors

Coverage	Per Auto And Per Occurrence Deductible – Applicable To Theft, Mischief And Vandalism			Per Auto And Per Occurrence Deductible – Applicable To All Perils		
	\$100/500	\$250/1,000	\$500/2,500	\$100/500	\$250/1,000	\$500/2,500
Fire Only	1.000	1.000	1.000	1.000	1.000	1.000
Fire And Theft Only	1.000	0.900	0.750	0.950	0.855	0.713
Limited Specified Causes Of Loss	1.000	0.900	0.750	0.950	0.855	0.713
Specified Causes Of Loss	1.000	0.900	0.750	0.950	0.855	0.713
Comprehensive	1.000	0.900	0.750	0.950	0.855	0.713

Table 298.B.4.b. Auto Dealers And Garagekeepers Other Than Collision Deductible Factors

300. INCREASED LIABILITY LIMITS

The following is added to Paragraph B.:

<u>Combined Single Limit Of Liability (000s)</u>	<u>1. Light And Medium Trucks</u>	<u>2. Heavy Trucks And Truck- tractors</u>	<u>3. Extra- heavy Trucks And Truck- tractors</u>	<u>4. Trucks, Tractors And Trailers Zone-rated</u>	<u>5. All Other Risks</u>
25	0.72	0.70	0.67	0.65	0.72
75	0.94	0.94	0.93	0.92	0.94
100	1.00	1.00	1.00	1.00	1.00
125	1.05	1.05	1.06	1.07	1.04
150	1.09	1.10	1.11	1.13	1.08
200	1.15	1.18	1.18	1.24	1.14
250	1.20	1.25	1.25	1.32	1.19
300	1.24	1.31	1.30	1.40	1.23
350	1.28	1.36	1.35	1.47	1.26
400	1.32	1.41	1.39	1.53	1.29
500	1.38	1.50	1.47	1.64	1.34
600	1.43	1.57	1.54	1.74	1.39
750	1.49	1.67	1.62	1.86	1.44
1,000	1.58	1.79	1.73	2.02	1.51
1,500	1.72	1.98	1.90	2.25	1.62
2,000	1.83	2.12	2.02	2.41	1.70
2,500	1.91	2.23	2.12	2.54	1.76
3,000	1.99	2.33	2.20	2.66	1.82
5,000	2.21	2.62	2.47	3.01	1.97
7,500	2.40	2.89	2.73	3.34	2.11
10,000	2.56	3.12	2.96	3.62	2.23

Table 300.B. Increased Liability Limits

301. VEHICLE AGE AND PRICE BRACKET

Paragraph C.1. is replaced by the following:

1. Vehicle Value Factors For Use With The Stated Amount Insurance Endorsement

a. Collision

(1) Zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 0 to 999	0.04
1,000 to 1,999	0.06
2,000 to 2,999	0.09
3,000 to 3,999	0.12
4,000 to 4,999	0.14
5,000 to 5,999	0.16
6,000 to 7,999	0.18
8,000 to 9,999	0.21
10,000 to 11,999	0.26
12,000 to 13,999	0.31
14,000 to 15,999	0.37
16,000 to 17,999	0.42
18,000 to 19,999	0.48
20,000 to 24,999	0.56
25,000 to 29,999	0.70
30,000 to 34,999	0.84
35,000 to 39,999	0.98
40,000 to 44,999	1.09
45,000 to 49,999	1.14
50,000 to 54,999	1.18
55,000 to 64,999	1.25
65,000 to 74,999	1.32
75,000 to 84,999	1.40
85,000 to 99,999	1.47
100,000 to 114,999	1.56
115,000 to 129,999	1.64
130,000 to 149,999	1.73
150,000 to 174,999	1.83
175,000 to 199,999	1.94
200,000 to 229,999	2.04
230,000 to 259,999	2.14
260,000 to 299,999	2.25
300,000 to 349,999	2.38
350,000 to 399,999	2.52
400,000 to 449,999	2.65
450,000 to 499,999	2.77
500,000 to 599,999	2.90
600,000 to 699,999	3.11
700,000 to 799,999	3.29
800,000 to 899,999	3.46
900,000 or greater	3.61

Table 301.C.1.a.(1) Zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
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\$	0 to 999	0.67
	1,000 to 1,999	0.67
	2,000 to 2,999	0.67
	3,000 to 3,999	0.67
	4,000 to 4,999	0.67
	5,000 to 5,999	0.67
	6,000 to 7,999	0.67
	8,000 to 9,999	0.67
	10,000 to 11,999	0.67
	12,000 to 13,999	0.67
	14,000 to 15,999	0.65
	16,000 to 17,999	0.64
	18,000 to 19,999	0.63
	20,000 to 24,999	0.63
	25,000 to 29,999	0.70
	30,000 to 34,999	0.77
	35,000 to 39,999	0.81
	40,000 to 44,999	0.83
	45,000 to 49,999	0.86
	50,000 to 54,999	0.88
	55,000 to 64,999	0.91
	65,000 to 74,999	0.95
	75,000 to 84,999	0.99
	85,000 to 99,999	1.03
	100,000 to 114,999	1.07
	115,000 to 129,999	1.11
	130,000 to 149,999	1.15
	150,000 to 174,999	1.19
	175,000 to 199,999	1.24
	200,000 to 229,999	1.29
	230,000 to 259,999	1.34
	260,000 to 299,999	1.39
	300,000 to 349,999	1.44
	350,000 to 399,999	1.50
	400,000 to 449,999	1.55
	450,000 to 499,999	1.60
	500,000 to 599,999	1.66
	600,000 to 699,999	1.74
	700,000 to 799,999	1.81
	800,000 to 899,999	1.87
	900,000 or greater	1.93

Table 301.C.1.a.(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Stated Amount Rating

(3) Private Passenger Types Vehicle Value Factors – Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>	
\$	0 to 999	0.72
	1,000 to 1,999	0.74
	2,000 to 2,999	0.75
	3,000 to 3,999	0.75
	4,000 to 4,999	0.76
	5,000 to 5,999	0.76
	6,000 to 7,999	0.77
	8,000 to 9,999	0.77

<u>10,000 to 11,999</u>	<u>0.77</u>
<u>12,000 to 13,999</u>	<u>0.78</u>
<u>14,000 to 15,999</u>	<u>0.78</u>
<u>16,000 to 17,999</u>	<u>0.77</u>
<u>18,000 to 19,999</u>	<u>0.75</u>
<u>20,000 to 24,999</u>	<u>0.71</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.75</u>
<u>35,000 to 39,999</u>	<u>0.80</u>
<u>40,000 to 44,999</u>	<u>0.85</u>
<u>45,000 to 49,999</u>	<u>0.89</u>
<u>50,000 to 54,999</u>	<u>0.94</u>
<u>55,000 to 64,999</u>	<u>1.03</u>
<u>65,000 to 74,999</u>	<u>1.15</u>
<u>75,000 to 84,999</u>	<u>1.26</u>
<u>85,000 to 99,999</u>	<u>1.40</u>
<u>100,000 to 114,999</u>	<u>1.55</u>
<u>115,000 to 129,999</u>	<u>1.70</u>
<u>130,000 to 149,999</u>	<u>1.86</u>
<u>150,000 to 174,999</u>	<u>2.06</u>
<u>175,000 to 199,999</u>	<u>2.28</u>
<u>200,000 to 229,999</u>	<u>2.50</u>
<u>230,000 to 259,999</u>	<u>2.74</u>
<u>260,000 to 299,999</u>	<u>3.00</u>
<u>300,000 to 349,999</u>	<u>3.31</u>
<u>350,000 to 399,999</u>	<u>3.66</u>
<u>400,000 to 449,999</u>	<u>3.99</u>
<u>450,000 to 499,999</u>	<u>4.31</u>
<u>500,000 to 599,999</u>	<u>4.71</u>
<u>600,000 to 699,999</u>	<u>5.32</u>
<u>700,000 to 799,999</u>	<u>5.90</u>
<u>800,000 to 899,999</u>	<u>6.60</u>
<u>900,000 or greater</u>	<u>7.35</u>

Table 301.C.1.a.(3) Private Passenger Types Vehicle Value Factors – Collision With Stated Amount Rating

(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 0 to 999	0.04
1,000 to 1,999	0.06
2,000 to 2,999	0.09
3,000 to 3,999	0.12
4,000 to 4,999	0.14
5,000 to 5,999	0.16
6,000 to 7,999	0.18
8,000 to 9,999	0.21
10,000 to 11,999	0.26
12,000 to 13,999	0.31
14,000 to 15,999	0.37
16,000 to 17,999	0.42
18,000 to 19,999	0.48
20,000 to 24,999	0.56
25,000 to 29,999	0.70
30,000 to 34,999	0.84

<u>35,000 to 39,999</u>	<u>0.98</u>
<u>40,000 to 44,999</u>	<u>1.09</u>
<u>45,000 to 49,999</u>	<u>1.14</u>
<u>50,000 to 54,999</u>	<u>1.18</u>
<u>55,000 to 64,999</u>	<u>1.25</u>
<u>65,000 to 74,999</u>	<u>1.32</u>
<u>75,000 to 84,999</u>	<u>1.40</u>
<u>85,000 to 99,999</u>	<u>1.47</u>
<u>100,000 to 114,999</u>	<u>1.56</u>
<u>115,000 to 129,999</u>	<u>1.64</u>
<u>130,000 to 149,999</u>	<u>1.73</u>
<u>150,000 to 174,999</u>	<u>1.83</u>
<u>175,000 to 199,999</u>	<u>1.94</u>
<u>200,000 to 229,999</u>	<u>2.04</u>
<u>230,000 to 259,999</u>	<u>2.14</u>
<u>260,000 to 299,999</u>	<u>2.25</u>
<u>300,000 to 349,999</u>	<u>2.38</u>
<u>350,000 to 399,999</u>	<u>2.52</u>
<u>400,000 to 449,999</u>	<u>2.65</u>
<u>450,000 to 499,999</u>	<u>2.77</u>
<u>500,000 to 599,999</u>	<u>2.90</u>
<u>600,000 to 699,999</u>	<u>3.11</u>
<u>700,000 to 799,999</u>	<u>3.29</u>
<u>800,000 to 899,999</u>	<u>3.46</u>
<u>900,000 or greater</u>	<u>3.61</u>

Table 301.C.1.a.(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

(5) All Other Vehicles Vehicle Value Factors – Collision With Stated Amount Rating

Price Bracket	Vehicle Value Factor
\$ 0 to 999	<u>0.67</u>
<u>1,000 to 1,999</u>	<u>0.67</u>
<u>2,000 to 2,999</u>	<u>0.67</u>
<u>3,000 to 3,999</u>	<u>0.67</u>
<u>4,000 to 4,999</u>	<u>0.67</u>
<u>5,000 to 5,999</u>	<u>0.67</u>
<u>6,000 to 7,999</u>	<u>0.67</u>
<u>8,000 to 9,999</u>	<u>0.67</u>
<u>10,000 to 11,999</u>	<u>0.67</u>
<u>12,000 to 13,999</u>	<u>0.67</u>
<u>14,000 to 15,999</u>	<u>0.65</u>
<u>16,000 to 17,999</u>	<u>0.64</u>
<u>18,000 to 19,999</u>	<u>0.63</u>
<u>20,000 to 24,999</u>	<u>0.63</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.77</u>
<u>35,000 to 39,999</u>	<u>0.81</u>
<u>40,000 to 44,999</u>	<u>0.83</u>
<u>45,000 to 49,999</u>	<u>0.86</u>
<u>50,000 to 54,999</u>	<u>0.88</u>
<u>55,000 to 64,999</u>	<u>0.91</u>
<u>65,000 to 74,999</u>	<u>0.95</u>
<u>75,000 to 84,999</u>	<u>0.99</u>
<u>85,000 to 99,999</u>	<u>1.03</u>

<u>100,000 to 114,999</u>	<u>1.07</u>
<u>115,000 to 129,999</u>	<u>1.11</u>
<u>130,000 to 149,999</u>	<u>1.15</u>
<u>150,000 to 174,999</u>	<u>1.19</u>
<u>175,000 to 199,999</u>	<u>1.24</u>
<u>200,000 to 229,999</u>	<u>1.29</u>
<u>230,000 to 259,999</u>	<u>1.34</u>
<u>260,000 to 299,999</u>	<u>1.39</u>
<u>300,000 to 349,999</u>	<u>1.44</u>
<u>350,000 to 399,999</u>	<u>1.50</u>
<u>400,000 to 449,999</u>	<u>1.55</u>
<u>450,000 to 499,999</u>	<u>1.60</u>
<u>500,000 to 599,999</u>	<u>1.66</u>
<u>600,000 to 699,999</u>	<u>1.74</u>
<u>700,000 to 799,999</u>	<u>1.81</u>
<u>800,000 to 899,999</u>	<u>1.87</u>
<u>900,000 or greater</u>	<u>1.93</u>

