A1. FLEET PREMIUM REDUCTION

The Fleet Premium Reduction Factors apply only to vehicles that are not otherwise rated with a Fleet Size Factor.

A. Liability, Basic No-fault And Collision Coverages

1. Premium Development

**a.** When insurance is written on a policy automatically covering all licensed autos (including trailers and semitrailers) during the policy period, use the following table to obtain the premium reduction factor that applies.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | No. Of Autos  Licensed | Factor | No. Of Autos  Licensed | Factor | No. Of Autos  Licensed | Factor |
|  | 1 | 1.000 | 35 | 0.893 | 69 | 0.858 |
|  | 2 | 1.000 | 36 | 0.892 | 70 | 0.857 |
|  | 3 | 1.000 | 37 | 0.891 | 71 | 0.856 |
|  | 4 | 1.000 | 38 | 0.889 | 72 | 0.856 |
|  | 5 | 1.000 | 39 | 0.888 | 73 | 0.855 |
|  | 6 | 0.983 | 40 | 0.887 | 74 | 0.854 |
|  | 7 | 0.971 | 41 | 0.887 | 75 | 0.853 |
|  | 8 | 0.962 | 42 | 0.886 | 76 | 0.853 |
|  | 9 | 0.956 | 43 | 0.885 | 77 | 0.852 |
|  | 10 | 0.950 | 44 | 0.884 | 78 | 0.851 |
|  | 11 | 0.945 | 45 | 0.883 | 79 | 0.851 |
|  | 12 | 0.942 | 46 | 0.883 | 80 | 0.850 |
|  | 13 | 0.938 | 47 | 0.882 | 81 | 0.849 |
|  | 14 | 0.936 | 48 | 0.881 | 82 | 0.849 |
|  | 15 | 0.933 | 49 | 0.881 | 83 | 0.848 |
|  | 16 | 0.931 | 50 | 0.880 | 84 | 0.848 |
|  | 17 | 0.929 | 51 | 0.878 | 85 | 0.847 |
|  | 18 | 0.928 | 52 | 0.877 | 86 | 0.847 |
|  | 19 | 0.926 | 53 | 0.875 | 87 | 0.846 |
|  | 20 | 0.925 | 54 | 0.874 | 88 | 0.845 |
|  | 21 | 0.921 | 55 | 0.873 | 89 | 0.845 |
|  | 22 | 0.918 | 56 | 0.871 | 90 | 0.844 |
|  | 23 | 0.915 | 57 | 0.870 | 91 | 0.844 |
|  | 24 | 0.912 | 58 | 0.869 | 92 | 0.843 |
|  | 25 | 0.910 | 59 | 0.868 | 93 | 0.843 |
|  | 26 | 0.908 | 60 | 0.867 | 94 | 0.843 |
|  | 27 | 0.906 | 61 | 0.866 | 95 | 0.842 |
|  | 28 | 0.904 | 62 | 0.865 | 96 | 0.842 |
|  | 29 | 0.902 | 63 | 0.863 | 97 | 0.841 |
|  | 30 | 0.900 | 64 | 0.862 | 98 | 0.841 |
|  | 31 | 0.898 | 65 | 0.862 | 99 | 0.840 |
|  | 32 | 0.897 | 66 | 0.861 | 100 | 0.840 |
|  | 33 | 0.895 | 67 | 0.860 |  |  |
|  | 34 | 0.894 | 68 | 0.859 |  |  |

Table A1.A.1.a. Premium Development Liability, Basic No-fault And Collision Coverages

**b.** Forfleets with more than 100 autos, the factor applied for premium reduction is calculated as a weighted average of 0.840 for 100 autos and 0.750 for all autos over 100.

For example, the factor applied for premium reduction for a risk of 150 autos is 0.810.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | 100 | x | 0.840 | = | 84.0 |  |  |  |  |
|  |  | 50 | x | 0.750 | = | 37.5 |  |  |  |  |
|  |  |  |  |  |  | 121.5 | ÷ | 150 | = | 0.810 |

**c.** If all of the autos of a particular class are insured, use the total of licensed autos in such class to determine the amount of premium reduction.

2. Special Provisions

a. Collision

Include trailers and semitrailers for collision. Small utility trailers with a factory price new of $1,000 or less may be written at credit for the risk, but not used in the "Number of autos licensed" to determine the credit that applies.

b. Liability

Do not include trailers and semitrailers for liability. Such trailers may be written at the credit for the risk but not used in the "Number of autos licensed" to determine the credit that applies. The premium reduction factors provided under this rule do not apply to the premium for trucks, tractors and trailers which are zone-rated, and these autos are excluded in the number of owned autos for the purpose of determining premium reductions.

B. Liability Coverages

1. Trailers

**a.** In states which require trailers to be licensed, there is no premium charge made for the time a trailer is unlicensed and not in use.

**b.** In states which do not require trailers to be licensed, all trailers are included and premium charged for them, unless the insurer is notified in advance that a trailer is to be taken out of service and remains out of service for at least 60 consecutive days.

2. Medical Payments

**a.** This coverage may be written under a policy providing liability insurance under this rule:

**(1)** If all licensed autos are insured for medical payments, the provisions of this rule also apply to the medical payments insurance.

**(2)** If all licensed autos are not insured for medical payments, but all private passenger type autos are so insured, the automatic coverage provisions, but not the premium reduction factor, apply to the medical payments insurance for such private passenger type autos.

**b.** Refer to the tables that apply for rates.

SECTION I – GENERAL RULES

202. REFERRALS TO COMPANY

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

Rates shall not be inadequate, excessive or unfairly discriminatory. (For other refer-to-company situations, see Rule **215.**)

Companies should maintain complete files, including all details of the factors used in determining the rate or classification for a particular risk.

The following is added to Rule **202.:**

When a risk is rated on a refer-to-company basis, each company is responsible for complying with regulatory requirements.

210. RETURN PREMIUM CHANGES

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

B. Waiver Of Premium

Any return premium due the insured must be granted.

212. 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:

**1.** Kansas Changes Endorsement CA 01 22

**2.** Kansas Changes – Cancellation And Nonrenewal Endorsement CA 02 65

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 105 when the address of the named insured is located in this jurisdiction.

SECTION II – TRUCKS, TRACTORS AND TRAILERS

221. TRUCKS, TRACTORS AND TRAILERS – ELIGIBILITY

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

F. Transportation Network Autos

For transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers, refer to Rule **316.**

222. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

The following is added to Paragraph **B.1.:**

a. Liability Fleet Size Factors

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

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

b. Collision Fleet Size Factors

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Number Of Self-propelled  Vehicles | Trucks and Truck-tractors | | | | Trailer Types |
|  | Service Use | Retail Use | Commercial Use | Extra-heavy  Vehicles  (All Uses) |
|  | 0 | N/A | N/A | N/A | N/A | 1.00 |
|  | 1 | 1.23 | 1.24 | 1.11 | 1.12 | 1.00 |
|  | 2 | 1.14 | 1.20 | 1.06 | 1.06 | 1.00 |
|  | 3 to 4 | 1.08 | 1.16 | 1.03 | 1.02 | 1.00 |
|  | 5 to 9 | 1.01 | 1.12 | 0.99 | 0.97 | 1.00 |
|  | 10 to 14 | 0.96 | 1.08 | 0.96 | 0.93 | 1.00 |
|  | 15 to 19 | 0.92 | 1.06 | 0.94 | 0.91 | 1.00 |
|  | 20 to 29 | 0.89 | 1.04 | 0.93 | 0.88 | 1.00 |
|  | 30 to 39 | 0.86 | 1.02 | 0.91 | 0.86 | 1.00 |
|  | 40 to 49 | 0.84 | 1.01 | 0.89 | 0.84 | 1.00 |
|  | 50 to 59 | 0.82 | 0.99 | 0.88 | 0.83 | 1.00 |
|  | 60 to 69 | 0.81 | 0.98 | 0.88 | 0.82 | 1.00 |
|  | 70 to 79 | 0.79 | 0.98 | 0.87 | 0.81 | 1.00 |
|  | 80 to 89 | 0.78 | 0.97 | 0.86 | 0.80 | 1.00 |
|  | 90 to 99 | 0.78 | 0.96 | 0.86 | 0.79 | 1.00 |
|  | 100 to 114 | 0.77 | 0.96 | 0.85 | 0.79 | 1.00 |
|  | 115 to 129 | 0.76 | 0.95 | 0.85 | 0.78 | 1.00 |
|  | 130 to 154 | 0.74 | 0.94 | 0.84 | 0.77 | 1.00 |
|  | 155 to 194 | 0.73 | 0.93 | 0.83 | 0.76 | 1.00 |
|  | 195 to 289 | 0.71 | 0.92 | 0.81 | 0.74 | 1.00 |
|  | 290 or greater | 0.66 | 0.88 | 0.79 | 0.71 | 1.00 |

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

c. Other Than Collision Fleet Size Factors

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

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

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

a. Trucks And Truck-Tractors No-fault

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost.

b. Trailers No-fault

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost.

