202. REFERRALS TO COMPANY

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

**A.** Rating or classifying any risk or exposure for which:

**1.** There is no manual rate or applicable classification for the underlying exposure; or

**2.** There is no underlying insurance.

When a risk is rated on a refer-to-company basis, each company is responsible for complying with regulatory requirements. In accordance with Alaska Order R94-02, companies must file a "guide rate" or "range of rates" to be used, or a rule or other documentation showing how a rate will be developed for risks rated on a refer-to-company basis.

211. POLICY CANCELLATIONS

Table **211.B.5.** is replaced by the following:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.925 |

Table 211.B.5. Policy Cancellation Factor

Paragraph **C.** does not apply.

212. FORMS PORTFOLIO REFERENCE

Paragraph **A.18.** is replaced by the following:

**18.** Alaska Motor Carrier Endorsement CA 23 31

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

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

**1.** Alaska Changes CA 01 79 (for use with the Business Auto and Motor Carrier Coverage Forms)

**2.** Alaska Changes – Auto Dealers Coverage Form CA 01 58 (for use with the Auto Dealers Coverage Form)

**3.** Coverage For Injury To Leased Workers Endorsement CA 23 25

**4.** Alaska Changes – Attorney's Fees Endorsement IL 01 21

**5.** Alaska Changes – Appraisal Endorsement IL 01 76

**6.** Alaska Changes – Cancellation And Nonrenewal Endorsement IL 02 80

213. RESIDENT AGENT COUNTERSIGNATURE

Rule **213.** does not apply.

215. INDIVIDUAL RISK SITUATIONS

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

**b.** For limits of liability obtained (or values covered) by means of facultative reinsurance, the premium shall be the facultative cost for such coverage, including expenses incurred in acquiring the reinsurance.

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

C. Filing Obligations

When a particular risk is modified in accordance with Paragraph **B.,** each company is responsible for complying with regulatory requirements. In accordance with Alaska Order R94-02, companies must file a "guide rate" or "range of rates" to be used, or a rule or other documentation showing how a rate will be developed for risks rated on a refer-to-company basis.

Note

Rates shall not be inadequate, excessive or unfairly discriminatory.

218. RATING TERRITORIES

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

A. Territory Determination

**3.** If the manual refers to Paragraph **A.** to determine rating territory, use Territory 101 when the address of the named insured is located in this jurisdiction.

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

**(e)** If the policy is canceled:

**(i)** Prior to the Period Of Operation shown in the endorsement, the entire premium for this endorsement must be returned.

**(ii)** After the Period Of Operation shown in the endorsement, the entire premium for this endorsement is fully earned.

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

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

**(iii)** Zone Combinations Factors

Use the following factors for all risks:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Coverage | Factor |
|  |  | Comprehensive | 1.046 |
|  |  | Specified Causes of Loss | 0.680 |
|  |  | Collision (all deductibles) | 1.422 |

Table 224.B.2.b.(2)(b)(iii) Zone Combinations Factors

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Number Of Powered Vehicles | Liability | 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 | 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

231. ELIGIBILITY

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

C. Private Passenger Types Classifications

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

Table 231.C. Private Passenger Types Classifications 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

239. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

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

a. Liability And Medical Payments

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | 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 And Medical Payments

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

240. PUBLIC AUTO CLASSIFICATIONS

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** | N/A | N/A | N/A | N/A |
|  |  |  |  |  |  |  |  |  |  | **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 both Liability and Medical Payments. | | | | | | | | | | | | | |

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

b. Van Pools

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | Liability And Medical Payments | | | | 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 And Medical Payments | | | | 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

250. AUTO DEALERS – ADDITIONAL PROVISIONS

Paragraph **B.4.** does not apply.

254. GARAGEKEEPERS' INSURANCE – ELIGIBILITY

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

**B.** Use Alaska On-hook Coverage Endorsement CA 04 63 to provide coverage for damage to, or loss of, a customer's auto or customer's auto equipment left in the insured's care as part of the insured's towing operation. Do not attach when Garagekeepers' Insurance is provided as described in Paragraph **A.** On-hook Coverage is for insureds who do not have garage or service locations.

257. COMPUTER DATE AND TIME-RELATED ELECTRONIC PROBLEMS ENDORSEMENTS

The title of Rule **257**. Year 2000 Computer-related Endorsements is replaced by the preceding title.

Rule **257.** is replaced by the following:

A. Exclusion – Options

1. Alaska – Exclusion – Computer Date And Time-related Electronic Problems Endorsement

To exclude coverage for computer or computer-related actual or alleged failure, malfunction or inadequacy due to the inability to correctly recognize, process, distinguish, interpret or accept date or time, attach Alaska – Exclusion – Computer Date And Time-related Electronic Problems Endorsement CA 25 88**.**

2. Alaska – Exclusion – Computer Date And Time-related Electronic Problems – Products/Work You Performed Endorsement

To exclude only products and completed operations coverage for computer or computer-related, actual or alleged failure, malfunction or inadequacy due to the inability to correctly recognize, process, distinguish, interpret or accept date or time, attach Alaska – Exclusion – Computer Date And Time-related Electronic Problems – Products/Work You Performed Endorsement CA 25 89**.**

Refer to company for rating.