Table 301.C.1.a.(5) All Other Vehicles Vehicle Value Factors – Collision With Stated Amount Rating

b. Other Than Collision

(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ <u>0 to 999</u>	<u>0.17</u>
<u>1,000 to 1,999</u>	<u>0.20</u>
<u>2,000 to 2,999</u>	<u>0.25</u>
<u>3,000 to 3,999</u>	<u>0.27</u>
<u>4,000 to 4,999</u>	<u>0.30</u>
<u>5,000 to 5,999</u>	<u>0.32</u>
<u>6,000 to 7,999</u>	<u>0.34</u>
<u>8,000 to 9,999</u>	<u>0.37</u>
<u>10,000 to 11,999</u>	<u>0.41</u>
<u>12,000 to 13,999</u>	<u>0.45</u>
<u>14,000 to 15,999</u>	<u>0.49</u>
<u>16,000 to 17,999</u>	<u>0.53</u>
<u>18,000 to 19,999</u>	<u>0.56</u>
<u>20,000 to 24,999</u>	<u>0.62</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.77</u>
<u>35,000 to 39,999</u>	<u>0.84</u>
<u>40,000 to 44,999</u>	<u>0.89</u>
<u>45,000 to 49,999</u>	<u>0.93</u>
<u>50,000 to 54,999</u>	<u>0.97</u>
<u>55,000 to 64,999</u>	<u>1.02</u>
<u>65,000 to 74,999</u>	<u>1.09</u>
<u>75,000 to 84,999</u>	<u>1.15</u>
<u>85,000 to 99,999</u>	<u>1.21</u>
<u>100,000 to 114,999</u>	<u>1.29</u>
<u>115,000 to 129,999</u>	<u>1.36</u>
<u>130,000 to 149,999</u>	<u>1.43</u>
<u>150,000 to 174,999</u>	<u>1.52</u>
<u>175,000 to 199,999</u>	<u>1.60</u>
<u>200,000 to 229,999</u>	<u>1.69</u>
<u>230,000 to 259,999</u>	<u>1.78</u>

<u>260,000 to 299,999</u>	<u>1.88</u>
<u>300,000 to 349,999</u>	<u>1.99</u>
<u>350,000 to 399,999</u>	<u>2.10</u>
<u>400,000 to 449,999</u>	<u>2.21</u>
<u>450,000 to 499,999</u>	<u>2.31</u>
<u>500,000 to 599,999</u>	<u>2.43</u>
<u>600,000 to 699,999</u>	<u>2.60</u>
<u>700,000 to 799,999</u>	<u>2.76</u>
<u>800,000 to 899,999</u>	<u>2.90</u>
<u>900,000 or greater</u>	<u>3.04</u>

Table 301.C.1.b.(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 0 to 999	0.22
<u>1,000 to 1,999</u>	<u>0.27</u>
<u>2,000 to 2,999</u>	<u>0.33</u>
<u>3,000 to 3,999</u>	<u>0.37</u>
<u>4,000 to 4,999</u>	<u>0.40</u>
<u>5,000 to 5,999</u>	<u>0.43</u>
<u>6,000 to 7,999</u>	<u>0.47</u>
<u>8,000 to 9,999</u>	<u>0.50</u>
<u>10,000 to 11,999</u>	<u>0.53</u>
<u>12,000 to 13,999</u>	<u>0.56</u>
<u>14,000 to 15,999</u>	<u>0.59</u>
<u>16,000 to 17,999</u>	<u>0.61</u>
<u>18,000 to 19,999</u>	<u>0.63</u>
<u>20,000 to 24,999</u>	<u>0.66</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.76</u>
<u>35,000 to 39,999</u>	<u>0.85</u>
<u>40,000 to 44,999</u>	<u>0.94</u>
<u>45,000 to 49,999</u>	<u>1.03</u>
<u>50,000 to 54,999</u>	<u>1.12</u>
<u>55,000 to 64,999</u>	<u>1.25</u>
<u>65,000 to 74,999</u>	<u>1.41</u>
<u>75,000 to 84,999</u>	<u>1.58</u>
<u>85,000 to 99,999</u>	<u>1.77</u>
<u>100,000 to 114,999</u>	<u>2.00</u>
<u>115,000 to 129,999</u>	<u>2.22</u>
<u>130,000 to 149,999</u>	<u>2.47</u>
<u>150,000 to 174,999</u>	<u>2.78</u>
<u>175,000 to 199,999</u>	<u>3.12</u>
<u>200,000 to 229,999</u>	<u>3.48</u>
<u>230,000 to 259,999</u>	<u>3.87</u>
<u>260,000 to 299,999</u>	<u>4.29</u>
<u>300,000 to 349,999</u>	<u>4.82</u>
<u>350,000 to 399,999</u>	<u>5.41</u>
<u>400,000 to 449,999</u>	<u>5.99</u>
<u>450,000 to 499,999</u>	<u>6.55</u>
<u>500,000 to 599,999</u>	<u>7.25</u>
<u>600,000 to 699,999</u>	<u>8.35</u>
<u>700,000 to 799,999</u>	<u>9.41</u>

<u>800,000 to 899,999</u>	<u>10.44</u>
<u>900,000 or greater</u>	<u>11.45</u>

Table 301.C.1.b.(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Stated Amount Rating

(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ <u>0 to 999</u>	<u>0.17</u>
<u>1,000 to 1,999</u>	<u>0.20</u>
<u>2,000 to 2,999</u>	<u>0.25</u>
<u>3,000 to 3,999</u>	<u>0.27</u>
<u>4,000 to 4,999</u>	<u>0.30</u>
<u>5,000 to 5,999</u>	<u>0.32</u>
<u>6,000 to 7,999</u>	<u>0.34</u>
<u>8,000 to 9,999</u>	<u>0.37</u>
<u>10,000 to 11,999</u>	<u>0.41</u>
<u>12,000 to 13,999</u>	<u>0.45</u>
<u>14,000 to 15,999</u>	<u>0.49</u>
<u>16,000 to 17,999</u>	<u>0.53</u>
<u>18,000 to 19,999</u>	<u>0.56</u>
<u>20,000 to 24,999</u>	<u>0.62</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.77</u>
<u>35,000 to 39,999</u>	<u>0.84</u>
<u>40,000 to 44,999</u>	<u>0.89</u>
<u>45,000 to 49,999</u>	<u>0.93</u>
<u>50,000 to 54,999</u>	<u>0.97</u>
<u>55,000 to 64,999</u>	<u>1.02</u>
<u>65,000 to 74,999</u>	<u>1.09</u>
<u>75,000 to 84,999</u>	<u>1.15</u>
<u>85,000 to 99,999</u>	<u>1.21</u>
<u>100,000 to 114,999</u>	<u>1.29</u>
<u>115,000 to 129,999</u>	<u>1.36</u>
<u>130,000 to 149,999</u>	<u>1.43</u>
<u>150,000 to 174,999</u>	<u>1.52</u>
<u>175,000 to 199,999</u>	<u>1.60</u>
<u>200,000 to 229,999</u>	<u>1.69</u>
<u>230,000 to 259,999</u>	<u>1.78</u>
<u>260,000 to 299,999</u>	<u>1.88</u>
<u>300,000 to 349,999</u>	<u>1.99</u>
<u>350,000 to 399,999</u>	<u>2.10</u>
<u>400,000 to 449,999</u>	<u>2.21</u>
<u>450,000 to 499,999</u>	<u>2.31</u>
<u>500,000 to 599,999</u>	<u>2.43</u>
<u>600,000 to 699,999</u>	<u>2.60</u>
<u>700,000 to 799,999</u>	<u>2.76</u>
<u>800,000 to 899,999</u>	<u>2.90</u>
<u>900,000 or greater</u>	<u>3.04</u>

Table 301.C.1.b.(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

Paragraph C.2. is replaced by the following:

2. Vehicle Value Factors For Actual Cash Value Rating

a. Collision

(1) Zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
10,000 to 11,999	0.37	0.28	0.28	0.28	0.27	0.26	0.25	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
12,000 to 13,999	0.45	0.34	0.34	0.34	0.32	0.31	0.30	0.28	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27
14,000 to 15,999	0.53	0.39	0.39	0.39	0.38	0.36	0.35	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
16,000 to 17,999	0.60	0.45	0.45	0.45	0.43	0.42	0.40	0.38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36
18,000 to 19,999	0.68	0.51	0.51	0.51	0.49	0.47	0.45	0.43	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41
20,000 to 24,999	0.80	0.60	0.60	0.60	0.58	0.55	0.53	0.50	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
25,000 to 29,999	1.00	0.75	0.75	0.75	0.72	0.69	0.66	0.63	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
30,000 to 34,999	1.20	0.90	0.90	0.90	0.87	0.83	0.79	0.76	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72
35,000 to 39,999	1.41	1.05	1.05	1.05	1.01	0.97	0.93	0.89	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84
40,000 to 44,999	1.55	1.17	1.17	1.17	1.12	1.07	1.03	0.98	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
45,000 to 49,999	1.62	1.22	1.22	1.22	1.17	1.12	1.07	1.02	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
50,000 to 54,999	1.69	1.27	1.27	1.27	1.22	1.17	1.12	1.06	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
85,000 to 99,999	2.11	1.58	1.58	1.58	1.52	1.45	1.39	1.33	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
100,000 to 114,999	2.23	1.67	1.67	1.67	1.61	1.54	1.47	1.41	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
115,000 to 129,999	2.35	1.76	1.76	1.76	1.69	1.62	1.55	1.48	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41
130,000 to 149,999	2.47	1.85	1.85	1.85	1.78	1.70	1.63	1.56	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48

25,000 to 29,999	1.00	1.00	0.92	0.86	0.79	0.66	0.59	0.52	0.46	0.41	0.37	0.36	0.34	0.32	0.30	0.29	0.27	0.26	0.25	0.24	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.16
30,000 to 34,999	1.09	1.09	1.01	0.95	0.87	0.72	0.66	0.58	0.52	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.20	0.19	0.18
35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41
85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

Table 301.C.2.a.(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

(3) Private Passenger Types Vehicle Value Factors – Collision With Actual Cash Value Rating

OCN Price Bracket	Current	First																									27th and older	
	Model Year	Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th		26th
\$ 0 to 999	1.03	0.95	0.92	0.83	0.78	0.56	0.40	0.31	0.23	0.17	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01