**(2)** Refer to Rule **223.B.** for the Primary Factor. Use the Liability Factor.

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

4. Transporters Of Explosives

A coverage form that covers an auto used for transporting explosives must exclude coverage for the explosion hazard. However, coverage for the explosion hazard may not be excluded up to the minimum liability limits required by the Kansas Financial Responsibility Law. For coverage for the explosion hazard in excess of the Financial Responsibility limits, refer to company. Use Kansas Explosives Endorsement CA 23 21**.**

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) | |  | Service | 011-- and 014-- | 1.00 | 1.00 | 1.00 |
|  | Local | Retail | 021-- and 024-- | 1.39 | 1.13 | 0.80 |
|  |  | Commercial | 031-- and 034-- | 1.12 | 1.10 | 0.92 |
|  |  | Service | 012-- and 015-- | 1.33 | 1.09 | 1.23 |
|  | Intermediate | Retail | 022-- and 025-- | 1.85 | 1.23 | 0.98 |
|  |  | Commercial | 032-- and 035-- | 1.49 | 1.20 | 1.12 |
|  |  | Service | 013-- and 016-- | 1.30 | 1.43 | 1.26 |
|  | Long | Retail | 023-- and 026-- | 1.80 | 1.61 | 1.01 |
|  |  | Commercial | 033-- and 036-- | 1.45 | 1.58 | 1.16 |
|  | **Medium Trucks** (10,001 – 20,000 lbs. GVWR) | |  | Service | 211-- and 214-- | 1.03 | 0.92 | 1.03 |
|  | Local | Retail | 221-- and 224-- | 1.43 | 1.04 | 0.82 |
|  |  | Commercial | 231-- and 234-- | 1.15 | 1.01 | 0.94 |
|  |  | Service | 212-- and 215-- | 1.37 | 1.15 | 1.26 |
|  | Intermediate | Retail | 222-- and 225-- | 1.90 | 1.29 | 1.01 |
|  |  | Commercial | 232-- and 235-- | 1.53 | 1.26 | 1.15 |
|  | **Heavy Trucks** (20,001 – 45,000 lbs. GVWR) | |  | Service | 311-- and 314-- | 1.01 | 1.10 | 0.91 |
|  | Local | Retail | 321-- and 324-- | 1.41 | 1.25 | 0.73 |
|  |  | Commercial | 331-- and 334-- | 1.14 | 1.22 | 0.83 |
|  |  | Service | 312-- and 315-- | 1.35 | 1.38 | 1.11 |
|  | Intermediate | Retail | 322-- and 325-- | 1.87 | 1.56 | 0.89 |
|  |  | Commercial | 332-- and 335-- | 1.51 | 1.52 | 1.02 |
|  | **Extra-heavy Trucks** (Over 45,000 lbs. GVWR) | | Local | All uses | 401-- and 404-- | 1.84 | 1.82 | 1.23 |
|  | Intermediate | All uses | 402-- and 405-- | 2.45 | 2.27 | 1.50 |
|  | **Heavy Truck-tractors** (0 – 45,000 lbs. GCW) | |  | Service | 341-- and 344-- | 1.33 | 1.39 | 1.01 |
|  | Local | Retail | 351-- and 354-- | 1.85 | 1.57 | 0.81 |
|  |  | Commercial | 361-- and 364-- | 1.49 | 1.53 | 0.92 |
|  |  | Service | 342-- and 345-- | 1.77 | 1.74 | 1.23 |
|  | Intermediate | Retail | 352-- and 355-- | 2.46 | 1.96 | 0.99 |
|  |  | Commercial | 362-- and 365-- | 1.98 | 1.91 | 1.13 |
|  | **Extra-heavy Truck-tractors** (Over 45,000 lbs. GCW) | | Local | All uses | 501-- and 504-- | 2.00 | 1.99 | 1.09 |
|  | Intermediate | All uses | 502-- and 505-- | 2.66 | 2.49 | 1.34 |
|  | **Semitrailers** | | Local | All uses | 671-- and 674-- | 0.18 | 0.76 | 0.55 |
|  | Intermediate\* | All uses | 672-- and 675-- | 0.23 | 1.16 | 0.68 |
|  | **Trailers** | | Local | All uses | 681-- and 684-- | 0.08 | 0.51 | 0.71 |
|  | Intermediate\* | All uses | 682-- and 685-- | 0.11 | 0.77 | 0.87 |
|  | **Service Or Utility Trailers** (Registered GVWR of 3,000 lbs. or less) | | Local | All uses | 691-- and 694-- | 0.18 | 0.44 | 0.76 |
|  | Intermediate\* | All uses | 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 |
|  | All Other Truckers | ---29 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | 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 | 1.71 | 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 |
|  | All Other Food Delivery | ---39 | 1.71 | 1.13 | 1.48 | 1.62 |
|  | Specialized Delivery: Autos used in deliveries subject to time and similar constraints | 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 |
|  | All Other Specialized Delivery | ---49 | 1.53 | 1.43 | 1.47 | 1.49 |
|  | Waste Disposal: Autos transporting salvage and waste material for disposal or resale | 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



224. TRUCKERS/MOTOR CARRIERS

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

i. Metropolitan To Metropolitan Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 42 (Midwest) Combinations | | | |
|  | Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
|  | Pacific | 0.773 | 1.189 | 0.886 |
|  | Mountain | 0.808 | 1.244 | 1.376 |
|  | Midwest | 0.608 | 0.935 | 1.010 |
|  | Southwest | 0.537 | 0.827 | 1.097 |
|  | North Central | 0.542 | 0.833 | 1.110 |
|  | Mideast | 0.719 | 1.107 | 1.451 |
|  | Gulf | 0.691 | 1.063 | 1.398 |
|  | Southeast | 0.588 | 0.905 | 1.286 |
|  | Eastern | 0.532 | 0.819 | 1.260 |
|  | New England | 0.622 | 0.958 | 1.580 |

Table 224.B.2.b.(2)(b)(iii)i. Metropolitan To Metropolitan Table – Zone 42 (Midwest) Combinations Factors

ii. Regional To Regional Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 42 (Midwest) Combinations | | | |
|  | Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
|  | Pacific | 0.814 | 1.252 | 1.007 |
|  | Mountain | 0.851 | 1.309 | 1.564 |
|  | Midwest | 0.640 | 0.984 | 1.148 |
|  | Southwest | 0.566 | 0.870 | 1.247 |
|  | North Central | 0.570 | 0.877 | 1.261 |
|  | Mideast | 0.757 | 1.165 | 1.649 |
|  | Gulf | 0.727 | 1.119 | 1.589 |
|  | Southeast | 0.619 | 0.953 | 1.461 |
|  | Eastern | 0.560 | 0.862 | 1.432 |
|  | New England | 0.655 | 1.008 | 1.795 |

Table 224.B.2.b.(2)(b)(iii)ii. Regional To Regional Table – Zone 42 (Midwest) Combinations Factors

iii. Metropolitan To/From Regional Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 42 (Midwest) Combinations | | | |
|  | Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
|  | Pacific | 0.798 | 1.228 | 0.886 |
|  | Mountain | 0.835 | 1.284 | 1.376 |
|  | Midwest | 0.627 | 0.965 | 1.010 |
|  | Southwest | 0.555 | 0.853 | 1.097 |
|  | North Central | 0.559 | 0.860 | 1.110 |
|  | Mideast | 0.743 | 1.143 | 1.451 |
|  | Gulf | 0.714 | 1.098 | 1.398 |
|  | Southeast | 0.608 | 0.935 | 1.286 |
|  | Eastern | 0.550 | 0.846 | 1.260 |
|  | New England | 0.643 | 0.989 | 1.580 |