1,000 to 1,999	1.05	0.97	0.93	0.85	0.79	0.59	0.44	0.35	0.26	0.20	0.18	0.15	0.12	0.10	0.09	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01
2,000 to 2,999	1.07	0.98	0.94	0.86	0.80	0.62	0.47	0.39	0.31	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.07	0.06	0.05	0.05	0.04	0.03	0.03	0.03	0.02	0.02	0.02
3,000 to 3,999	1.08	0.99	0.95	0.87	0.81	0.64	0.50	0.42	0.34	0.27	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	0.02
4,000 to 4,999	1.08	1.00	0.96	0.87	0.81	0.65	0.52	0.44	0.36	0.29	0.26	0.23	0.20	0.18	0.15	0.14	0.12	0.11	0.09	0.08	0.07	0.06	0.06	0.05	0.04	0.04	0.03	0.03
5,000 to 5,999	1.09	1.00	0.96	0.88	0.82	0.66	0.53	0.46	0.38	0.31	0.27	0.24	0.22	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04
6,000 to 7,999	1.09	1.01	0.97	0.88	0.82	0.68	0.55	0.48	0.40	0.33	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.05
8,000 to 9,999	1.10	1.01	0.98	0.89	0.83	0.69	0.57	0.51	0.43	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06
10,000 to 11,999	1.11	1.02	0.98	0.89	0.83	0.70	0.58	0.52	0.45	0.38	0.33	0.30	0.28	0.25	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07
12,000 to 13,999	1.11	1.02	0.98	0.90	0.83	0.71	0.59	0.54	0.46	0.40	0.35	0.32	0.30	0.27	0.25	0.23	0.21	0.20	0.18	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.09	0.09
14,000 to 15,999	1.11	1.03	0.99	0.90	0.84	0.72	0.60	0.55	0.48	0.42	0.37	0.34	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.10	0.09
16,000 to 17,999	1.11	1.02	0.98	0.89	0.83	0.72	0.61	0.56	0.49	0.43	0.37	0.34	0.32	0.29	0.27	0.25	0.23	0.21	0.19	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.10	0.09
18,000 to 19,999	1.07	0.98	0.95	0.86	0.80	0.69	0.59	0.55	0.48	0.42	0.37	0.35	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.13	0.12	0.11
20,000 to 24,999	1.01	0.93	0.90	0.82	0.76	0.66	0.57	0.54	0.47	0.42	0.37	0.34	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.15	0.14	0.13	0.12	0.12	0.11
25,000 to 29,999	1.00	0.92	0.89	0.81	0.75	0.66	0.58	0.55	0.49	0.43	0.38	0.36	0.33	0.31	0.29	0.27	0.25	0.23	0.21	0.20	0.19	0.17	0.16	0.15	0.14	0.13	0.12	0.11
30,000 to 34,999	1.08	0.99	0.95	0.87	0.81	0.72	0.63	0.60	0.54	0.49	0.43	0.40	0.38	0.36	0.34	0.31	0.30	0.28	0.26	0.25	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15
35,000 to 39,999	1.14	1.05	1.01	0.92	0.86	0.77	0.68	0.65	0.59	0.54	0.47	0.44	0.42	0.39	0.37	0.35	0.33	0.31	0.29	0.27	0.25	0.24	0.23	0.21	0.20	0.19	0.18	0.17
40,000 to 44,999	1.21	1.11	1.07	0.97	0.91	0.82	0.73	0.70	0.64	0.59	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22
45,000 to 49,999	1.27	1.17	1.12	1.02	0.95	0.86	0.77	0.75	0.69	0.63	0.56	0.53	0.50	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.27	0.26	0.24	0.23
50,000 to 54,999	1.34	1.23	1.19	1.08	1.01	0.92	0.82	0.81	0.74	0.69	0.60	0.57	0.54	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25
55,000 to 64,999	1.48	1.36	1.31	1.19	1.11	1.02	0.92	0.91	0.84	0.78	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34
65,000 to 74,999	1.65	1.52	1.46	1.33	1.23	1.14	1.04	1.04	0.97	0.91	0.80	0.77	0.74	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
75,000 to 84,999	1.81	1.66	1.60	1.46	1.36	1.26	1.16	1.16	1.09	1.03	0.91	0.87	0.83	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45
85,000 to 99,999	1.99	1.84	1.78	1.62	1.52	1.42	1.31	1.31	1.23	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.81	0.79	0.77	0.74	0.72	0.70	0.68	0.66	0.64	0.62
100,000 to 114,999	2.22	2.06	1.98	1.82	1.71	1.61	1.49	1.49	1.41	1.34	1.20	1.17	1.13	1.10	1.07	1.03	1.00	0.97	0.94	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72
115,000 to 129,999	2.43	2.26	2.19	2.02	1.90	1.79	1.67	1.67	1.58	1.51	1.37	1.33	1.29	1.25	1.21	1.17	1.14	1.11	1.07	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.82
130,000 to 149,999	2.66	2.48	2.41	2.23	2.11	1.99	1.87	1.87	1.78	1.71	1.55	1.52	1.49	1.46	1.43	1.41	1.38	1.35	1.32	1.30	1.27	1.25	1.22	1.20	1.17	1.15	1.13	1.10
150,000 to 174,999	2.95	2.76	2.68	2.50	2.37	2.25	2.12	2.12	2.03	1.95	1.80	1.76	1.72	1.69	1.66	1.62	1.59	1.56	1.53	1.50	1.47	1.44	1.41	1.38	1.35	1.33	1.30	1.27
175,000 to 199,999	3.26	3.07	2.98	2.79	2.66	2.54	2.40	2.40	2.31	2.23	2.07	2.03	1.98	1.95	1.91	1.87	1.83	1.79	1.76	1.72	1.69	1.65	1.62	1.59	1.56	1.53	1.50	1.47
200,000 to 229,999	3.57	3.38	3.30	3.10	2.97	2.84	2.70	2.70	2.61	2.52	2.36	2.31	2.27	2.22	2.18	2.13	2.09	2.05	2.01	1.97	1.93	1.89	1.85	1.81	1.78	1.74	1.71	1.67
230,000 to 259,999	3.92	3.72	3.63	3.44	3.30	3.17	3.03	3.03	2.94	2.85	2.68	2.63	2.58	2.53	2.48	2.43	2.38	2.33	2.28	2.24	2.19	2.15	2.11	2.06	2.02	1.98	1.94	1.90
260,000 to 299,999	4.28	4.09	4.00	3.80	3.66	3.54	3.40	3.40	3.30	3.22	3.05	3.02	2.99	2.96	2.93	2.90	2.87	2.84	2.81	2.78	2.76	2.73	2.70	2.67	2.65	2.62	2.60	2.57
300,000 to 349,999	4.73	4.54	4.45	4.26	4.12	4.00	3.86	3.86	3.76	3.68	3.51	3.48	3.44	3.41	3.38	3.34	3.31	3.28	3.24	3.21	3.18	3.15	3.12	3.08	3.05	3.02	2.99	2.96
350,000 to 399,999	5.23	5.03	4.95	4.75	4.62	4.49	4.35	4.35	4.25	4.17	4.00	3.96	3.92	3.88	3.85	3.81	3.77	3.73	3.69	3.66	3.62	3.58	3.55	3.51	3.48	3.44	3.41	3.37
400,000 to 449,999	5.70	5.51	5.42	5.22	5.08	4.95	4.80	4.80	4.70	4.62	4.45	4.40	4.36	4.31	4.27	4.23	4.19	4.14	4.10	4.06	4.02	3.98	3.94	3.90	3.86	3.82	3.79	3.75
450,000 to 499,999	6.16	5.95	5.85	5.63	5.48	5.34	5.19	5.19	5.08	4.99	4.80	4.76	4.71	4.66	4.61	4.57	4.52	4.48	4.43	4.39	4.34	4.30	4.26	4.22	4.17	4.13	4.09	4.05

500,000 to 599,999	6.73	6.49	6.39	6.15	5.99	5.83	5.67	5.66	5.55	5.45	5.24	5.19	5.14	5.09	5.04	4.99	4.94	4.89	4.84	4.79	4.74	4.70	4.65	4.60	4.56	4.51	4.47	4.42
600,000 to 699,999	7.60	7.33	7.21	6.94	6.76	6.59	6.40	6.39	6.26	6.15	5.92	5.86	5.80	5.74	5.69	5.63	5.57	5.52	5.46	5.41	5.35	5.30	5.25	5.20	5.14	5.09	5.04	4.99
700,000 to 799,999	8.42	8.13	8.00	7.70	7.49	7.30	7.09	7.09	6.94	6.82	6.56	6.50	6.43	6.37	6.30	6.24	6.18	6.12	6.06	6.00	5.94	5.88	5.82	5.76	5.70	5.64	5.59	5.53
800,000 to 899,999	9.43	9.08	8.92	8.56	8.32	8.09	7.84	7.83	7.66	7.51	7.20	7.13	7.06	6.99	6.92	6.85	6.78	6.71	6.65	6.58	6.52	6.45	6.39	6.32	6.26	6.20	6.13	6.07
900,000 or greater	10.51	10.08	9.89	9.47	9.17	8.90	8.59	8.59	8.38	8.20	7.83	7.76	7.68	7.60	7.53	7.45	7.38	7.30	7.23	7.16	7.09	7.01	6.94	6.87	6.81	6.74	6.67	6.60

Table 301.C.2.a.(3) Private Passenger Types Vehicle Value Factors – Collision With Actual Cash Value Rating

(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
10,000 to 11,999	0.37	0.28	0.28	0.28	0.27	0.26	0.25	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
12,000 to 13,999	0.45	0.34	0.34	0.34	0.32	0.31	0.30	0.28	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27
14,000 to 15,999	0.53	0.39	0.39	0.39	0.38	0.36	0.35	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
16,000 to 17,999	0.60	0.45	0.45	0.45	0.43	0.42	0.40	0.38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36
18,000 to 19,999	0.68	0.51	0.51	0.51	0.49	0.47	0.45	0.43	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41
20,000 to 24,999	0.80	0.60	0.60	0.60	0.58	0.55	0.53	0.50	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
25,000 to 29,999	1.00	0.75	0.75	0.75	0.72	0.69	0.66	0.63	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
30,000 to 34,999	1.20	0.90	0.90	0.90	0.87	0.83	0.79	0.76	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72
35,000 to 39,999	1.41	1.05	1.05	1.05	1.01	0.97	0.93	0.89	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84
40,000 to 44,999	1.55	1.17	1.17	1.17	1.12	1.07	1.03	0.98	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
45,000 to 49,999	1.62	1.22	1.22	1.22	1.17	1.12	1.07	1.02	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
50,000 to 54,999	1.69	1.27	1.27	1.27	1.22	1.17	1.12	1.06	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20

14,000 to 15,999	0.93	0.93	0.85	0.80	0.74	0.59	0.52	0.44	0.38	0.33	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.12	0.12	0.11	0.10	0.09	0.09
16,000 to 17,999	0.91	0.91	0.84	0.79	0.72	0.58	0.52	0.44	0.38	0.33	0.30	0.28	0.27	0.25	0.24	0.22	0.21	0.20	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.12	0.11	0.11
18,000 to 19,999	0.89	0.89	0.82	0.77	0.71	0.58	0.51	0.44	0.38	0.34	0.31	0.29	0.27	0.25	0.24	0.22	0.21	0.20	0.19	0.17	0.16	0.15	0.15	0.14	0.13	0.12	0.11	0.11
20,000 to 24,999	0.90	0.90	0.82	0.77	0.71	0.58	0.52	0.45	0.40	0.35	0.32	0.30	0.28	0.26	0.25	0.23	0.22	0.21	0.19	0.18	0.17	0.16	0.15	0.14	0.13	0.13	0.12	0.11
25,000 to 29,999	1.00	1.00	0.92	0.86	0.79	0.66	0.59	0.52	0.46	0.41	0.37	0.36	0.34	0.32	0.30	0.29	0.27	0.26	0.25	0.24	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.16
30,000 to 34,999	1.09	1.09	1.01	0.95	0.87	0.72	0.66	0.58	0.52	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.20	0.19	0.18
35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41
85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

Table 301.C.2.a.(5) All Other Vehicles Vehicle Value Factors – Collision With Actual Cash Value Rating

b. Other Than Collision

(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25
20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49
75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84

300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

Table 301.C.2.b.(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Cur- rent Model Year	First Pre- ced- ing Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.32	0.31	0.30	0.28	0.26	0.24	0.22	0.20	0.18	0.17	0.15	0.14	0.14	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.11	0.10	0.10	0.10	0.10	0.09	0.09	0.09
1,000 to 1,999	0.39	0.38	0.36	0.34	0.32	0.29	0.27	0.25	0.22	0.20	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.11
2,000 to 2,999	0.47	0.46	0.45	0.42	0.39	0.36	0.33	0.30	0.27	0.25	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13
3,000 to 3,999	0.53	0.52	0.50	0.47	0.44	0.40	0.37	0.34	0.31	0.28	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.18	0.17	0.16	0.16	0.16	0.15	0.15
4,000 to 4,999	0.58	0.56	0.54	0.51	0.47	0.44	0.40	0.37	0.34	0.30	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.21	0.21	0.20	0.20	0.19	0.18	0.18	0.17	0.17	0.16	0.16
5,000 to 5,999	0.62	0.60	0.58	0.54	0.51	0.47	0.43	0.39	0.36	0.32	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.17	0.17
6,000 to 7,999	0.66	0.65	0.63	0.59	0.55	0.51	0.47	0.43	0.39	0.35	0.31	0.30	0.29	0.28	0.27	0.26	0.25	0.25	0.24	0.23	0.23	0.22	0.21	0.21	0.20	0.19	0.19	0.18
8,000 to 9,999	0.72	0.70	0.68	0.63	0.59	0.55	0.50	0.46	0.42	0.37	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20
10,000 to 11,999	0.76	0.74	0.72	0.67	0.63	0.58	0.53	0.49	0.44	0.40	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21
12,000 to 13,999	0.80	0.78	0.75	0.71	0.66	0.61	0.56	0.51	0.47	0.42	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.26	0.26	0.25	0.24	0.23	0.23	0.22
14,000 to 15,999	0.84	0.81	0.79	0.74	0.69	0.64	0.59	0.54	0.49	0.44	0.39	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23
16,000 to 17,999	0.87	0.84	0.82	0.77	0.71	0.66	0.61	0.56	0.50	0.45	0.40	0.39	0.38	0.37	0.35	0.34	0.33	0.32	0.31	0.30	0.30	0.29	0.28	0.27	0.26	0.25	0.25	0.24
18,000 to 19,999	0.90	0.87	0.84	0.79	0.74	0.68	0.63	0.58	0.52	0.47	0.41	0.40	0.39	0.38	0.37	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.29	0.28	0.27	0.26	0.25	0.25
20,000 to 24,999	0.94	0.92	0.89	0.83	0.77	0.72	0.66	0.60	0.55	0.49	0.43	0.42	0.41	0.40	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.27	0.26
25,000 to 29,999	1.00	0.97	0.94	0.88	0.82	0.76	0.70	0.64	0.58	0.52	0.46	0.45	0.43	0.42	0.41	0.40	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27
30,000 to 34,999	1.08	1.05	1.02	0.95	0.89	0.82	0.76	0.69	0.63	0.56	0.50	0.48	0.47	0.45	0.44	0.43	0.41	0.40	0.39	0.38	0.37	0.36	0.34	0.33	0.32	0.31	0.31	0.30
35,000 to 39,999	1.21	1.18	1.14	1.07	0.99	0.92	0.85	0.78	0.70	0.63	0.56	0.54	0.53	0.51	0.49	0.48	0.46	0.45	0.44	0.42	0.41	0.40	0.39	0.38	0.36	0.35	0.34	0.33
40,000 to 44,999	1.34	1.30	1.26	1.18	1.10	1.02	0.94	0.86	0.78	0.70	0.62	0.60	0.58	0.56	0.55	0.53	0.51	0.50	0.48	0.47	0.46	0.44	0.43	0.42	0.40	0.39	0.38	0.37

45,000 to 49,999	1.47	1.42	1.38	1.29	1.20	1.12	1.03	0.94	0.85	0.76	0.68	0.66	0.64	0.62	0.60	0.58	0.56	0.55	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.42	0.40
50,000 to 54,999	1.59	1.55	1.50	1.40	1.31	1.21	1.12	1.02	0.92	0.83	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.56	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.44
55,000 to 64,999	1.78	1.73	1.68	1.57	1.46	1.35	1.25	1.14	1.03	0.93	0.82	0.80	0.77	0.75	0.73	0.70	0.68	0.66	0.64	0.62	0.60	0.59	0.57	0.55	0.54	0.52	0.50	0.49
65,000 to 74,999	2.02	1.96	1.90	1.78	1.66	1.54	1.41	1.29	1.17	1.05	0.93	0.90	0.87	0.85	0.82	0.80	0.77	0.75	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.55
75,000 to 84,999	2.25	2.19	2.12	1.98	1.85	1.71	1.58	1.44	1.31	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72	0.70	0.68	0.66	0.64	0.62
85,000 to 99,999	2.53	2.45	2.38	2.22	2.07	1.92	1.77	1.62	1.47	1.31	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78	0.76	0.74	0.71	0.69
100,000 to 114,999	2.86	2.77	2.68	2.51	2.34	2.17	2.00	1.83	1.66	1.48	1.31	1.27	1.24	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78
115,000 to 129,999	3.17	3.08	2.98	2.79	2.60	2.41	2.22	2.03	1.84	1.65	1.46	1.42	1.37	1.33	1.29	1.25	1.22	1.18	1.14	1.11	1.08	1.04	1.01	0.98	0.95	0.92	0.90	0.87
130,000 to 149,999	3.53	3.42	3.32	3.11	2.89	2.68	2.47	2.26	2.05	1.84	1.62	1.57	1.53	1.48	1.44	1.39	1.35	1.31	1.27	1.23	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97
150,000 to 174,999	3.97	3.85	3.73	3.50	3.26	3.02	2.78	2.54	2.30	2.07	1.83	1.77	1.72	1.67	1.62	1.57	1.52	1.48	1.43	1.39	1.35	1.31	1.27	1.23	1.19	1.16	1.12	1.09
175,000 to 199,999	4.46	4.33	4.19	3.93	3.66	3.39	3.12	2.85	2.59	2.32	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51	1.47	1.42	1.38	1.34	1.30	1.26	1.22
200,000 to 229,999	4.97	4.82	4.67	4.38	4.08	3.78	3.48	3.18	2.88	2.59	2.29	2.22	2.15	2.09	2.02	1.96	1.91	1.85	1.79	1.74	1.69	1.64	1.59	1.54	1.49	1.45	1.40	1.36
230,000 to 259,999	5.53	5.36	5.19	4.86	4.53	4.20	3.87	3.54	3.21	2.87	2.54	2.47	2.39	2.32	2.25	2.18	2.12	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51
260,000 to 299,999	6.13	5.95	5.76	5.39	5.03	4.66	4.29	3.92	3.56	3.19	2.82	2.74	2.65	2.57	2.50	2.42	2.35	2.28	2.21	2.14	2.08	2.02	1.96	1.90	1.84	1.79	1.73	1.68
300,000 to 349,999	6.89	6.68	6.47	6.06	5.65	5.23	4.82	4.41	3.99	3.58	3.17	3.07	2.98	2.89	2.80	2.72	2.64	2.56	2.48	2.41	2.34	2.27	2.20	2.13	2.07	2.01	1.95	1.89
350,000 to 399,999	7.73	7.50	7.27	6.80	6.34	5.88	5.41	4.95	4.48	4.02	3.56	3.45	3.35	3.25	3.15	3.05	2.96	2.87	2.79	2.70	2.62	2.54	2.47	2.39	2.32	2.25	2.18	2.12
400,000 to 449,999	8.55	8.30	8.04	7.53	7.01	6.50	5.99	5.47	4.96	4.45	3.93	3.82	3.70	3.59	3.48	3.38	3.28	3.18	3.08	2.99	2.90	2.81	2.73	2.65	2.57	2.49	2.42	2.34
450,000 to 499,999	9.36	9.08	8.79	8.23	7.67	7.11	6.55	5.99	5.43	4.87	4.30	4.17	4.05	3.93	3.81	3.70	3.58	3.48	3.37	3.27	3.17	3.08	2.99	2.90	2.81	2.73	2.64	2.56
500,000 to 599,999	10.36	10.05	9.74	9.12	8.50	7.87	7.25	6.63	6.01	5.39	4.77	4.62	4.48	4.35	4.22	4.09	3.97	3.85	3.74	3.62	3.51	3.41	3.31	3.21	3.11	3.02	2.93	2.84
600,000 to 699,999	11.92	11.57	11.21	10.49	9.78	9.06	8.35	7.63	6.92	6.20	5.48	5.32	5.16	5.01	4.86	4.71	4.57	4.43	4.30	4.17	4.04	3.92	3.81	3.69	3.58	3.47	3.37	3.27
700,000 to 799,999	13.44	13.04	12.63	11.83	11.02	10.21	9.41	8.60	7.79	6.99	6.18	6.00	5.82	5.64	5.47	5.31	5.15	4.99	4.84	4.70	4.56	4.42	4.29	4.16	4.04	3.91	3.80	3.68
800,000 to 899,999	14.91	14.47	14.02	13.12	12.23	11.33	10.44	9.54	8.65	7.75	6.86	6.65	6.45	6.26	6.07	5.89	5.71	5.54	5.38	5.22	5.06	4.91	4.76	4.62	4.48	4.34	4.21	4.09
900,000 or greater	16.35	15.86	15.37	14.39	13.41	12.43	11.45	10.47	9.49	8.50	7.52	7.30	7.08	6.87	6.66	6.46	6.27	6.08	5.90	5.72	5.55	5.38	5.22	5.06	4.91	4.76	4.62	4.48

Table 301.C.2.b.(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Current	First																									27th and older	
	Model Year	Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th		26th
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13

5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25
20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49
75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84
300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31

900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37
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Table 301.C.2.b.(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

Paragraph D.1.b. is replaced by the following:

D. Liability Factors

1. Liability Original Cost New Factors

b. Original Cost New Factors

Price Bracket (OCN Or Stated Amount)	Light Trucks	Medium Trucks	Heavy Trucks	Extra- heavy Trucks	Heavy Truck- tractors	Extra- heavy Truck- tractors	Semi- trailers	Trailers	Service Or Utility Trailers	Private Passenger Types
\$ 0 to 999	0.57	0.55	0.52	0.78	0.51	0.79	0.32	0.42	0.54	1.26
1,000 to 1,999	0.63	0.61	0.58	0.81	0.56	0.81	0.40	0.53	0.67	1.21
2,000 to 2,999	0.70	0.67	0.64	0.84	0.62	0.84	0.49	0.66	0.83	1.17
3,000 to 3,999	0.74	0.71	0.68	0.85	0.66	0.86	0.56	0.75	0.95	1.14
4,000 to 4,999	0.77	0.74	0.71	0.87	0.69	0.87	0.62	0.82	1.04	1.12
5,000 to 5,999	0.80	0.77	0.73	0.88	0.71	0.88	0.66	0.88	1.11	1.11
6,000 to 7,999	0.83	0.80	0.76	0.89	0.74	0.89	0.72	0.95	1.21	1.09
8,000 to 9,999	0.86	0.83	0.79	0.90	0.77	0.90	0.78	1.04	1.32	1.07
10,000 to 11,999	0.88	0.86	0.81	0.91	0.79	0.91	0.84	1.11	1.41	1.06
12,000 to 13,999	0.91	0.88	0.83	0.92	0.81	0.92	0.88	1.17	1.49	1.05
14,000 to 15,999	0.93	0.90	0.85	0.92	0.83	0.93	0.92	1.23	1.56	1.04
16,000 to 17,999	0.94	0.91	0.87	0.93	0.85	0.93	0.96	1.28	1.62	1.03
18,000 to 19,999	0.96	0.93	0.88	0.93	0.86	0.94	1.00	1.33	1.68	1.03
20,000 to 24,999	0.98	0.95	0.90	0.94	0.88	0.95	1.05	1.40	1.77	1.02
25,000 to 29,999	1.01	0.98	0.93	0.95	0.91	0.96	1.12	1.49	1.89	1.01
30,000 to 34,999	1.04	1.00	0.95	0.96	0.93	0.96	1.18	1.57	1.99	1.00
35,000 to 39,999	1.06	1.02	0.97	0.97	0.95	0.97	1.24	1.64	2.09	0.99
40,000 to 44,999	1.08	1.04	0.99	0.97	0.97	0.98	1.29	1.71	2.17	0.98
45,000 to 49,999	1.10	1.06	1.01	0.98	0.98	0.98	1.34	1.77	2.25	0.97
50,000 to 54,999	1.11	1.08	1.02	0.98	1.00	0.99	1.38	1.83	2.32	0.97
55,000 to 64,999	1.13	1.10	1.04	0.99	1.02	0.99	1.44	1.91	2.43	0.96
65,000 to 74,999	1.16	1.12	1.07	1.00	1.04	1.00	1.51	2.01	2.55	0.95
75,000 to 84,999	1.18	1.15	1.09	1.00	1.06	1.01	1.58	2.10	2.66	0.95
85,000 to 99,999	1.21	1.17	1.11	1.01	1.08	1.01	1.65	2.19	2.78	0.94
100,000 to 114,999	1.23	1.19	1.14	1.02	1.11	1.02	1.73	2.30	2.92	0.93
115,000 to 129,999	1.26	1.22	1.16	1.02	1.13	1.03	1.81	2.40	3.04	0.92
130,000 to 149,999	1.28	1.24	1.18	1.03	1.15	1.03	1.88	2.50	3.17	0.92
150,000 to 174,999	1.31	1.27	1.20	1.04	1.17	1.04	1.97	2.62	3.32	0.91
175,000 to 199,999	1.34	1.29	1.23	1.05	1.20	1.05	2.06	2.74	3.48	0.90
200,000 to 229,999	1.36	1.32	1.25	1.05	1.22	1.06	2.15	2.86	3.63	0.89
230,000 to 259,999	1.39	1.34	1.28	1.06	1.24	1.06	2.24	2.98	3.78	0.89
260,000 to 299,999	1.42	1.37	1.30	1.07	1.27	1.07	2.34	3.10	3.94	0.88
300,000 to 349,999	1.45	1.40	1.33	1.07	1.29	1.08	2.45	3.25	4.12	0.87
350,000 to 399,999	1.48	1.43	1.36	1.08	1.32	1.09	2.56	3.40	4.31	0.87
400,000 to 449,999	1.50	1.45	1.38	1.09	1.35	1.09	2.66	3.54	4.49	0.86
450,000 to 499,999	1.53	1.48	1.40	1.09	1.37	1.10	2.76	3.66	4.65	0.85
500,000 to 599,999	1.55	1.50	1.43	1.10	1.39	1.11	2.87	3.81	4.84	0.85
600,000 to 699,999	1.59	1.54	1.47	1.11	1.43	1.11	3.03	4.03	5.11	0.84
700,000 to 799,999	1.63	1.58	1.50	1.12	1.46	1.12	3.18	4.22	5.36	0.83
800,000 to 899,999	1.66	1.61	1.53	1.13	1.49	1.13	3.31	4.40	5.58	0.83
900,000 or greater	1.69	1.63	1.55	1.13	1.51	1.14	3.43	4.56	5.79	0.82

Table 301.D.1.b. Liability Original Cost New Factors

Paragraphs **D.2.a.** and **D.2.b.** are replaced by the following:

a. Liability Vehicle Age Factors – Stated Amount Vehicles

<u>Stated Amount Vehicles</u>	<u>Trucks, Tractors And Trailers</u>	<u>Private Passenger Types</u>
All ages	1.00	1.00

Table 301.D.2.a. Liability Vehicle Age Factors – Stated Amount Vehicles

b. Liability Vehicle Age Factors – All Other Vehicles

<u>Original Cost New Vehicles</u>	<u>Trucks, Tractors And Trailers</u>	<u>Private Passenger Types</u>
Current model year	1.04	0.92
First preceding model year	1.08	0.99
2nd	1.10	1.03
3rd	1.12	1.07
4th	1.13	1.09
5th	1.09	1.06
6th	1.05	1.03
7th	1.02	1.00
8th	0.99	0.98
9th	0.97	0.96
10th	0.95	0.94
11th	0.93	0.93
12th	0.91	0.92
13th	0.90	0.90
14th	0.88	0.89
15th	0.87	0.88
16th	0.85	0.86
17th	0.84	0.85
18th	0.82	0.84
19th	0.81	0.82
20th	0.80	0.81
21st	0.78	0.80
22nd	0.77	0.79
23rd	0.76	0.78
24th	0.74	0.76
25th	0.73	0.75
26th	0.72	0.74
27th and older	0.71	0.73

Table 301.D.2.b. Liability Vehicle Age Factors – All Other Vehicles

308. PHYSICAL DAMAGE COVERAGES

Paragraph **A.** is replaced by the following:

A. Limited Other Than Collision Coverage Factors

<u>Coverage</u>	<u>Non-zone-rated Vehicles</u>	<u>Zone-rated Vehicles</u>
Fire Only	0.350	0.328

Fire And Theft Only	<u>0.800</u>	<u>0.750</u>
Fire, Theft And Windstorm Only	<u>0.850</u>	<u>0.796</u>
Limited Specified Causes Of Loss	<u>0.950</u>	<u>0.890</u>
Specified Causes Of Loss	<u>1.000</u>	<u>0.937</u>
For Stated Amount rating, refer to company.		