Table 224.B.2.b.(2)(b)(iii)iii. Metropolitan To/From Regional Table – Zone 42 (Midwest) 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 |
|  | 0 | 1.00 | 1.00 | 1.00 |
|  | 1 | 1.00 | 1.00 | 1.00 |
|  | 2 | 1.00 | 1.00 | 1.00 |
|  | 3 to 4 | 1.00 | 1.00 | 1.00 |
|  | 5 to 9 | 0.74 | 0.63 | 0.59 |
|  | 10 to 14 | 0.74 | 0.63 | 0.59 |
|  | 15 to 19 | 0.74 | 0.63 | 0.59 |
|  | 20 to 29 | 0.74 | 0.63 | 0.59 |
|  | 30 to 39 | 0.74 | 0.63 | 0.59 |
|  | 40 to 49 | 0.74 | 0.63 | 0.59 |
|  | 50 to 59 | 0.74 | 0.63 | 0.59 |
|  | 60 to 69 | 0.74 | 0.63 | 0.59 |
|  | 70 to 79 | 0.74 | 0.63 | 0.59 |
|  | 80 to 89 | 0.74 | 0.63 | 0.59 |
|  | 90 to 99 | 0.74 | 0.63 | 0.59 |
|  | 100 to 114 | 0.74 | 0.63 | 0.59 |
|  | 115 to 129 | 0.74 | 0.63 | 0.59 |
|  | 130 to 154 | 0.74 | 0.63 | 0.59 |
|  | 155 to 194 | 0.74 | 0.63 | 0.59 |
|  | 195 to 289 | 0.74 | 0.63 | 0.59 |
|  | 290 or greater | 0.74 | 0.63 | 0.59 |

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.) | Service | 213-- and 216-- | 0.82 | 1.00 | 1.00 |
|  | Retail | 223-- and 226-- | 0.82 | 1.00 | 1.00 |
|  | Commercial | 233-- and 236-- | 0.82 | 1.00 | 1.00 |
|  | **Heavy Trucks** (20,001 – 45,000 lbs. G.V.W.) | Service | 313-- and 316-- | 1.00 | 1.00 | 1.00 |
|  | Retail | 323-- and 326-- | 1.00 | 1.00 | 1.00 |
|  | Commercial | 333-- and 336-- | 1.00 | 1.00 | 1.00 |
|  | **Extra-heavy Trucks** (Over 45,000 lbs. G.V.W.) | All uses | 403-- and 406-- | 1.50 | 1.16 | 1.16 |
|  | **Heavy Truck-tractors** (0 – 45,000 lbs. G.C.W.) | Service | 343-- and 346-- | 1.00 | 1.00 | 1.00 |
|  | Retail | 353-- and 356-- | 1.00 | 1.00 | 1.00 |
|  | Commercial | 363-- and 366-- | 1.00 | 1.00 | 1.00 |
|  | **Extra-heavy Truck-tractors** (Over 45,000 lbs. G.C.W.) | All uses | 503-- and 506-- | 1.50 | 1.16 | 1.16 |
|  | **Semitrailers** | All uses | 673-- and 676-- | 0.14 | 0.69 | 0.69 |
|  | **Trailers** | All uses | 683-- and 686-- | 0.14 | 0.69 | 0.69 |
|  | **Service Or  Utility Trailers** (0 – 2,000 lbs. Load Capacity) | All uses | 693-- and 696-- | 0.00 | 0.69 | 0.69 |

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 | 1.00 |
|  | Contract Carriers (Other than Chemical or Iron and Steel Haulers) | ---22 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Contract Carriers Hauling Chemicals | ---23 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Contract Carriers Hauling Iron and Steel | ---24 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Exempt Carriers (Other than Livestock Haulers) | ---25 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Exempt Carriers Hauling Livestock | ---26 | 1.00 | 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 | 1.00 |
|  | Tow Trucks For Hire | ---03 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 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 | 1.10 | 1.00 | 1.00 | 1.00 |
|  | All Other Truckers | ---29 | 1.00 | 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 | 1.00 |
|  | Fish and Seafood | ---32 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Frozen Foods | ---33 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Fruits and Vegetables | ---34 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Meat or Poultry | ---35 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other Food Delivery | ---39 | 1.00 | 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 | 1.00 |
|  | Film Delivery | ---42 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Magazines or Newspapers | ---43 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Mail and Parcel Post | ---44 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other Specialized Delivery | ---49 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Waste Disposal: Autos transporting salvage and waste material for disposal or resale | Auto Dismantlers | ---51 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Building Wrecking Operators | ---52 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Garbage | ---53 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Junk Dealers | ---54 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 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

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

D. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* No-fault Factor |

**a.** Refer to state Table **225.F.** for the Loss Cost.

**b.** Refer to Rule **300.** for the Increased Limits Factor.

**c.** Refer to Rule **298.A.** for the Deductible Discount Factor.

**d.** Refer to Paragraph **C.2.** for the Primary Factor.

**e.** Refer to Paragraph **C.3.**for the Secondary Factor.

**f.** Refer to Paragraph **C.1.** for the Fleet Size Factor.

**g.** Refer to Rule **293.B.1.** for the No-fault Factor.

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

2. Medical Payments

a. Trucks And Truck-Tractors

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor \* No-fault Factor |

**(1)** Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.

**(2)** Refer to Rule **292.B.** for the Medical Payments Liability Factor.

**(3)** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

**(4)** No-fault Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.10 |

Table 225.D.2.a.(4) No-fault Factor

b. Trailers

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor \* Primary Factor \* No-fault Factor |

**(1)** Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.

**(2)** Refer to Rule **292.B.** for the Medical Payments Liability Factor.

**(3)** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

**(4)** Refer to Paragraph **C.2.** for the Primary Factor.

**(5)** Refer to Paragraph **D.2.a.(4)** for the No-fault Factor.

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

3. No-fault Coverages

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor \* Fleet Size Factor \* No-fault Factor |

**a.** Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.

**b.** Refer to Paragraph **C.2.** for the Primary Factor.

**c.** Refer to Paragraph **C.1.** for the Fleet Size Factor.

**d.** Refer to Rule **293.B.1.** for the No-fault Factor.

SECTION III – PRIVATE PASSENGER TYPES

231. ELIGIBILITY

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

B. Application

Section **III** applies to all private passenger autos which are owned by corporations, partnerships, unincorporated associations, government agencies, sole proprietors or limited liability companies (LLCs), or rated as part of a fleet and which are insured on a Business Auto or Motor Carrier Coverage Form. Section **III** does not apply to transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers. For such autos, refer to Rule **316.**

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

C. Private Passenger Types Classifications

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Private Passenger Types Classification | | | | Class Code | Liability, Medical Payments And Basic No-fault | 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 | 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 |
|  | 1 | 1.10 | 1.13 | 1.09 |
|  | 2 | 1.06 | 1.08 | 1.06 |
|  | 3 to 4 | 1.03 | 1.04 | 1.04 |
|  | 5 to 9 | 1.00 | 0.99 | 1.00 |
|  | 10 to 14 | 0.97 | 0.95 | 0.94 |
|  | 15 to 19 | 0.95 | 0.93 | 0.91 |
|  | 20 to 29 | 0.93 | 0.91 | 0.87 |
|  | 30 to 39 | 0.92 | 0.89 | 0.84 |
|  | 40 to 49 | 0.91 | 0.87 | 0.81 |
|  | 50 to 59 | 0.90 | 0.86 | 0.79 |
|  | 60 to 69 | 0.89 | 0.85 | 0.78 |
|  | 70 to 79 | 0.88 | 0.84 | 0.77 |
|  | 80 to 89 | 0.88 | 0.83 | 0.76 |
|  | 90 to 99 | 0.87 | 0.83 | 0.75 |
|  | 100 to 114 | 0.87 | 0.82 | 0.74 |
|  | 115 to 129 | 0.86 | 0.81 | 0.72 |
|  | 130 to 154 | 0.85 | 0.80 | 0.71 |
|  | 155 to 194 | 0.84 | 0.79 | 0.70 |
|  | 195 to 289 | 0.83 | 0.78 | 0.68 |
|  | 290 or greater | 0.80 | 0.74 | 0.62 |

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

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

B. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Class Factor |

**a.** Refer to the Territory Loss Costs/Rates for the Loss Cost.

**b.** Refer to Rule **231.C.** for the Class Factor.

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, Medical Payments And Basic No-fault

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | 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 | 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, Medical Payments And Basic No-fault

b. 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 | 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

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor |

**a.** Refer to the Territory Loss Costs/Rates for the Loss Cost.

**b.** Refer to Rule **240.C.** for the Primary Factor.

**c.** Refer to Rule **240.D.** for the Secondary Factor.

**d.** Refer to Paragraph **B.2.** for the Fleet Size Factor.

**e.** Refer to Paragraph **C.8.** for the Mechanical Lift Factor.

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 | **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 Eight Or Fewer | 4118 | 4218 | **0.40** | **1.35** | 4128 | 4228 | **0.45** | **1.55** | 4138 | 4238 | **0.50** | **1.65** |
|  | Limousine – Seating More Than Eight | 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** | N/A | N/A | **N/A** | **N/A** |
|  | Public Auto Not Otherwise Classified | 585- | 588- | **0.55** | **1.25** | 586- | 589- | **0.65** | **1.45** | 5879 | 5809 | **0.95** | **1.00** |
|  | \* | Liability Primary Factors apply to Liability, Medical Payments and No-fault. | | | | | | | | | | | | | |

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

b. Van Pools

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | Liability, Medical Payments and No-fault | | | | Physical Damage | | | |
|  |  |  | Seating Capacity | | | | Seating Capacity | | | |
|  | Category |  | 1 – 8 | 9 – 20 | 21 – 60 | Over 60 | 1 – 8 | 9 – 20 | 21 – 60 | Over 60 |
|  | Employer Furnished | **Factor** Code | **1.00** 4111 | **1.05** 4112 | **1.10** 4113 | **1.50** 4114 | **0.50** 4111 | **0.45** 4112 | **0.40** 4113 | **0.35** 4114 |
|  | All Other | **Factor** Code | **1.10** 4121 | **1.15** 4122 | **1.35** 4123 | **1.75**  4124 | **0.65** 4121 | **0.55** 4122 | **0.50** 4123 | **0.45** 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.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | |  | Liability, Medical Payments and No-fault | | | | Physical Damage | | | |
|  |  | |  | Seating Capacity | | | | Seating Capacity | | | |
|  | Category | |  | 1 – 8 | 9 – 20 | 21 – 60 | Over 60 | 1 – 8 | 9 – 20 | 21 – 60 | Over 60 |
|  | School And Church Buses | | **Factor** Code\* | **0.00** ---1 | **+0.10** ---2 | **+0.25** ---3 | **+0.50** ---4 | **0.00** ---1 | **0.00** ---2 | **0.00** ---3 | **0.00** ---4 |
|  | Other Buses | | **Factor** Code\* | **-0.20** ---1 | **-0.15** ---2 | **+0.15** ---3 | **+0.40** ---4 | **0.00** ---1 | **0.00** ---2 | **0.00** ---3 | **0.00** ---4 |
|  | All Other Public Autos | | **Factor** | **0.00** | | | | **0.00** | | | |
|  | \* | For buses not secondary rated, use Code ---9. | | | | | | | | | |

Table 240.D. Secondary Classifications

241. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Paragraphs **D.1., D.2.** and **D.3.** are replaced by the following:

D. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Primary Factor \* Mechanical Lift Factor \* No-fault Factor |

**a.** Refer to state Table **225.F.** for the Loss Cost.

**b.** Refer to Rule **300.** for the Increased Limits Factor.

**c.** Refer to Rule **298.A.** for the Deductible Discount Factor.

**d.** Refer to Rule **240.C.** for the Primary Factor.

**e.** Refer to Rule **239.C.8.** for the Mechanical Lift Factor.

**f.** Refer to Rule **293.B.1.** for the No-fault Factor.

2. Medical Payments

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor \* Primary Factor \* Mechanical Lift Factor \* No-fault Factor |

**a.** Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.

**b.** Refer to Rule **292.B.** for the Medical Payments Liability Factor.

**c.** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

**d.** Refer to Rule **240.C.** for the Primary Factor. Use the Liability Factor.

**e.** Refer to Rule **239.C.8.** for the Mechanical Lift Factor.

**f.** Refer to Rule **225.D.2.a.(4)** for the No-fault Factor.

3. No-fault Coverages

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor \* Mechanical Lift Factor \* No-fault Factor |

**a.** Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.

**b.** Refer to Rule **240.C.** for the Primary Factor. Use the Liability Factor.

**c.** Refer to Rule **239.C.8.** for the Mechanical Lift Factor.

**d.** Refer to Rule **293.B.1.** for the No-fault Factor.

SECTION V – AUTO DEALERS

248. AUTO DEALERS – ELIGIBILITY

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

B. Classifications And Codes

1. Covered Autos Liability, General Liability And Physical Damage

Only one classification and code applies to a risk for covered autos liability, general liability and physical damage coverages.

|  |  |  |
| --- | --- | --- |
|  | Classification | Full Covered Autos Liability Limit For Customers Coverage |
|  | Franchised private passenger auto dealer (with or without any other type of franchise) | 7304 |
|  | Franchised truck or truck-tractor dealer (with or without any other type of franchise except private passenger auto franchise) | 7314 |
|  | Franchised motorcycle dealer including all two wheeled cycle vehicles (no private passenger or truck franchise) | 7324 |
|  | Franchised recreational vehicle dealer (no private passenger, snowmobile or residence type mobile home trailer franchise) | 7334 |
|  | Other franchised self-propelled land motor vehicle dealer | 7347 |
|  | Non-franchised dealer (any risk described above that is not a franchised dealer) | 7357 |
|  | Franchised and non-franchised residence trailer dealers | 7361 |
|  | Franchised and non-franchised commercial trailer dealers | 7363 |
|  | Equipment and implement dealer (no other franchise) | 7365 |

Table 248.B.1. Covered Autos Liability, General Liability And Physical Damage

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Table **249.B.1.b.(2)** is replaced by the following:

|  |  |  |
| --- | --- | --- |
|  | Age Of Individual | Factor |
|  | Males Under Age 25 | 1.15 |
|  | All Others | 0.50 |

Table 249.B.1.b.(2) Class II – Nonemployees Factors

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

**f.** Liability coverage is extended to provide the full covered autos liability limit for customers. The auto dealers base loss costs reflect this extension.

|  |  |  |
| --- | --- | --- |
|  | Endorsement Status | Factor |
|  | All Policies | 1.00 |

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

Table **249.H.2.a.(4)** is replaced by the following:

|  |  |  |
| --- | --- | --- |
|  | Coverage | Factor |
|  | Auto | 0.25 |
|  | Locations And Operations | 0.30 |

Table 249.H.2.a.(4) Auto Dealers Medical Payments Coverage Factors

251. AUTO DEALERS – GENERAL LIABILITY COVERAGES ADDITIONAL INTERESTS

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

B. Additional Charge

1. Grantor Of Franchise

**a.** KAN. STAT. ANN. § 16-121(c) generally provides that a provision in a contract which requires a party to provide liability coverage to another party, as an additional insured, for such other party's **own** negligence or intentional acts or omissions is against public policy and is void or unenforceable.

**(1)** The following rules apply with respect to indemnification provisions for certain additional insureds for the following types of contracts in accordance with KAN. STAT. ANN. § 16-121(c):

**(a)** A dealership agreement defined as an oral or written agreement of definite or indefinite duration between an equipment manufacturer or service provider and an equipment or service dealer which provides for the rights and obligations of the parties with respect to the purchase or sale of such equipment or services.

**(b)** A franchise agreement defined as any contract or franchise or any other terminology used to describe the contractual relationship between manufacturers, distributors and dealers, by which:

**(i)** A right is granted one party to engage in the business of offering, selling or otherwise distributing goods or services under a marketing plan or system prescribed in substantial party by the other party, and in which there is a community of interest in the marketing of goods or services at wholesale or retail, by lease, agreement or otherwise; and

**(ii)** The operation of the grantee's business pursuant to such agreement is substantially associated with the grantor's trademark, service mark, trade name, logotype, advertising or other commercial symbol designating the grantor or an affiliate of the grantor.

**(2)** Use Kansas Additional Insured – General Liability Coverages – Grantor Of Franchise Endorsement CA 04 46 to provide liability coverage for an additional insured's vicarious liability when the additional insured is a party to a contract defined in Paragraph **B.1.a.(1).** This endorsement provides liability coverage to an additional insured, **but only to the extent** that such liability is caused by the named insured's negligence, acts or omissions; or negligence, acts or omissions of those acting on behalf of the named insured. Refer to company for rating.