Table 308.A. Limited Other Than Collision Coverage Factors

12. FORMS PORTFOLIO REFERENCE

The following is added to Paragraph **B**::

The following endorsements are mandatory and must be attached to all Commercial Auto Coverage parts; except as otherwise indicated:

CA 01 45 Ohio Changes – Auto Dealers Coverage Form (For use with the Auto Dealers Coverage Form)

~~IL 02 44~~ Ohio Changes – Cancellation And Nonrenewal

In lieu of ~~IL 02 44~~, Endorsement **PA 02 09** Ohio Changes – Cancellation And Nonrenewal must be attached if:

1. The named insured is an individual; and
2. The policy does not insure the motor vehicle hazard of garages, motor vehicle sales agencies, repair shops, service stations, or public parking places and is not issued under an assigned risk plan.

15. INDIVIDUAL RISK SITUATIONS

Paragraph C. is replaced by the following:

C. Filing Obligations

~~When a particular risk is modified in accordance with Paragraph B., companies should maintain a complete file, including all details of the factors used in determining the modification. Each company is responsible for complying with regulatory requirements.~~

Note

~~Rates shall not be inadequate, excessive or unfairly discriminatory.~~

18. RATING TERRITORIES

Paragraph **A.3.** is replaced by the following:

~~A. Territory Determination~~

- ~~3. If the manual refers to this paragraph to determine rating territory, use Territory 103 when the address of the named insured is located in this jurisdiction.~~

22. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

Paragraph **C.2.b.** is replaced by the following:

— **C. Premium Computation**

— **2. Liability**

— **b.** For fleets, multiply the base premium by the following factor:

Factor
1.10

Table 22.C.2.b. Liability Coverage Factor

Paragraph **C.3.d.** is replaced by the following:

— **3. Physical Damage Coverages**

— **d.** For fleets, multiply the base premiums by the following factors:

Other Than Collision	Collision
.75	.95

Table 22.C.3.d. Physical Damage Coverages Factors

23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Table 23.B.5.c. is replaced by the following:

Size Class	Business-Use Class	Codes		Radius-Class	
				Long-Distance (Over 200 Miles)	
				Liability Factor	Phys. Dam. Factor
Light Trucks (0—10,000 lbs. GVWR)	Service	Non-fleet Fleet	013— 016—	1.30	1.20
	Retail	Non-fleet Fleet	023— 026—	1.80	1.25
	Commercial	Non-fleet Fleet	033— 036—	1.65	1.30
ZONE-RATED					
Medium Trucks (10,001—20,000 lbs. GVWR)	Service	Non-fleet Fleet	213— 216—	0.82	1.00
	Retail	Non-fleet Fleet	223— 226—	0.82	1.00
	Commercial	Non-fleet Fleet	233— 236—	0.82	1.00
Heavy Trucks (20,001—45,000 lbs. GVWR)	Service	Non-fleet Fleet	313— 316—	1.00	1.00
	Retail	Non-fleet Fleet	323— 326—	1.00	1.00
	Commercial	Non-fleet Fleet	333— 336—	1.00	1.00
Extra-heavy Trucks (Over 45,000 lbs. GVWR)		Non-fleet Fleet	403— 406—	1.50	1.16
Heavy Truck-tractors (0—45,000 lbs. GCW)	Service	Non-fleet Fleet	343— 346—	1.00	1.00
	Retail	Non-fleet Fleet	353— 356—	1.00	1.00
	Commercial	Non-fleet Fleet	363— 366—	1.00	1.00
Extra-heavy Truck-tractors (Over 45,000 lbs. GCW)		Non-fleet Fleet	503— 506—	1.50	1.16
Trailer Types					
Semitrailers		Non-fleet Fleet	673— 676—	0.14	0.69
Trailers		Non-fleet Fleet	683— 686—	0.14	0.69
Service Or Utility Trailer (Registered GVWR of 3,000 lbs. or less)		Non-fleet Fleet	693— 696—	0.00	0.69

Table 23.B.5.c. Long-Distance Radius

Paragraph C. is replaced by the following:

C. Secondary Classification – Special Industry Class

1. Application

According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided, in the 4th and 5th digit of the classification code.

2. Autos Having More Than One Use

Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

3. Trailer Types And Zone-rated Autos

a. Codes

Use the classifications and codes provided in the tables of this section.

b. Factors

All secondary factors for Trailer Types and Zone-rated Autos are zero (0.00). Do not use the factors provided in this section.

4. Truckers

Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations.

Truckers Secondary Factor For Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Common Carriers	+0.75	—21
b. Contract Carriers (Other than Chemical or Iron and Steel Haulers)	+0.75	—22
c. Contract Carriers Hauling Chemicals	+0.75	—23
d. Contract Carriers Hauling Iron and Steel	+0.75	—24
e. Exempt Carriers (Other than Livestock Haulers)	+0.75	—25
f. Exempt Carriers Hauling Livestock	+0.75	—26
g. Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others	+0.75	—02
h. Tow Trucks For Hire	+0.75	—03
i. All Other	+0.75	—29

Table 23.C.4. Truckers

5. Food Delivery

Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.

Food Delivery Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Canneries and Packing Plants	+0.45	—31
b. Fish and Seafood	+0.45	—32
c. Frozen Food	+0.45	—33

d. Fruit and Vegetable	+0.45	--- 34
e. Meat or Poultry	+0.45	--- 35
f. All Other	+0.45	--- 39

Table 23.C.5. Food Delivery

6. Specialized Delivery

Autos used in deliveries subject to time and similar constraints.

Specialized Delivery Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Armored Cars	+0.65	--- 41
b. Film Delivery	+0.65	--- 42
c. Magazines or Newspapers	+0.65	--- 43
d. Mail and Parcel Post	+0.65	--- 44
e. All Other	+0.65	--- 49

Table 23.C.6. Specialized Delivery

7. Waste Disposal

Autos transporting salvage and waste material for disposal or resale.

Waste Disposal Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Auto Dismantlers	+0.30	--- 51
b. Building Wrecking Operators	+0.30	--- 52
c. Garbage	+0.30	--- 53
d. Junk Dealers	+0.30	--- 54
e. All Other	+0.30	--- 59

Table 23.C.7. Waste Disposal

8. Farmers

Autos owned by a farmer, used in connection with the operation of his own farm and occasionally used to haul commodities for other farmers.

Farmers Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Individually Owned or Family Corp. (Other than Livestock Hauling)	-0.50	--- 61
b. Livestock Hauling	-0.50	--- 62

c. All Other	-0.50	---69
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Table 23.C.8. Farmers

9. Dump And Transit Mix

(Use these factors and codes only when no other secondary classification applies.)

Dump And Transit Mix Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Excavating	-0.10	---71
b. Sand and Gravel (Other than Quarrying)	-0.10	---72
c. Mining	-0.10	---73
d. Quarrying	-0.10	---74
e. All Other	-0.10	---79

Table 23.C.9. Dump And Transit Mix

10. Contractors

(Other than dump trucks)

Contractors Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Building Commercial	-0.05	---81
b. Building Private Dwellings	-0.05	---82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	-0.05	---83
d. Excavating	-0.05	---84
e. Street and Road	-0.05	---85
f. All Other	-0.05	---89

Table 23.C.10. Contractors

11. Not Otherwise Specified

Not Otherwise Specified Secondary Factors For All Autos		
Classification	Secondary Factor	Code
a. Logging and Lumbering	0.35	---91
b. All Other	0.00	---99

Table 23.C.11. Not Otherwise Specified

Paragraph **D.3.** is replaced by the following:

D. Special Provisions For Certain Risks

3. Amusement Devices (Class Code 7905)

A coverage form that covers an auto with an amusement device mounted on it must cover the operation of the amusement device. Develop the additional premium by multiplying the trucks, tractors and trailers liability base premium by the following factor. The premium is for the period of coverage and not subject to any return.

Factor
1.60

Table 23.D.3. Amusement Devices Liability Coverage Factor

The following is added to Paragraph **D.8.:**

To provide additional coverages for all territories, multiply the Specified Causes of Loss premium by the following factors:

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.80
Fire, Theft and Windstorm Only	0.85
Limited Specified Causes of Loss	0.95
For Stated Amount rating, refer to company.	

Table 23.D.8. Additional Coverages Factors

24. TRUCKERS/MOTOR CARRIERS

Paragraph **B.2.b.(2)(e)** is replaced by the following:

- (e) Multiply the daily per trailer loss cost for the desired coverage by the appropriate physical damage factors in the following tables. For local and intermediate risks, assume that the zone of principal garaging is the same as the zone of terminal. If zone of principal garaging and zone of terminal are both in Metropolitan zones, use Table **24.B.2.b.(2)(e)(i)**. If no Metropolitan zones are involved in the rating, then use Table **24.B.2.b.(2)(e)(ii)**. If zone of garaging and zone of terminal differ, use Table **24.B.2.b.(2)(e)(iii)**. Refer to Rule **25.B.** for development of zone combinations and Rule **25.D.** for definitions of all Metropolitan and Regional zones.

(i) Metropolitan to Metropolitan Table:

Zone 44 (North Central) Combinations			
Zone-Of Terminal	Specified Causes-Of Loss	Comp.	Coll.
Pacific	0.761	1.170	1.408
Mountain	0.629	0.967	1.705
Midwest	0.542	0.833	1.110
Southwest	0.571	0.878	1.346
North Central	0.547	0.842	1.087
Mideast	0.597	0.918	1.356
Gulf	0.580	0.892	1.326
Southeast	0.615	0.946	1.121
Eastern	0.478	0.735	1.338
New England	0.507	0.780	1.212

Table 24.B.2.b.(2)(e)(i) Metropolitan To Metropolitan Table – Zone 44 (North Central) Combinations Factors

(ii) Regional to Regional Table:

Zone 44 (North Central) Combinations			
Zone-Of Terminal	Specified Causes-Of Loss	Comp.	Coll.
Pacific	0.801	1.232	1.600
Mountain	0.662	1.018	1.938
Midwest	0.570	0.877	1.261
Southwest	0.601	0.924	1.529
North Central	0.576	0.886	1.235
Mideast	0.628	0.966	1.541
Gulf	0.610	0.939	1.507
Southeast	0.647	0.996	1.274
Eastern	0.503	0.774	1.520
New England	0.534	0.821	1.377

Table 24.B.2.b.(2)(e)(ii) Regional To Regional Table – Zone 44 (North Central) Combinations Factors

(iii) Metropolitan to/from Regional Table:

Zone 44 (North Central) Combinations			
Zone-Of Terminal	Specified Causes-Of Loss	Comp.	Coll.
Pacific	0.786	1.209	1.408

Mountain	0.649	0.999	1.705
Midwest	0.559	0.860	1.110
Southwest	0.589	0.906	1.346
North Central	0.565	0.869	1.087
Mideast	0.616	0.948	1.356
Gulf	0.599	0.921	1.326
Southeast	0.635	0.977	1.121
Eastern	0.494	0.759	1.338
New England	0.524	0.805	1.212

Table 24.B.2.b.(2)(e)(iii) Metropolitan To/From Regional Table – Zone 44 (North Central) Combinations Factors

Paragraph C.3. is replaced by the following:

C. Premium Determination

3. Gross Receipts Basis (Class Code 7480) Or Mileage Basis (Class Code 7490) – Liability Coverage

a. Eligibility

(1) Local truckers may be written on the gross receipts rating basis if:

- (a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and
- (b) The risk is comprised of 10 or more trucks, tractors or trailers used for local trucking.

(2) Risks comprised of intermediate and/or long distance truckers only, or risks comprised of local and intermediate and/or long distance truckers, may be written on the gross receipts or mileage rating basis if:

- (a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and
- (b) The risk is comprised of five or more trucks or tractors used for intermediate or long distance trucking or 10 or more trucks, tractors or trailers.

(3) A risk which principally operates trip-leased equipment must be submitted to the company for rating.

(4) A risk which otherwise qualifies but which has been in business less than 15 months may be submitted to the company to determine its eligibility.

(5) The policy must cover the insured for all the owned and hired trucks, tractors and trailers used in the insured's trucking operations. The policy may also cover either private passenger autos or non-ownership liability or both.

b. Definition

(1) Gross receipts means the total amount earned by the insured for shipping or transporting property.

(2) Mileage means the total live (laden) and dead (unladen) mileage of all autos during the policy period.

(3) Gross receipts include:

- (a) The total amount received from the rental of equipment from the insured, with or without drivers, to any person or organization not engaged in the business of transporting property for hire by auto, and
- (b) .15 of the total amount received from the rental of equipment from the insured, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

(4) Mileage includes:

- (a) The total mileage developed from the rental of equipment from the insured, with or without drivers, to any person or organization not engaged in the business of transporting property for hire by auto, and
- (b) .15 of the mileage developed from the rental of equipment from the insured, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

(5) Gross receipts do not include:

- (a) Amounts paid to air, sea or land carriers operating under their own permits.
- (b) Taxes collected as a separate item and paid directly to the government.
- (c) C.O.D. collections for cost of merchandise including collection fees.
- (d) Warehouse storage charges.
- (e) Advertising revenue.