**b.** Additional Insured – General Liability Coverages – Grantor Of Franchise Endorsement CA 20 49 may be used for the following:

**(1)** Contracts not described in Paragraph **B.1.a.(1);** or

**(2)** Contracts described in Paragraph **B.1.a.(1),** when the following scenarios apply:

**(a)** A separately negotiated provision or provisions whereby the parties mutually agree to a reasonable allocation of risk, if each such provision is based on generally accepted industry loss experience and supported by adequate consideration; or

**(b)** An agreement that provides for indemnity if the parties agree in writing that the indemnity obligation will be supported by liability insurance coverage to be furnished by the promisor subject to the following limitations:

**(i)** With respect to a mutual indemnity obligation, the indemnity obligation is limited to the extent of the coverage and dollar limits of insurance or qualified self-insurance each party as promisor has agreed to obtain for the benefit of the other party as promisee; and

**(ii)** With respect to a unilateral indemnity obligation, the indemnity obligation is limited to the extent of the coverage and dollar limits of insurance the promisor has agreed to obtain for the benefit of the other party as promisee. Such indemnity obligation shall be at the promisee's expense and shall be a separate liability insurance policy.

**(3)** Refer to company for rating.

SECTION VI – SPECIAL TYPES

264. AMBULANCE SERVICES

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

3. No-fault

For higher limits, refer to company.

Premium = Loss Cost \* Ambulance Services Factor

**a.** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Trucks, Tractors and Trailers Loss Cost.

**b.** Refer to Paragraph **B.8.** for the Ambulance Services Factor.

266. ANTIQUE AUTOS

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

B. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Antique Autos Coverage Factor |

**a.** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

**b.** Refer to Paragraph **B.8.** for the Antique Autos Coverage Factor.

268. DRIVER TRAINING PROGRAMS (EDUCATIONAL INSTITUTIONS AND COMMERCIAL DRIVING SCHOOLS) AND AUTO REPAIR TRAINING

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

A. Educational Institutions

3. Premium Computation

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Driver Training Owned Autos Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

**(2)** Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.

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

B. Commercial Driving Schools

2. Premium Computation

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Driver Training Owned Autos Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

**(2)** Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.

270. FINANCED AUTOS

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

A. Application

Write financed autos at manual rates and minimum charges, except for single interest coverage. Use Single Interest Automobile Physical Damage Insurance Policy (Individual Policy Form) CA 26 01 or Single Interest Automobile Physical Damage Insurance Policy (Finance Master Policy Form) CA 26 02 and Amendment Of Single Interest Policy Provisions – Kansas Endorsement CA 26 06 to provide single interest coverages.

Paragraph **D.** does not apply.

271. FIRE DEPARTMENTS

Paragraphs **B.1.c.** and **B.3.c.** are replaced by the following:

B. Premium Computation

1. Private Passenger Types (Class Code 7908)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Private Passenger Types Fire Department Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

**(2)** Refer to Paragraph **B.1.h.** for the Private Passenger Types Fire Department Factor.

3. All Other Types (Class Code 7909)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* All Other Types Fire Department Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Trucks, Tractors and Trailers Loss Cost.

**(2)** Refer to Paragraph **B.3.h.** for the All Other Types Fire Department Factor.

272. FUNERAL DIRECTORS

Paragraphs **B.1.c.** and **B.2.c.** are replaced by the following:

B. Premium Computation

1. Limousines (Class Code 7915)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Funeral Director Limousines Coverage Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

**(2)** Refer to Paragraph **B.1.h.** for the Funeral Director Limousines Coverage Factor.

2. Hearses And Flower Cars (Class Code 7922)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Funeral Directors Hearses And Flower Cars Coverage Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Trucks, Tractors and Trailers Loss Cost.

**(2)** Refer to Paragraph **B.2.h.** for the Funeral Directors Hearses And Flower Cars Coverage Factor.

273. GOLF CARTS AND LOW-SPEED VEHICLES

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Low-speed Vehicles Factor |

**a.** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Trucks, Tractors and Trailers Loss Cost.

**b.** Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

276. MOBILE HOMES

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

B. Premium Computation – Trailers, Pickup Trucks And Motor Homes

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Mobile Homes Coverage Factor |

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

**b.** Refer to Paragraph **B.9.** for the Mobile Homes Coverage Factor.

277. MOTORCYCLES

Paragraphs **B.3.** and **B.7.** are replaced by the following:

B. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost |

**a.** Refer to state Table **277.B.5.(LC)** for the Loss Cost.

For Added Personal Injury Protection Coverage, refer to company for rating.

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

|  |  |  |
| --- | --- | --- |
|  | Factor | |
|  | 2.00 |  |

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

279. REPOSSESSED AUTOS

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

A. Eligibility

**2.** Auto finance companies and banks may be insured for the repossession and use in connection with reselling financed autos. Use Kansas Repossessed Autos Endorsement CA 20 41 and Class Code 7925.

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

B. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* No-fault Factor \* Number Of Autos |

**a.** Refer to Table **279.B.1.a.(LC)** for the Loss Cost.

**b.** Refer to Rule **300.** for the Increased Limits Factor.

**c.** Refer to Rule **298.A.** for the Deductible Discount Factor.

**d.** Refer to Rule **293.B.1.** for the No-fault Factor.

**e.** Estimatethe number of autos repossessed annually. Charge an advance premium per (estimated) repossessed auto. To determine the earned premium, recalculate the premium using the actual number of autos repossessed during the policy period instead of the estimate. Use the loss costs in force at the policy inception.

**f.** For minimum premium, refer to Table **279.B.1.e.(LC).**

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

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Number Of Autos \* No-fault Factor |

**a.** Refer to Table **279.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.

**b.** Estimatethe number of autos repossessed annually. Charge an advance premium per (estimated) repossessed auto. To determine the earned premium, recalculate the premium using the actual number of autos repossessed during the policy period instead of the estimate. Use the loss costs in force at the policy inception.

**c.** Refer to Rule **293.B.1.** for the No-fault Factor.

**d.** For minimum premium, refer to Table **279.B.1.e.(LC).**

280. SNOWMOBILES

Paragraphs **B.1.** and **B.3.** are replaced by the following:

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* No-fault Factor |

**a.** Refer to state Table **280.B.1.a.(LC)** for the loss cost.

**b.** Refer to Rule **300.** for the Increased Limits Factor.

**c.** Refer to Rule **298.A.** for the Deductible Discount Factor.

**d.** Refer to Rule **293.B.1.** for the No-fault Factor.

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* No-fault Factor |

**a.** Refer to state Table **280.B.1.a.(LC)** for the loss cost. Use the Liability Loss Cost.

**b.** Refer to Rule **293.B.1.** for the No-fault Factor.

281. MOBILE OR FARM EQUIPMENT

Paragraphs **C.2.c.** and **C.2.h.** are replaced by the following:

C. Specified Auto Basis

2. Premium Computation

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Mobile Or Farm Equipment Coverage Factor |

**(1)** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

**(2)** Refer to Paragraph **C.2.h.** for the Mobile Or Farm Equipment Coverage Factor.

h. Mobile Or Farm Equipment Coverage Factor

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Mobile Equipment | Farm Equipment |
|  | Liability And Basic No-fault | 0.300 | 0.150 |
|  | Medical Payments And Uninsured Motorists | 1.000 | 0.150 |
|  | Collision | 0.650 | 0.300 |
|  | Comprehensive | 0.600 | 0.450 |

Table 281.C.2.h. Mobile Or Farm Equipment Coverage Factor

Paragraphs **D.1.c.(1)** and **D.1.c.(3)** are replaced by the following:

(1) Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Cost Of Hire \* Loss Cost \* Cost Of Hire Basis Liability And Basic No-fault Coverage Factor \* Hired Auto Liability Coverage Factor \* (Increased Limits Factor – Deductible Discount Factor) \* No-fault Factor / 100 |

**(a)** Refer to Paragraph **D.1.b.** for instructions on calculating the cost of hire.

**(b)** Refer to state Table **290.B.3.a.(1)(LC)** for the loss cost.

**(c)** Refer to Paragraph **D.1.c.(4)** for the Cost Of Hire Basis Liability And Basic No-fault Coverage Factor.

**(d)** Refer to Table **290.B.3.a.(3)** for the Hired Auto Liability Coverage Factor.

**(e)** Refer to Rule **300.** for the Increased Limits Factor.

**(f)** Refer to Rule **298.A.** for the Deductible Discount Factor.

**(g)** Refer to Rule **293.B.1.** for the No-fault Factor.

(3) No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Cost Of Hire \* Loss Cost \* Cost Of Hire Basis Liability And Basic No-fault Coverage Factor \* No-fault Factor / 100 |

**(a)** Refer to Paragraph **D.1.b.** for instructions on calculating the cost of hire.

**(b)** Refer to state Table **290.B.3.a.(1)(LC)** for the loss cost. Use the Liability Loss Cost.

**(c)** Refer to Paragraph **D.1.c.(4)** for the Cost Of Hire Basis Liability And Basic No-fault Coverage Factor.

**(d)** Refer to Rule **293.B.1.** for the No-fault Factor.

Paragraph **E.2.c.** is replaced by the following:

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Rental Period Basis Factor \* Number Of Days / 365 |

**(1)** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost from the territory of the job-site where the leased vehicle will operate.