(6) These definitions apply whether shipment originates with the insured or some other carrier.

c. Premium Development

(1) The rating rules that apply in the headquarters location of the risk shall govern the rating of all operations regardless of location. Headquarters means the address given to the Federal Motor Carrier Safety Administration or any state administrative authority as the principal business address of the risk.

(2) Using the current manual loss costs, develop an average total policy specified car premium for all equipment owned and term-leased as of both 12 months and as of three months prior to the effective date of the policy. Also, include the total premium for other coverages such as nonownership liability and hired auto if the policy provides such coverages.

Also include in the average total policy premium, the premium generated by trucks, tractors and trailers that are rented to any person or organization engaged in the business of transporting property for hire under long-term contracts. Compute this additional premium by multiplying the loss costs that otherwise apply during the period of rental, provided the autos are identified and so designated, by the following factor:

Factor
.15

Table 24.C.3.c.(2) Long-term Hire Factor

(3) Divide the average total policy specified car premium from Paragraph (2) by the gross receipts or mileage developed during the 12-month period ending three months prior to the effective date of the policy.

(4) Convert this amount into a rate per \$100 of gross receipts or per mile of operation.

(5) Compute the advance premium by multiplying the rate per \$100 of gross receipts or per mileage of operation by the estimated total gross receipts (in hundreds) or mileage for the policy period for all autos including those trip-leased.

(6) Compute the earned premium by multiplying the rate per \$100 of gross receipts or per mileage of operation by the audited total gross receipts (in hundreds), whether or not collected, or the audited total mileage, live (laden) or dead (unladen), developed during the policy period.

(7) The following example uses hypothetical specified car premiums for illustrative purposes only:

Gross Receipts Basis:

(a) Total policy specified car premium 12 months prior to the effective date: \$1,500,000

(b) Total policy specified car premium three months prior to the effective date: \$1,400,000

(c) Average total policy specified car premium: \$1,450,000

(d) Total annual gross receipts three months prior to effective date: \$10,000,000

(e) $\$1,450,000/10,000,000 = \$.145$

(f) $\$.145 \times 100 = \14.50 (rate per \$100 of gross receipts)

(g) Total audited gross receipts: \$15,000,000

(h) $\$14.50 \times 150,000 = \$2,175,000$ (earned premium)

(8) The following example uses hypothetical specified car premiums for illustrative purposes only:

Mileage Basis:

(a) Total policy specified car premium 12 months prior to the effective date: \$1,500,000

(b) Total policy specified car premium three months prior to the effective date: \$1,400,000

(c) Average total policy specified car premium: \$1,450,000

(d) Total annual mileage three months prior to effective date: 5,000,000

(e) $1,450,000/5,000,000 = \$.29$ (rate per mile)

(f) Total audited mileage: 6,500,000

(g) $\$.29 \times 6,500,000 = \$1,885,000$ (earned premium)

d. Medical Payments

If the policy provides medical payments, compute the premium by multiplying the \$100,000 limit liability premium and minimum premium by the following factors:

Limits	\$500	\$1000	\$2000	\$5000
	.037	.044	.050	.059

Table 24.C.3.d. Medical Payments Coverage Factors

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Paragraph **C.2.b.** is replaced by the following:

— **C. Premium Development**

— **2. Liability And Basic No-fault Coverages**

— **b.** For fleets, multiply the result by the following factor:

Factor
.74

Table 25.C.2.b. Liability And Basic No-fault Coverages Factor

Paragraph **C.3.b.** is replaced by the following:

— **3. Physical Damage Coverages**

— **b.** For fleets, multiply the base premium by the appropriate factor found in the following table:

Other Than Collision	Collision
.59	.63

Table 25.C.3.b. Fleets Physical Damage Coverages Factors

39. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

Paragraphs **B.2.** and **B.3.** are replaced by the following:

B. Determination Of Classification Rating Factor And Class Code

- 2. Determine the primary classification code and rating factor from Rule **40.** based on use class and radius class. For van pools and limousines, the rating factor is based on seating capacity.
- 3. Except for taxicabs, paratransits, car service, van pools and limousines (other than airport limousines), determine the secondary classification code and rating factor from Rule **40.** based on the seating capacity.

Paragraph **C.2.b.** is replaced by the following:

C. Premium Computation

2. Liability, Basic No-fault And Medical Payments Coverages

- b. For fleets, multiply the result by the following factors:

Vehicle Type	Factor
Taxis And Limousines	1.10
School And Church Buses	1.20

Table 39.C.2.b. Liability, Basic No-fault And Medical Payments Coverages Factors

The following is added to Paragraph **C.2.:**

- d. For public autos that are equipped with a mechanical lift and that have Liability Coverage, Medical Payments Coverage or Personal Injury Protection Coverage, multiply the result by the following factor:

Factor
1.10

Table 39.C.2.d. Mechanical Lift Factor

Paragraph **C.3.d.** is replaced by the following:

3. Physical Damage Coverages

- d. For other than collision coverage on fleets, multiply the result by the following factors:

Vehicle Type	Other Than Collision Factor
Limousines	0.85
School And Church Buses	0.85
All Other Buses	0.85

Table 39.C.3.d. Physical Damage Coverages Factors

40. PUBLIC AUTO CLASSIFICATIONS

Paragraphs **D.2.** and **D.3.** are replaced by the following:

D. Primary Classifications

2. Use Class

a. Taxicab

A metered or unmetered auto, other than a Car Service or Limousine, with a seating capacity of eight or less, excluding the driver, that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation.

b. Car Service

An unmetered auto, other than a Taxicab or Limousine, with a seating capacity of eight or less, excluding the driver, that is operated for hire by the named insured or an employee, and operates from a central base station. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation.

c. Limousine

An unmarked luxury auto, other than a Taxicab or a Car Service, that is operated for hire by the named insured or an employee, and is used on a pre-arranged basis for special or business functions, weddings, funerals or similar purposes. The auto and driver must be in attendance at the beginning and end of the function, and the auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation.

d. School Bus

An auto that carries students or other persons to and from school or any school activity including games, outings and similar school trips.

(1) Separate codes and rating factors apply to:

(a) School buses owned by political subdivisions or school districts.

(b) All others, including independent contractors, private schools and church-owned buses.

(2) A policy covering a school bus may be written on an annual term for liability and collision coverages with premium prorated to reflect the actual school term. However, do not give credit for Saturdays, Sundays or holidays or for any other periods of lay-up during the school term.

(3) If a publicly owned school bus is used for special trips unrelated to school activities, refer to company for additional charge.

e. Church Bus

An auto used by a church to transport persons to or from services and other church-related activities. This classification does not apply to public autos used primarily for daily school activities.

f. Inter-city Bus

An auto that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.

g. Urban Bus

An auto that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to vehicles operated principally within the limits of a city or town and communities contiguous to such city or town, and includes scheduled express service between points on that route.

h. Airport Bus Or Airport Limousine

An auto for hire that transports passengers between airports and other passenger stations or motels.

i. Charter Bus

An auto chartered for special trips, touring, picnics, outings, games and similar uses.

j. Sightseeing Bus

An auto accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.

k. Transportation Of Athletes And Entertainers

An auto owned by a group, firm or organization that transports its own professional athletes, musicians or other entertainers.

(1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.

(2) An auto owned by a group, firm or organization to transport its own non-professional athletes, musicians or entertainers, rate as a public auto not otherwise classified.

I. Van Pools

An auto of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.

(1) Employer Furnished Transportation

Transportation is held out by the employer as an inducement to employment, a condition of employment or is incident to employment.

(a) Employer Owned Autos

Autos owned, or leased for one year or more, by an employer and used to provide transportation only for his employees.

(b) Employee Owned Autos

Autos owned, or leased for one year or more, by an individual employee and used to provide transportation only for fellow employees.

(2) All Other

Autos which do not meet the eligibility requirements of Paragraph (1).

m. Transportation Of Employees – Other Than Van Pools

Autos of any type used to transport employees other than in van pools.

(1) Autos owned, or leased for one year or more, by an employer and used to transport only his own employees.

(a) For private passenger autos, charge rates shown in the state company rates/ISO loss costs for private passenger types (Class Code 5851).

(b) For all other autos, rate as a van pool – all other (Class Code 5851).

(2) Autos owned, or leased for one year or more, by a person or organization who is in the business of transporting employees of one or more employers. Rate as public auto not otherwise classified.

n. Paratransit

A non-emergency auto specially equipped to transport sick, elderly or handicapped individuals and that does not follow fixed routes or fixed schedules. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation. This classification includes, but is not limited to, autos that may be otherwise known as Ambulettes and Medicars.

o. Social Service Agency Auto

An auto used by a government entity, civic, charitable or social service organization to provide transportation to clients incident to the social services sponsored by the organization, including special trips and outings.

(1) This classification includes, for example, autos used to transport:

(a) Senior citizens or other clients to meal centers, medical facilities, social functions and shopping centers;

(b) Handicapped persons to work or rehabilitative programs;

(c) Children to day care centers and Head Start programs; and

(d) Boy Scout or Girl Scout groups to planned activities.

(2) The following autos are eligible for this classification:

(a) Autos owned, or leased for one year or more, by the social service agency.

(b) Autos donated to the social service agency without a driver.

(c) Autos hired under contract by the social service agency.

(3) This classification does not include Paratransits.

(4) If an auto has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

(5) Separate codes and rating factors apply to:

(a) Employee operated autos operated by employees of the social service agency. If a social service auto is also operated by volunteer drivers or other non-agency employees, use the All Other classification unless 80% of the use is by agency employees.

(b) All other autos which do not meet the requirements of Paragraph (a).

(6) Excess liability coverage may be provided to cover autos not owned or licensed by the agency while being used in its social service transportation activities. This coverage may be extended to cover the agency's liability only or the liability of both the agency and, on a blanket basis, the individual liability of agency employees or volunteer donors or owners of the autos. For autos hired, loaned, leased or furnished, refer to Rule 90. For all other non-owned autos, refer to Rule 89.

p. Public Auto Not Otherwise Classified

This classification includes, but is not limited to, autos such as country club buses, cemetery buses, real estate development buses and courtesy buses run by hotels.

3. Non-fleet And Fleet Primary Classifications – Rating Factors And Statistical Codes For Local, Intermediate And Long-Distance Radius

a. Public Auto Use Classes (Except Van Pools)

Rate the following classifications using the base loss cost for the corresponding category. For example, multiply the Car Service factors by the Taxicabs and Limousines base loss costs.

Categories	Classifications	Local (Up To 50 Miles)				Intermediate (51 To 200 Miles)				Long Distance (Over 200 Miles)			
		Code		Factor		Code		Factor		Code		Factor	
		Non-fleet	Fleet	Liab.	Phys. Dam.	Non-fleet	Fleet	Liab.	Phys. Dam.	Non-fleet	Fleet	Liab.	Phys. Dam.
Taxicabs And Limousines	Taxicab— Owner-driver	5718	5748	0.75	2.30	5728	5758	0.85	2.65	5738	5768	0.95	2.75
	Taxicab— All Other	5719	5749	1.00	2.70	5729	5759	1.15	3.10	5739	5769	1.25	3.25
	Limousine— Seating 8 or Fewer	4118	4218	0.40	1.35	4128	4228	0.45	1.55	4138	4238	0.50	1.65
	Limousine— Seating More Than 8	4119	4219	0.45	1.40	4129	4229	0.50	1.65	4139	4239	0.55	1.75
	Car Service	5178	5478	0.90	2.55	5278	5578	1.05	2.95	5378	5678	1.15	3.10
School And Church Buses	School Bus Owned By Political Subdivision Or School District	615—	618—	1.20	0.50	616—	619—	1.40	0.55	617—	610—	1.50	0.60
	Other School Bus	625—	628—	1.50	0.50	626—	629—	1.75	0.55	627—	620—	1.90	0.60
	Church Bus	635—	638—	1.00	1.00	636—	639—	1.15	1.15	637—	630—	1.25	1.20
Other Buses	Urban Bus	515—	518—	0.80	1.45	516—	519—	0.90	1.65	Zone-rated			
	Airport Bus Or Airport Limousine	525—	528—	0.70	1.55	526—	529—	0.80	1.80	5279	5209	1.10	1.00
	Inter-city Bus	535—	538—	1.05	0.95	536—	539—	1.20	1.10	5379	5309	1.85	1.00
	Charter Bus	545—	548—	1.00	1.55	546—	549—	1.15	1.80	5479	5409	1.85	1.00
	Sightseeing Bus	555—	558—	0.75	0.90	556—	559—	0.85	1.05	5579	5509	1.65	1.00
	Transportation Of Athletes And Entertainers	565—	568—	0.45	1.40	566—	569—	0.50	1.60	5679	5609	1.00	1.00
	Social Service Agency Auto Employee- operated	645—	648—	0.55	1.20	646—	649—	0.65	1.40	6479	6409	0.95	1.00
	Social Service Agency Auto All Other	655—	658—	0.50	1.20	656—	659—	0.60	1.40	6579	6509	0.95	1.00

	Paratransit	4398	4338	0.55	1.20	4498	4438	0.65	1.40				
Other Public Buses	Public Auto Not Otherwise Classified	585—	588—	0.55	1.25	586—	589—	0.65	1.45	5879	5809	0.95	1.00

Table 40.D.3.a. Public Auto Use Classes (Except Van Pools)

b. Van Pools

Categories		Liability				Physical Damage			
		Seating Capacity				Seating Capacity			
		1–8	9–20	21–60	Over 60	1–8	9–20	21–60	Over 60
Employer Furnished	Factor	1.00	1.05	1.10	1.50	0.50	0.45	0.40	0.35
	Code	4111	4112	4113	4114	4111	4112	4113	4114
All Other	Factor	1.10	1.15	1.35	1.75	0.65	0.55	0.50	0.45
	Code	4124	4122	4123	4124	4121	4122	4123	4124

Table 40.D.3.b. Van Pools

Paragraph E. is replaced by the following:

E. Secondary Classifications

These classifications do not apply to taxicabs, limousines (except airport limousines), car service, paratransits, van pools and zone-rated autos. According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided in the fourth digit of the classification code.

Categories		Liability				Physical Damage Factor			
		Seating Capacity				Seating Capacity			
		1–8	9–20	21–60	Over 60	1–8	9–20	21–60	Over 60
School And Church Buses	Factor	0.00	+0.10	+0.25	+0.50	0.00	0.00	0.00	0.00
	Code	—1	—2	—3	—4	—1	—2	—3	—4
Other Buses	Factor	-0.20	-0.15	+0.15	+0.40	0.00	0.00	0.00	0.00
	Code	—1	—2	—3	—4	—1	—2	—3	—4
For All Other not secondary rated use Code —9.									

Table 40.E. Secondary Classifications

The following is added to Paragraph F.:

To provide additional coverages for all territories, multiply the Specified Causes of Loss premium by the following factors:

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.80
Fire, Theft and Windstorm Only	0.85
Limited Specified Causes of Loss	0.95
For Stated Amount rating, refer to company.	

Table 40.F. Additional Coverages

41. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

The following is added to Paragraph **C.2.:**

~~C. Premium Development~~

~~2. Liability And Basic No-fault Coverages~~

~~d. For public autos that are equipped with a mechanical lift and that have Liability Coverage, Medical Payments Coverage or Personal Injury Protection Coverage, multiply the result by the following factor:~~

Factor
1.10

Table 41.C.2.d. Mechanical Lift Factor

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Paragraph ~~C.1.e.~~ is replaced by the following:

~~C. Liability And Basic No-fault Coverages~~

~~1. Base Premium Computation~~

- ~~e. Liability coverage for customers must be provided on a primary basis up to the Ohio Financial Responsibility Limits. The dealer's base loss costs reflect this extension. Liability coverage may be extended to provide the full covered autos liability limit for customers by attaching Full Covered Autos Liability Limit For Customers Endorsement **CA 25 15**. Multiply the Liability premium developed in the preceding paragraph by the following factor:~~

Factor
1.25

Table 49.C.1.e. Full Covered Autos Liability Limit For Customers Liability Coverage Factor

72. FUNERAL DIRECTORS

Paragraph C. does not apply.

80. SNOWMOBILES

Paragraph ~~B.1.~~ is replaced by the following:

~~—~~ **B. Premium Computation**

- ~~—~~ **1.** Determine the liability base premium using the liability base loss cost in state Table ~~80.B.1.(LC)~~. Coverage for the passenger hazard may not be excluded in Ohio.

97. UNINSURED MOTORISTS INSURANCE

The following is added to Rule 97.:

A. Application

Uninsured Motorists Coverage, Underinsured Motorists Coverage or both may be provided, but are not required.

1. Uninsured Motorists Coverage – Bodily Injury

Uninsured Motorists Coverage may be provided under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the State of Ohio. Use Ohio Uninsured And Underinsured Motorists Coverage – Bodily Injury Endorsement **CA 21 33**. For split limits Uninsured Motorists Coverage, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement **CA 21 02**.

2. Underinsured Motorists Coverage – Bodily Injury

Underinsured Motorists Coverage may be provided under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the State of Ohio. Use Endorsement **CA 21 33**. For split limits, also use Split Underinsured Motorists Coverage Limits Endorsement **CA 21 46** or Split Bodily Injury Underinsured Motorists Coverage Limits Endorsement **CA 21 51**.

3. Uninsured Motorists Coverage – Property Damage

This coverage must be made available for all automobile liability policies of insurance providing Uninsured and/or Underinsured Motorists Coverage. Use Ohio Uninsured Motorists Coverage – Property Damage **CA 31 17**.

- a. This coverage is only available to motor vehicles insured on the policy that are not insured for Collision Coverage.
- b. Uninsured Motorists Property Damage Coverage is subject to a \$250 deductible.
- c. The limit is \$7,500 or the actual cash value of the auto, whichever is less.
- d. Uninsured Motorists Property Damage Coverage does not provide coverage for damage caused by underinsured motorists.

B. Premium Development

1. Select the appropriate loss costs table as follows:

- a. For single limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.a.(LC)**.
- b. For single limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.b.(LC)**.
- c. For split limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.c.(LC)**. The initial limits provided are the minimum financial responsibility limits required in Ohio.
- d. For split limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.d.(LC)**.
- e. For Uninsured Motorists Property Damage Coverage, refer to state loss costs Table **97.B.1.e.(LC)**.

2. Identify the exposures in this jurisdiction for which coverage applies and a premium will be charged. Exposures include owned self-propelled vehicles and sets of registration plates not issued to a specific auto (including dealer and transporter plates).

a. Separately determine the premium for each such exposure as follows:

- (1) Determine the exposure type (Private Passenger Type or Other Than Private Passenger Type). For the purposes of this premium development, Private Passenger Types include exposures which are classified under Section III of this division or are explicitly described as Private Passenger Types elsewhere in this division. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.
- (2) Within the appropriate loss costs table (single or split limits), locate the column corresponding to the exposure type determined in Paragraph **B.2.a.(1)**.
- (3) From within this column, determine the appropriate loss cost based on the desired limit of coverage.
- (4) For policies (other than Auto Dealers) issued to individual named insureds, add the amount shown in state loss costs Table **97.B.2.a.(4)(LC)**.
- (5) Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

b. Primary, secondary, fleet, operator experience and use rating factors do not apply.

c. Do not charge a premium for the following:

- (1) Trailers;
- (2) Hired and non-owned autos;

- ~~_____ (3) Owned vehicles which have not been assigned registration plates (such as Auto Dealers' inventory); or~~
- ~~_____ (4) Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule 69).~~
- ~~_____ d. Do not apply the charge in Table 97.B.2.a.(4)(LC) for Uninsured Motorists Property Damage Coverage. Also, if Uninsured Motorists Bodily Injury Coverage is provided, do not apply the charge for Underinsured Motorists Bodily Injury Coverage.~~

98. DEDUCTIBLE INSURANCE

Paragraph **A.1.** is replaced by the following:

A. Liability Coverages

1. Compute the premium by multiplying the full coverage \$100,000 bodily injury and property damage liability premium by the factor selected as follows:

Deductible Amount	Combined Single Limit		Property Damage Per Accident	
	Non-zone Rated	Zone-rated	Non-zone Rated	Zone-rated
\$ 250	0.982	0.990	0.983	0.991
500	0.965	0.981	0.967	0.982
1,000	0.933	0.963	0.937	0.966
2,500	0.857	0.917	0.870	0.925
5,000	0.772	0.857	0.801	0.875
10,000	0.673	0.777	0.736	0.818
20,000	0.572	0.687	0.692	0.770
25,000	0.539	0.656	0.683	0.758
50,000	0.441	0.549	0.665	0.731
75,000	0.388	0.480	0.659	0.721
100,000	0.351	0.429	0.657	0.716

Table 98.A.1. Liability Deductible Factors

Paragraph **B.** is replaced by the following:

B. Physical Damage Coverages

Compute the premiums as follows. If a deductible applicable to only Theft, Mischief Or Vandalism is selected for Specified Causes Of Loss Coverage, refer to company. For stated amount rating, refer to Rule **101**. At the option of the insured, the comprehensive deductible provisions may be made inapplicable to safety glass breakage. Use Full Safety Glass Coverage Endorsement **CA 04 21**.

1. **Private Passenger Types, Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks**

a. Computation Procedures

- (1) Determine the base loss cost.
- (2) Use Rule **101**, to determine the factor for the age group of the auto being rated. For exposures rated on a stated amount basis, the Age Group factor is always 1.00.
- (3) Multiply the base loss cost by the Age Group factor.
- (4) Use Rule **101**, to determine the factor for the original cost new of the auto being rated.
- (5) Subtract the applicable factor for the deductible desired from the Original Cost New factor.
- (6) Multiply the result of Paragraph **B.1.a.(3)** by the result of Paragraph **B.1.a.(5)**. Alternatively, the following equation will give the appropriate loss cost for every desired deductible:

$$\text{Base loss cost} \times \text{Age Group factor from Rule } 101 \times (\text{Original Cost New factor} - \text{deductible factor from Rule } 98.)$$
- (7) If the deductible factor is greater than the Original Cost New factor, refer to company.

b. Deductible Factors

- (1) **Comprehensive Coverage With Full Safety Glass Coverage**

(a) Private Passenger Types – All Perils With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.264
50	-0.249
100	-0.231
200	-0.198
250	-0.180

500	-0.112
1,000	-0.003
2,000	0.176
3,000	0.340
5,000	0.592

Table 98.B.1.b.(1)(a)(v.2) Private Passenger Types Comprehensive Coverage Deductible Factors – All Perils With Full Safety Glass Coverage

(b) Private Passenger Types – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.264
50	-0.263
100	-0.262
200	-0.261
250	-0.260
500	-0.259
1,000	-0.258
2,000	-0.257
3,000	-0.256
5,000	-0.255

Table 98.B.1.b.(1)(b)(v.2) Private Passenger Types Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

(c) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks – All Perils With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.235
50	-0.214
100	-0.196
200	-0.165
250	-0.149
500	-0.093
1,000	0.001
2,000	0.167
3,000	0.318
5,000	0.542

Table 98.B.1.b.(1)(c) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Coverage Deductible Factors – All Perils With Full Safety Glass Coverage

(d) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.235
50	-0.232
100	-0.231
200	-0.230
250	-0.229
500	-0.227
1,000	-0.225
2,000	-0.223
3,000	-0.221

5,000	-0.219
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Table 98.B.1.b.(1)(d) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

(2) Comprehensive Coverage Without Full Safety Glass Coverage

(a) Private Passenger Types – All Perils Without Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.264
50	-0.244
100	-0.216
200	-0.152
250	-0.120
500	0.005
1,000	0.168
2,000	0.382
3,000	0.567
5,000	0.824

Table 98.B.1.b.(2)(a)(v.2) Private Passenger Types Comprehensive Coverage Deductible Factors – All Perils Without Full Safety Glass Coverage

(b) Private Passenger Types – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.264
50	-0.263
100	-0.262
200	-0.261
250	-0.260
500	-0.259
1,000	-0.255
2,000	-0.244
3,000	-0.240
5,000	-0.230

Table 98.B.1.b.(2)(b)(v.2) Private Passenger Types Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage

(c) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks – All Perils Without Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.235
50	-0.209
100	-0.182
200	-0.122
250	-0.094
500	0.006
1,000	0.133
2,000	0.323
3,000	0.477
5,000	0.699

Table 98.B.1.b.(2)(c) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Coverage Deductible Factors – All Perils Without Full Safety Glass Coverage

~~(d) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage~~

Deductible	Factor
\$ Full	-0.235
50	-0.230
100	-0.229
200	-0.226
250	-0.224
500	-0.220
1,000	-0.217
2,000	-0.212
3,000	-0.197
5,000	-0.154

~~Table 98.B.1.b.(2)(d) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage~~

~~(3) Collision Coverage~~

~~(a) Private Passenger Types~~

Deductible	Factor
\$ 50	-0.130
100	-0.110
200	-0.080
250	-0.070
500	0.000
1,000	0.110
2,000	0.260
3,000	0.390
5,000	0.560

~~Table 98.B.1.b.(3)(a) Private Passenger Types Collision Coverage Deductible Factors~~

~~(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks~~

Deductible	Factor
\$ 50	-0.120
100	-0.110
250	-0.065
500	0.000
1,000	0.120
2,000	0.320
3,000	0.450
5,000	0.570

~~Table 98.B.1.b.(3)(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Collision Coverage Deductible Factors~~

~~(4) Specified Causes Of Loss~~

~~(a) Private Passenger Types~~

Deductible	Factor
\$ Full	0.000
50	0.007
100	0.014
200	0.027

250	0.034
500	0.063
1,000	0.124
2,000	0.236
3,000	0.354
5,000	0.536

Table 98.B.1.b.(4)(a) Private Passenger Types Specified Causes Of Loss Deductible Factors

(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks

Deductible	Factor
\$ Full	0.000
50	0.006
100	0.012
200	0.025
250	0.031
500	0.059
1,000	0.121
2,000	0.253
3,000	0.372
5,000	0.551

Table 98.B.1.b.(4)(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Specified Causes Of Loss Deductible Factors