**(2)** Refer to Paragraph **E.2.d.** for the Rental Period Basis Factors.

**(3)** Estimate the number of days the vehicle will be leased.

284. ALL-TERRAIN VEHICLES AND UTILITY TASK VEHICLES

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* All-terrain Vehicles And Utility Vehicles Factor |

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

**b.** Refer to Paragraph **C.8.** for the All-terrain Vehicles And Utility Vehicles Factor.

SECTION VII – COMMON COVERAGES AND RATING PROCEDURES

290. HIRED AUTOS

Paragraphs **A.1.c.** and **A.2.b.** are replaced by the following:

A. Specified Auto Basis

1. Eligibility

**c.** To extend the policy to cover the owner of the auto as an additional named insured, use Kansas Additional Named Insured Endorsement CA 99 01**.**

2. Premium Computation

**b.** When Endorsement CA 99 01 is attached, charge an additional premium as follows:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Otherwise Applicable Liability Premium  Liability Coverage For Owner Of Hired Auto Factor |

**(1)** Sum all the Liability Premium otherwise applicable for all autos leased or rented to the insured lessee or renter by the additional insured named in one of these endorsements.

(2) Liability Coverage For Owner Of Hired Auto Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.00 |

Table 290.A.2.b.(2). Liability Coverage For Owner Of Hired Auto Factor

292. MEDICAL PAYMENTS

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

B. Medical Payments Liability Factor

The Medical Payments Liability Factor is used to convert Liability Loss Costs to Medical Payments $5,000 Limit Loss Costs for certain vehicles.

|  |  |  |
| --- | --- | --- |
|  | Vehicle Type | Factor |
|  | Non-zone-rated Trucks, Tractors and Trailers | 0.0173 |
|  | Zone Rated | 0.0173 |
|  | School and Church Buses | 0.0575 |
|  | Other Buses | 0.0400 |
|  | Taxis and Limousines | 0.0416 |
|  | Van Pools | 0.0321 |
|  | Auto Dealers | 0.0700 |
|  | Driving Schools Non-owned Vehicles | 0.0318 |
|  | Hired Mobile Equipment and Farm Equipment | 0.0173 |
|  | All Other Vehicles Except Private Passenger Types | 0.0173 |

Table 292.B. Medical Payments Liability Factor

The following is added to Rule **292.:**

D. Determining The Medical Payments Loss Cost

Refer to Rule **293.** and determine if the vehicle being rated is subject to No-fault. The Medical Payments Loss Costs shown in the State Loss Costs/Rates are only for use with vehicles subject to No-fault, except for the Private Passenger Types loss costs labeled as Not Subject to No-fault.

If a vehicle other than a Private Passenger Type is not subject to No-fault, replace the loss cost in the Medical Payments Coverage Premium Computation Formula with the following result:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Loss Cost = (Liability Loss Cost \* Medical Payments Liability Factor) |

**1.** Liability Loss Cost in the State Loss Costs/Rates

**2.** Medical Payments Liability Factor from Table **292.B.**

293. NO-FAULT COVERAGES

Rule **293.** is replaced by the following:

A. Personal Injury Protection

This coverage must be provided on every self-propelled auto including any trailer, semitrailer or pole trailer designed for use with such auto. Motorcycle owners have the option of rejecting personal injury protection. Use Kansas Personal Injury Protection Endorsement CA 22 14**.**

The requirement to provide personal injury protection does not apply to the following autos listed:

**1.** Any auto owned by the United States Government, any state or political subdivision of any state.

**2.** Any implement of husbandry or special mobile equipment operated only incidentally on a public highway or public property.

**3.** Any auto operated on a highway only for the purpose of crossing such highway from one property to another.

B. Premium Development – Full Coverage

**1.** If a liability loss cost is provided and a Personal Injury Protection loss cost is not provided, calculate the Personal Injury Protection and liability subject to no-fault loss costs by multiplying the liability base loss cost by the following factors:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | Coverage | Zone Rated | All Other |
|  |  | $100,000 Liability | 0.90 | 0.80 |
|  |  | Personal Injury Protection | 0.03 | 0.07 |

Table 293.B.1. No-fault Factors

**2.** When determining liability premiums for autos not provided personal injury protection, multiply the liability base loss costs by the appropriate factor in the following table only if a personal injury protection loss cost is provided for such autos:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Vehicle Type | Factor |
|  |  | Buses | 1.20 |
|  |  | Dealers | 1.10 |
|  |  | All Others | 1.13 |

Table 293.B.2. Autos Not Provided Personal Injury Protection Liability Factors

C. Added Personal Injury Protection

This coverage may be provided to individual named insureds who are insured for Personal Injury Protection Coverage. Use Kansas Added Personal Injury Protection Endorsement CA 22 15**.**

**1.** Select an Added Personal Injury Protection Coverage option from the following table.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | Coverage | Option 1 | | Option 2 | |
|  |  | Benefit Period | 1 year | | 2 years | |
|  |  | Medical Exp. | $ | 12,500 | $ | 27,500 |
|  |  | Rehabilitation |  | |  | |
|  |  | Expenses | 12,500 | | 27,500 | |
|  |  | Funeral Exp. | 2,000 | | 2,500 | |
|  |  | Work Loss | 1,050 per mo. | | 1,250 per mo. | |
|  |  | Essential Serv. |  | |  | |
|  |  | Expenses | 25 per day | | 25 per day | |
|  |  | Survivors |  | |  | |
|  |  | Loss | 1,050 per mo. | | 1,250 per mo. | |
|  |  |  | and 25 per day | | and 25 per day | |

Table 293.C.1. Added Personal Injury Protection Options

2. Premium Computation

Charge an additional premium for each auto or auto dealer rating unit.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost |

**a.** Loss Cost from Table **293.C.2.(LC)**

D. Broadened Personal Injury Protection Coverage For Named Individuals

Use Named Individuals – Broadened Personal Injury Protection Coverage Endorsement CA 22 01**.**

**1.** An individual who regularly uses the insured auto may be provided personal injury protection by naming the individual as a named insured. Charge an additional premium per added named individual.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost |

**a.** Loss Cost from Table **293.D.1.(LC).**

**2.** If broadened personal injury protection is used when the endorsement in Paragraph **C.** is attached, further charge the additional premium in **C.2.** for each added named individual.

297. UNINSURED MOTORISTS INSURANCE

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

A. Application

Uninsured (includes Underinsured) Motorists Bodily Injury Coverage must be provided at limits equal to the single limit liability or split limit bodily injury liability limits provided by the policy; however, the named insured has the right to reject, in writing, coverage limits in excess of the basic limits. Use Kansas Uninsured Motorists Coverage Endorsement CA 21 37 when coverage is provided on a single limit basis. For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement CA 21 02**.**

**1.** If the coverage limits in excess of the basic limits are rejected by the named insured, increased limits between the basic limits and the rejected limits may be provided.

**2.** The rejected limits need not be provided with a renewal policy issued by the same insurer, unless the named insured requests such limits in writing.

**3.** This insurance must apply to all autos on the policy.

**4.** Uninsured Motorists Coverage does not provide coverage for property damage.

B. Premium Development

**1.** 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).

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 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.

**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 Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(1)(LC).**

**(2)** For split limits Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(2)(LC).** The initial limits provided are the minimum financial responsibility limits required in Kansas.

**4.** For policies (other than Auto Dealers) issued to individual named insureds, charge an additional premium once for each exposure.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost |

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

298. DEDUCTIBLE INSURANCE

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | | Combined  Single Limit | | Property Damage Per Accident | |
|  | Deductible Amount | | Non-zone Rated | Zone Rated | Non-zone Rated | Zone Rated |
|  |  | None | 0.000 | 0.000 | 0.000 | 0.000 |
|  | $ | 250 | 0.016 | 0.010 | 0.015 | 0.009 |
|  |  | 500 | 0.031 | 0.019 | 0.030 | 0.018 |
|  |  | 1,000 | 0.059 | 0.037 | 0.055 | 0.034 |
|  |  | 2,500 | 0.126 | 0.083 | 0.116 | 0.075 |
|  |  | 5,000 | 0.203 | 0.143 | 0.178 | 0.125 |
|  |  | 10,000 | 0.292 | 0.223 | 0.238 | 0.182 |
|  |  | 20,000 | 0.387 | 0.313 | 0.278 | 0.230 |
|  |  | 25,000 | 0.419 | 0.344 | 0.286 | 0.242 |
|  |  | 50,000 | 0.525 | 0.451 | 0.302 | 0.269 |
|  |  | 75,000 | 0.586 | 0.520 | 0.306 | 0.279 |
|  |  | 100,000 | 0.629 | 0.571 | 0.308 | 0.284 |

Table 298.A.2. Liability Deductible 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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | Collision | Comprehensive Deductible For Theft, Mischief And Vandalism | Comprehensive All Perils Deductible | Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage | Comprehensive All Perils Deductible With Full Glass Coverage | Specified Causes Of Loss All Perils Deductible |
|  | $ | 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

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | Trucks And Truck-tractors Collision | Trailer Types Collision | Comprehensive Deductible For Theft, Mischief And Vandalism | Comprehensive All Perils Deductible | Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage | Comprehensive All Perils Deductible With Full Glass Coverage | Specified Causes Of Loss All Perils Deductible |
|  | $ | 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

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | Trucks And Truck-tractors Collision | Trailer Types Collision | Comprehensive Deductible For Theft, Mischief And Vandalism | Comprehensive All Perils Deductible | Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage | Comprehensive All Perils Deductible With Full Glass Coverage | Specified Causes Of Loss All Perils Deductible |
|  | $ | 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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | | | Factor | |
|  | $ | 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

299. FINANCIAL RESPONSIBILITY LAWS – CERTIFICATION

Rule **299.** does not apply.

300. INCREASED LIABILITY LIMITS

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | 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 | 0.68 | 0.67 | 0.65 | 0.65 | 0.68 |
|  | 75 | 0.93 | 0.92 | 0.92 | 0.92 | 0.93 |
|  | 100 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 125 | 1.05 | 1.06 | 1.07 | 1.07 | 1.06 |
|  | 150 | 1.10 | 1.12 | 1.12 | 1.13 | 1.10 |
|  | 200 | 1.17 | 1.20 | 1.22 | 1.24 | 1.18 |
|  |  |  |  |  |  |  |
|  | 250 | 1.23 | 1.28 | 1.31 | 1.32 | 1.25 |
|  | 300 | 1.28 | 1.34 | 1.38 | 1.40 | 1.30 |
|  | 350 | 1.32 | 1.40 | 1.45 | 1.47 | 1.35 |
|  | 400 | 1.36 | 1.45 | 1.51 | 1.53 | 1.39 |
|  | 500 | 1.43 | 1.54 | 1.62 | 1.64 | 1.46 |
|  |  |  |  |  |  |  |
|  | 600 | 1.49 | 1.61 | 1.72 | 1.74 | 1.52 |
|  | 750 | 1.56 | 1.71 | 1.85 | 1.86 | 1.59 |
|  | 1,000 | 1.66 | 1.85 | 2.02 | 2.02 | 1.68 |
|  | 1,500 | 1.80 | 2.04 | 2.29 | 2.25 | 1.82 |
|  | 2,000 | 1.90 | 2.18 | 2.48 | 2.41 | 1.92 |
|  |  |  |  |  |  |  |
|  | 2,500 | 1.98 | 2.30 | 2.64 | 2.54 | 2.00 |
|  | 3,000 | 2.06 | 2.39 | 2.76 | 2.66 | 2.07 |
|  | 5,000 | 2.28 | 2.69 | 3.16 | 3.01 | 2.30 |
|  | 7,500 | 2.49 | 2.97 | 3.52 | 3.34 | 2.51 |
|  | 10,000 | 2.66 | 3.21 | 3.82 | 3.62 | 2.69 |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor | |
|  | $ | 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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor | |
|  | $ | 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

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor | |
|  | $ | 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.(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 |  | 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.(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

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor | |
|  | $ | 0 to 999 |  | 0.22 |
|  |  | 1,000 to 1,999 |  | 0.27 |
|  |  | 2,000 to 2,999 |  | 0.33 |
|  |  | 3,000 to 3,999 |  | 0.37 |
|  |  | 4,000 to 4,999 |  | 0.40 |
|  |  | 5,000 to 5,999 |  | 0.43 |
|  |  | 6,000 to 7,999 |  | 0.47 |
|  |  | 8,000 to 9,999 |  | 0.50 |
|  |  | 10,000 to 11,999 |  | 0.53 |
|  |  | 12,000 to 13,999 |  | 0.56 |
|  |  | 14,000 to 15,999 |  | 0.59 |
|  |  | 16,000 to 17,999 |  | 0.61 |
|  |  | 18,000 to 19,999 |  | 0.63 |
|  |  | 20,000 to 24,999 |  | 0.66 |
|  |  | 25,000 to 29,999 |  | 0.70 |
|  |  | 30,000 to 34,999 |  | 0.76 |
|  |  | 35,000 to 39,999 |  | 0.85 |
|  |  | 40,000 to 44,999 |  | 0.94 |
|  |  | 45,000 to 49,999 |  | 1.03 |
|  |  | 50,000 to 54,999 |  | 1.12 |
|  |  | 55,000 to 64,999 |  | 1.25 |
|  |  | 65,000 to 74,999 |  | 1.41 |
|  |  | 75,000 to 84,999 |  | 1.58 |
|  |  | 85,000 to 99,999 |  | 1.77 |
|  |  | 100,000 to 114,999 |  | 2.00 |
|  |  | 115,000 to 129,999 |  | 2.22 |
|  |  | 130,000 to 149,999 |  | 2.47 |
|  |  | 150,000 to 174,999 |  | 2.78 |
|  |  | 175,000 to 199,999 |  | 3.12 |
|  |  | 200,000 to 229,999 |  | 3.48 |
|  |  | 230,000 to 259,999 |  | 3.87 |
|  |  | 260,000 to 299,999 |  | 4.29 |
|  |  | 300,000 to 349,999 |  | 4.82 |
|  |  | 350,000 to 399,999 |  | 5.41 |
|  |  | 400,000 to 449,999 |  | 5.99 |
|  |  | 450,000 to 499,999 |  | 6.55 |
|  |  | 500,000 to 599,999 |  | 7.25 |
|  |  | 600,000 to 699,999 |  | 8.35 |
|  |  | 700,000 to 799,999 |  | 9.41 |
|  |  | 800,000 to 899,999 |  | 10.44 |
|  |  | 900,000 or greater |  | 11.45 |

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

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

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 |
|  | 150,000 to 174,999 | 2.61 | 1.96 | 1.96 | 1.96 | 1.88 | 1.80 | 1.73 | 1.65 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 |
|  | 175,000 to 199,999 | 2.76 | 2.07 | 2.07 | 2.07 | 1.99 | 1.91 | 1.82 | 1.74 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 |
|  | 200,000 to 229,999 | 2.91 | 2.18 | 2.18 | 2.18 | 2.10 | 2.01 | 1.92 | 1.83 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 |
|  | 230,000 to 259,999 | 3.06 | 2.30 | 2.30 | 2.30 | 2.21 | 2.11 | 2.02 | 1.93 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 |
|  | 260,000 to 299,999 | 3.22 | 2.41 | 2.41 | 2.41 | 2.32 | 2.22 | 2.12 | 2.03 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 |
|  | 300,000 to 349,999 | 3.40 | 2.55 | 2.55 | 2.55 | 2.45 | 2.35 | 2.25 | 2.14 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 |
|  | 350,000 to 399,999 | 3.60 | 2.70 | 2.70 | 2.70 | 2.59 | 2.48 | 2.37 | 2.27 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 |
|  | 400,000 to 449,999 | 3.78 | 2.84 | 2.84 | 2.84 | 2.72 | 2.61 | 2.50 | 2.38 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 |
|  | 450,000 to 499,999 | 3.95 | 2.96 | 2.96 | 2.96 | 2.85 | 2.73 | 2.61 | 2.49 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 |
|  | 500,000 to 599,999 | 4.15 | 3.11 | 3.11 | 3.11 | 2.99 | 2.86 | 2.74 | 2.61 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 |
|  | 600,000 to 699,999 | 4.44 | 3.33 | 3.33 | 3.33 | 3.20 | 3.06 | 2.93 | 2.80 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 |
|  | 700,000 to 799,999 | 4.70 | 3.53 | 3.53 | 3.53 | 3.38 | 3.24 | 3.10 | 2.96 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 |
|  | 800,000 to 899,999 | 4.94 | 3.71 | 3.71 | 3.71 | 3.56 | 3.41 | 3.26 | 3.11 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 |
|  | 900,000 or greater | 5.16 | 3.87 | 3.87 | 3.87 | 3.72 | 3.56 | 3.41 | 3.25 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 |