2. Zone-rated Risks

a. Computation Procedures

- (1) Determine the base loss cost.
- (2) Use Rule **101**, to determine the factor for the age group of the auto being rated. For exposures rated on a stated amount basis, the Age Group factor is always 1.00.
- (3) Multiply the base loss cost by the Age Group factor.
- (4) Use Rule **101**, to determine the factor for the original cost new of the auto being rated.
- (5) Subtract the applicable factor for the deductible desired from the Original Cost New factor.
- (6) Multiply the result of Paragraph **B.2.a.(3)** by the result of Paragraph **B.2.a.(5)**. Alternatively, the following equation will give the appropriate loss cost for every desired deductible:

$$\text{Base loss cost} \times \text{Age Group factor from Rule } 101 \times (\text{Original Cost New factor} - \text{deductible factor from Rule } 98).$$
- (7) If the deductible factor is greater than the Original Cost New factor, refer to company.

b. Deductible Factors

(1) Comprehensive Coverage – With Full Safety Glass Coverage

(a) All Perils With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.235
50	-0.214
100	-0.196
200	-0.165
250	-0.149
500	-0.093
1,000	0.001
2,000	0.167
3,000	0.318
5,000	0.542

Table 98.B.2.b.(1)(a) Zone-rated Risks Comprehensive Coverage Deductible Factors – All Perils With Full Safety Glass Coverage

(b) Theft, Mischief Or Vandalism With Full Safety Glass Coverage

Deductible		Factor
\$	Full	-0.235
	50	-0.232
	100	-0.234
	200	-0.230
	250	-0.229
	500	-0.227
	1,000	-0.225
	2,000	-0.223
	3,000	-0.221
	5,000	-0.219

Table 98.B.2.b.(1)(b) Zone-rated Risks Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

(2) Comprehensive Coverage – Without Full Safety Glass Coverage

(a) All Perils Without Full Safety Glass Coverage

Deductible		Factor
\$	Full	-0.235
	50	-0.209
	100	-0.182
	200	-0.122
	250	-0.094
	500	0.006
	1,000	0.133
	2,000	0.323
	3,000	0.477
	5,000	0.699

Table 98.B.2.b.(2)(a) Zone-rated Risks Comprehensive Coverage Deductible Factors – All Perils Without Full Safety Glass Coverage

(b) Theft, Mischief Or Vandalism Without Full Safety Glass Coverage

Deductible		Factor
\$	Full	-0.235
	50	-0.230
	100	-0.229
	200	-0.226
	250	-0.224
	500	-0.220
	1,000	-0.217
	2,000	-0.212
	3,000	-0.197
	5,000	-0.154

Table 98.B.2.b.(2)(b) Zone-rated Risks Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage

(3) Collision Coverage

Deductible	Factor
\$ 50	-0.120
100	-0.110
250	-0.065
500	0.000
1,000	0.120
2,000	0.320
3,000	0.450
5,000	0.570

Table 98.B.2.b.(3) Zone-rated Risks Collision Coverage Deductible Factors

3. Auto Dealers Blanket Collision Coverage

a. For \$500 deductible, multiply the \$250 deductible Collision Coverage premium by the following factor:

Factor
.65

Table 98.B.3.a. Auto Dealers Blanket Collision Coverage – \$500 Deductible Factor

b. For \$1,000 deductible, multiply the \$250 deductible Collision Coverage premium by the following factor:

Factor
.35

Table 98.B.3.b. Auto Dealers Blanket Collision Coverage – \$1,000 Deductible Factor

4. Auto Dealers And Garagekeepers Insurance Other Than Collision Coverage

Multiply the Other Than Collision Coverage premium by the following selected deductible options:

Coverage	Per Auto And Per Occurrence Deductible Options		
	\$100/500	\$250/1,000	\$500/2,500
Fire-Only	N/A	N/A	N/A
Fire and Theft Only	1.00	0.90	0.75
Limited-Specified Causes of Loss	1.00	0.90	0.75
Specified Causes of Loss	1.00	0.90	0.75
Comprehensive	1.00	0.90	0.75

Table 98.B.4. Auto Dealers And Garagekeepers Insurance Other Than Collision Coverage Deductible Factors

100. INCREASED LIABILITY LIMITS

Paragraph **B.** is replaced by the following:

Combined Single Limit Of Liability (000's)	1. Light And Medium Trucks	2. Heavy Trucks And Truck- tractors	3. Extra- heavy Trucks And Truck- tractors	4. Trucks, Tractors, And Trailers Zone-rated	5. All Other Risks
25	0.72	0.70	0.67	0.65	0.72
75	0.94	0.94	0.93	0.92	0.94
100	1.00	1.00	1.00	1.00	1.00
125	1.05	1.05	1.06	1.07	1.04
150	1.09	1.10	1.11	1.13	1.08
200	1.15	1.18	1.18	1.24	1.14
250	1.20	1.25	1.25	1.32	1.19
300	1.24	1.31	1.30	1.40	1.23
350	1.28	1.36	1.35	1.47	1.26
400	1.32	1.41	1.39	1.53	1.29
500	1.38	1.50	1.47	1.64	1.34
600	1.43	1.57	1.54	1.74	1.39
750	1.49	1.67	1.62	1.86	1.44
1,000	1.58	1.79	1.73	2.02	1.51
1,500	1.72	1.98	1.90	2.25	1.62
2,000	1.83	2.12	2.02	2.41	1.70
2,500	1.91	2.23	2.12	2.54	1.76
3,000	1.99	2.33	2.20	2.66	1.82
5,000	2.21	2.62	2.47	3.01	1.97
7,500	2.40	2.89	2.73	3.34	2.11
10,000	2.56	3.12	2.96	3.62	2.23

Table 100.B. Increased Liability Limits

101. PHYSICAL DAMAGE COVERAGE RATING PROCEDURES

Paragraph A.4. is replaced by the following:

A. Actual Cash Value Premiums

4. Premium Computation

a. Base Premium Development

The physical damage base loss costs do not include the application of the following factors necessary to reflect the applicable original cost new and age group. Thus, in order to develop the base premium:

- Multiply the base loss cost for the desired Physical Damage Coverage by the appropriate Original Cost New factor, then
- Multiply the result by the appropriate Age Group factor.

(1) Trucks, Tractors And Trailers And Public Autos

(a) Original Cost New Factors

Price Range	Comprehensive And Specified Causes Of Loss	Collision
\$ 0 – 4500	0.50	0.36
4501 – 6000	0.65	0.40
6001 – 8000	0.75	0.45
8001 – 10000	0.85	0.70
10001 – 15000	0.90	0.88
15001 – 20000	1.00	1.00
20001 – 25000	1.07	1.06
25001 – 40000	1.30	1.35
40001 – 65000	1.55	1.90
65001 – 90000	1.70	2.60
Each Additional \$1000 over \$90000*	0.007	0.025

* For autos with an original cost new in excess of \$90000:
 (i) Subtract 90000 from the original cost new.
 (ii) Divide the result by 1000.
 (iii) Multiply by the appropriate "Each Additional \$1000 over \$90000" factor.
 (iv) Add the result to the appropriate 65001 – 90000 factor.

Table 101.A.4.a.(1)(a) Trucks, Tractors And Trailers And Public Autos Original Cost New Factors

(b) Age Group Factors

Age Group	Comprehensive And Specified Causes Of Loss	Collision
Current Model Year	1.00	1.00
1st Preceding Model Year	1.00	1.00
2nd Preceding Model Year	1.00	1.00
3rd Preceding Model Year	0.95	0.95
4th Preceding Model Year	0.90	0.90
5th Preceding Model Year	0.80	0.80
6th Preceding Model Year	0.80	0.75
7th Preceding Model Year	0.75	0.65
8th Preceding Model Year	0.75	0.60
9th Preceding Model Year	0.70	0.55

10th Preceding Model Year	0.65	0.50
All Other (11th Preceding Model Year or More)	0.50	0.40

Table 101.A.4.a.(1)(b) Trucks, Tractors And Trailers And Public Autos Age Group Factors

(2) Private Passenger Types

(a) Original Cost New Factors

Price Range	Comprehensive	Collision
\$ 0 – 4500	0.50	0.50
4501 – 6000	0.60	0.60
6001 – 8000	0.70	0.70
8001 – 10000	0.80	0.90
10001 – 15000	0.90	0.95
15001 – 20000	1.00	1.00
20001 – 25000	1.12	1.05
25001 – 40000	1.25	1.10
40001 – 65000	1.60	1.25
65001 – 90000	2.20	1.70
Each Additional \$1000 over \$90000*	0.020	0.01

* For autos with an original cost new in excess of \$90000:
 (i) Subtract 90000 from the original cost new.
 (ii) Divide the result by 1000.
 (iii) Multiply by the appropriate "Each Additional \$1000 over \$90000" factor.
 (iv) Add the result to the appropriate 65001 – 90000 factor.

Table 101.A.4.a.(2)(a) Private Passenger Types Original Cost New Factors

(b) Age Group Factors

Age Group	Comprehensive	Collision
Current Model Year	1.00	1.00
1st Preceding Model Year	1.00	0.95
2nd Preceding Model Year	1.00	0.95
3rd Preceding Model Year	0.95	0.85
4th Preceding Model Year	0.90	0.80
5th Preceding Model Year	0.85	0.75
6th Preceding Model Year	0.80	0.70
7th Preceding Model Year	0.75	0.60
8th Preceding Model Year	0.65	0.55
9th Preceding Model Year	0.60	0.50
10th Preceding Model Year	0.55	0.45
All Other (11th Preceding Model Year or More)	0.45	0.35

Table 101.A.4.a.(2)(b) Private Passenger Types Age Group Factors

(3) Auto Dealers

For auto-dealers risks, refer to Rule 49. for rating procedures.

(4) Zone-rated Risks

(a) Original Cost New Factors

Price Range	Comprehensive And Specified Causes Of Loss	Collision
\$ 0 – 4500	0.50	0.36
4501 – 6000	0.65	0.40
6001 – 8000	0.75	0.45
8001 – 10000	0.85	0.70
10001 – 15000	0.90	0.88
15001 – 20000	1.00	1.00
20001 – 25000	1.07	1.06
25001 – 40000	1.30	1.35
40001 – 65000	1.55	1.90
65001 – 90000	1.70	2.60
Each Additional \$1000 over \$90000*	0.007	0.025

* For autos with an original cost new in excess of \$90000:
 (i) Subtract 90000 from the original cost new.
 (ii) Divide the result by 1000.
 (iii) Multiply by the appropriate "Each Additional \$1000 over \$90000" factor.
 (iv) Add the result to the appropriate 65001 – 90000 factor.

Table 101.A.4.a.(4)(a) Zone-rated Risks Original Cost New Factors

(b) Age Group Factors

Age Group	Comprehensive And Specified Causes Of Loss	Collision
Current Model Year	1.00	1.00
1st Preceding Model Year	1.00	1.00
2nd Preceding Model Year	1.00	1.00
3rd Preceding Model Year	0.95	0.95
4th Preceding Model Year	0.90	0.90
5th Preceding Model Year	0.80	0.80
6th Preceding Model Year	0.80	0.75
7th Preceding Model Year	0.75	0.65
8th Preceding Model Year	0.75	0.60
9th Preceding Model Year	0.70	0.55
10th Preceding Model Year	0.65	0.50
All Other (11th Preceding Model Year or More)	0.50	0.40

Table 101.A.4.a.(4)(b) Zone-rated Risks Age Group Factors

b. Deductibles

For deductibles not shown in the state company rates/ISO loss costs, refer to Rule 98.

111. TERRORISM ENDORSEMENT OPTIONS

Refer to the Terrorism Supplement to the CLM.

COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS (CA-2022-RLC1) AND RULES (CA-2022-RCP1) FILING STATUS REPORT

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA				
ALASKA				
ARIZONA				
ARKANSAS				
CALIFORNIA				
COLORADO				
CONNECTICUT				
DELAWARE				
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA				
GUAM				
HAWAII				
IDAHO				
ILLINOIS				
INDIANA	4/1/2023	LI-CA-2022-122/LI-CA-2022-123	LI-CA-2022-122	LI-CA-2022-123
IOWA				
KANSAS				
KENTUCKY				
LOUISIANA				
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN				
MINNESOTA				
MISSISSIPPI				
MISSOURI				
MONTANA				
NEBRASKA				
NEVADA				
NEW HAMPSHIRE				
NEW JERSEY				
NEW MEXICO				
NEW YORK				
NORTH CAROLINA				
NORTH DAKOTA				
OHIO	4/1/2023	LI-CA-2022-124/LI-CA-2022-125	LI-CA-2022-124	LI-CA-2022-125
OKLAHOMA				
OREGON				
PENNSYLVANIA				
PUERTO RICO				
RHODE ISLAND				
SOUTH CAROLINA				
SOUTH DAKOTA				
TENNESSEE				
TEXAS				
U.S. VIRGIN ISLANDS				
UTAH				
VERMONT				
VIRGINIA				
WASHINGTON				
WEST VIRGINIA				
WISCONSIN				
WYOMING				

MULTISTATE CIRCULARS:

[LI-CA-2022-112](#) (Loss Costs), [LI-CA-2022-113](#) (Rules)