Table 301.C.2.a.(1) Zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

(2) Zone-rated Non-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 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.33 | 0.24 | 0.22 | 0.19 | 0.16 | 0.13 | 0.11 | 0.10 | 0.08 | 0.07 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 | 0.02 | 0.02 | 0.02 | 0.01 |
|  | 1,000 to 1,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.34 | 0.26 | 0.23 | 0.20 | 0.18 | 0.15 | 0.13 | 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 |
|  | 2,000 to 2,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.35 | 0.27 | 0.25 | 0.22 | 0.20 | 0.17 | 0.16 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 | 0.04 | 0.03 |
|  | 3,000 to 3,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.35 | 0.28 | 0.26 | 0.23 | 0.21 | 0.19 | 0.17 | 0.15 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 |
|  | 4,000 to 4,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 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 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 |
|  | 5,000 to 5,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 0.30 | 0.27 | 0.25 | 0.22 | 0.20 | 0.19 | 0.17 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 |
|  | 6,000 to 7,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 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 | 0.06 | 0.06 |
|  | 8,000 to 9,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.37 | 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 | 0.08 | 0.07 | 0.07 |
|  | 10,000 to 11,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.37 | 0.32 | 0.29 | 0.27 | 0.25 | 0.23 | 0.22 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.10 | 0.09 | 0.08 |
|  | 12,000 to 13,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.38 | 0.32 | 0.29 | 0.27 | 0.25 | 0.24 | 0.22 | 0.20 | 0.19 | 0.18 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.11 | 0.10 | 0.09 | 0.09 |
|  | 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 | 0.26 | 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 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 | 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 | 0.07 | 0.06 | 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 |
|  | 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 |
|  | 150,000 to 174,999 | 2.61 | 1.96 | 1.96 | 1.96 | 1.88 | 1.80 | 1.73 | 1.65 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 |
|  | 175,000 to 199,999 | 2.76 | 2.07 | 2.07 | 2.07 | 1.99 | 1.91 | 1.82 | 1.74 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 |
|  | 200,000 to 229,999 | 2.91 | 2.18 | 2.18 | 2.18 | 2.10 | 2.01 | 1.92 | 1.83 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 |
|  | 230,000 to 259,999 | 3.06 | 2.30 | 2.30 | 2.30 | 2.21 | 2.11 | 2.02 | 1.93 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 |
|  | 260,000 to 299,999 | 3.22 | 2.41 | 2.41 | 2.41 | 2.32 | 2.22 | 2.12 | 2.03 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 |
|  | 300,000 to 349,999 | 3.40 | 2.55 | 2.55 | 2.55 | 2.45 | 2.35 | 2.25 | 2.14 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 |
|  | 350,000 to 399,999 | 3.60 | 2.70 | 2.70 | 2.70 | 2.59 | 2.48 | 2.37 | 2.27 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 |
|  | 400,000 to 449,999 | 3.78 | 2.84 | 2.84 | 2.84 | 2.72 | 2.61 | 2.50 | 2.38 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 |
|  | 450,000 to 499,999 | 3.95 | 2.96 | 2.96 | 2.96 | 2.85 | 2.73 | 2.61 | 2.49 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 |
|  | 500,000 to 599,999 | 4.15 | 3.11 | 3.11 | 3.11 | 2.99 | 2.86 | 2.74 | 2.61 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 |
|  | 600,000 to 699,999 | 4.44 | 3.33 | 3.33 | 3.33 | 3.20 | 3.06 | 2.93 | 2.80 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 |
|  | 700,000 to 799,999 | 4.70 | 3.53 | 3.53 | 3.53 | 3.38 | 3.24 | 3.10 | 2.96 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 |
|  | 800,000 to 899,999 | 4.94 | 3.71 | 3.71 | 3.71 | 3.56 | 3.41 | 3.26 | 3.11 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 |
|  | 900,000 or greater | 5.16 | 3.87 | 3.87 | 3.87 | 3.72 | 3.56 | 3.41 | 3.25 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 |

Table 301.C.2.a.(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

(5) All Other Vehicles 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 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.33 | 0.24 | 0.22 | 0.19 | 0.16 | 0.13 | 0.11 | 0.10 | 0.08 | 0.07 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 | 0.02 | 0.02 | 0.02 | 0.01 |
|  | 1,000 to 1,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.34 | 0.26 | 0.23 | 0.20 | 0.18 | 0.15 | 0.13 | 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 |
|  | 2,000 to 2,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.35 | 0.27 | 0.25 | 0.22 | 0.20 | 0.17 | 0.16 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 | 0.04 | 0.03 |
|  | 3,000 to 3,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.35 | 0.28 | 0.26 | 0.23 | 0.21 | 0.19 | 0.17 | 0.15 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 |
|  | 4,000 to 4,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 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 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 |
|  | 5,000 to 5,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 0.30 | 0.27 | 0.25 | 0.22 | 0.20 | 0.19 | 0.17 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 |
|  | 6,000 to 7,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 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 | 0.06 | 0.06 |
|  | 8,000 to 9,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.37 | 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 | 0.08 | 0.07 | 0.07 |
|  | 10,000 to 11,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.37 | 0.32 | 0.29 | 0.27 | 0.25 | 0.23 | 0.22 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.10 | 0.09 | 0.08 |
|  | 12,000 to 13,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.38 | 0.32 | 0.29 | 0.27 | 0.25 | 0.24 | 0.22 | 0.20 | 0.19 | 0.18 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.11 | 0.10 | 0.09 | 0.09 |
|  | 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 | 0.26 | 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.(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 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.(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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Stated Amount Vehicles | Trucks, Tractors And Trailers | Private Passenger Types |
|  | 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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Original Cost New Vehicles | Trucks, Tractors And Trailers | Private Passenger Types |
|  | 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

302. SUSPENSION

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

**D.** For autos subject to No-fault, coverage may not be suspended for Liability, No-fault or Uninsured Motorists Coverages.

303. POLLUTION LIABILITY (Class Code 7971)

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

This exclusion applies except up to the financial responsibility limits for sudden and accidental emission of pollutants. Use Kansas Changes Endorsement CA 01 22**.**

308. PHYSICAL DAMAGE COVERAGES

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

A. Limited Other Than Collision Coverage Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Non-zone-rated Vehicles | Zone-rated Vehicles |
|  | Fire Only | 0.350 | 0.328 |
|  | Fire And Theft Only | 0.400 | 0.375 |
|  | Fire, Theft And Windstorm Only | 0.700 | 0.656 |
|  | Limited Specified Causes Of Loss | 0.900 | 0.843 |
|  | Specified Causes Of Loss | 1.000 | 0.937 |
|  | For Stated Amount rating, refer to company. | | |

Table 308.A. Limited Other Than Collision Coverage Factors

313. SILICA OR SILICA-RELATED DUST LIABILITY

Paragraph **A.1.** does not apply.

314. VEHICLE TELEMATICS RATING

Paragraph **A.** does not apply.

316. TRANSPORTATION NETWORK SERVICES AUTOS

The title of Rule **316.** Transportation Network Services Autos And On-demand Delivery Services Autos is replaced by the preceding title.

Paragraphs **A.** and **B.** are replaced by the following:

A. Eligibility

Rule **316.** applies to transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers. When the coverage form insures transportation network services autos, use Public Transportation Autos Endorsement [CA 24 02](javascript:checkPopUpWindow('Linkview.asp?popup=t&selectedPublisher=ISO&LType=form&TopicId=CA2402')) to amend the care, custody or control exclusion. Refer to Paragraph **C.** for rating.

For **all other** autos used for the transportation of members of the public, refer to Section **IV** – Public Transportation.

B. Exclusionary Endorsement

Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos as described in Paragraph **A.,** may be excluded by attaching Public Or Livery Passenger Conveyance Exclusion Endorsement CA 23 44**.**

The introductory text in Paragraph **C.** is replaced by the following:

For vehicles that would otherwise be rated as a private passenger type described in Rule **231.** or light trucks described in Rule **223.** when Endorsement CA 23 44 has not been attached to the policy, use the following rating procedures. For public autos that also operate as transportation network services autos, refer to Rule **238.** For all other vehicles, refer to company.