3. Alaska – Exclusion – Computer Date And Time-related Electronic Problems – With Exception For Bodily Injury On Your Premises Endorsement

To exclude coverage for computer or computer-related actual or alleged failure, malfunction or inadequacy due to the inability to correctly recognize, process, distinguish, interpret or accept date or time, other than bodily injury on the named insured's premises, attach Alaska – Exclusion – Computer Date And Time-related Electronic Problems – With Exception For Bodily Injury On Your Premises Endorsement CA 25 91**.**

Refer to company for rating.

4. Alaska – Computer Date And Time-related Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Products, Services Or Work You Performed Endorsement

To exclude coverage for specific aspects of insured risks for computer or computer-related actual or alleged failure, malfunction or inadequacy due to the inability to correctly recognize, process, distinguish, interpret or accept date or time, for specified locations, products or services, attach Alaska – Computer Date And Time-related Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Products, Services Or Work You Performed Endorsement CA 25 92**.**

Insurers and insureds must agree on the type of coverage to be excluded by checking the appropriate box(es) in Schedule **A** – Coverages To Be Excluded and by filling in the proper information in Schedule **B** – Description of Location, Products, Services, Or Work You Performed To Be Excluded.

Refer to company for rating.

B. Limited Coverage

Optional coverage for liability arising out of computer or computer-related actual or alleged failure, malfunction or inadequacy due to the inability to correctly recognize, process, distinguish, interpret or accept date or time may be provided by attaching Alaska – Limited Coverage Options – Computer Date And Time-related Electronic Problems Endorsement CA 25 90**.**

Insurers and insureds must agree on the type of coverage to be provided by checking the appropriate box(es) in Schedule **A** – Coverages To Be Provided and by filling in the proper information in Schedule **B** – Description of Location, Products, Services or Work You Performed To Be Covered that will receive coverage.

Since this limited optional coverage endorsement sets forth the exclusionary language before providing coverage, it should not be used in conjunction with the Alaska – Exclusion – Computer Date And Time-related Electronic Problems endorsements.

Refer to company for rating.

C. No Endorsements

If any of the options under Paragraph **A.** or **B.** are not chosen, attach no endorsement; and

**1.** Refer to company for any risk that presents a unique or unusual computer date and time-related electronic problem exposure; or

**2.** For all other risks not subject to Subparagraph **1.,** use the otherwise applicable rules and rates.

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 to provide single interest coverages. Alaska Amendment Of Single Interest Policy Provisions Endorsement CA 26 23 must be attached to all single interest policies to provide that if the policy is cancelled by the named insured, the refund will be the pro rata unearned premium minus a cancellation fee not to exceed 7.5 percent of the pro rata unearned premium.

Table **270.C.3.a.(1)** is replaced by the following:

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Policy Term In Months | | | | | | | |
|  |  | 12 | | 18 | | 24 | | 30 | |
|  | Time In Force | Short | Pro | Short | Pro | Short | Pro | Short | Pro |
|  | 1 day | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 |
|  | 2 – 3 days | 0.06 | 0.02 | 0.06 | 0.02 | 0.06 | 0.02 | 0.06 | 0.02 |
|  | 4 – 6 | 0.08 | 0.03 | 0.08 | 0.03 | 0.08 | 0.02 | 0.07 | 0.02 |
|  | 7 – 9 | 0.10 | 0.04 | 0.10 | 0.04 | 0.09 | 0.03 | 0.09 | 0.03 |
|  | 10 – 12 | 0.12 | 0.05 | 0.11 | 0.05 | 0.10 | 0.04 | 0.10 | 0.03 |
|  | 13 – 16 | 0.13 | 0.06 | 0.12 | 0.05 | 0.11 | 0.04 | 0.11 | 0.04 |
|  | 17 – 20 | 0.15 | 0.08 | 0.13 | 0.06 | 0.12 | 0.05 | 0.11 | 0.04 |
|  | 21 – 23 | 0.16 | 0.09 | 0.14 | 0.07 | 0.13 | 0.06 | 0.12 | 0.05 |
|  | 24 – 28 | 0.18 | 0.11 | 0.15 | 0.08 | 0.13 | 0.06 | 0.12 | 0.05 |
|  | 29 – 34 (1 mo.) | 0.19 | 0.12 | 0.16 | 0.09 | 0.14 | 0.07 | 0.13 | 0.06 |
|  | 35 – 42 | 0.22 | 0.15 | 0.18 | 0.11 | 0.15 | 0.08 | 0.14 | 0.07 |
|  | 43 – 49 | 0.25 | 0.18 | 0.20 | 0.13 | 0.17 | 0.10 | 0.15 | 0.08 |
|  | 50 – 56 | 0.28 | 0.21 | 0.23 | 0.16 | 0.19 | 0.12 | 0.17 | 0.10 |
|  | 57 – 64 (2 mos.) | 0.31 | 0.24 | 0.25 | 0.18 | 0.21 | 0.14 | 0.19 | 0.12 |
|  | 65 – 71 | 0.34 | 0.27 | 0.27 | 0.20 | 0.23 | 0.16 | 0.20 | 0.13 |
|  | 72 – 79 | 0.37 | 0.30 | 0.29 | 0.22 | 0.25 | 0.18 | 0.21 | 0.14 |
|  | 80 – 86 | 0.40 | 0.33 | 0.32 | 0.25 | 0.26 | 0.19 | 0.23 | 0.16 |
|  | 87 – 94 (3 mos.) | 0.43 | 0.36 | 0.34 | 0.27 | 0.28 | 0.21 | 0.25 | 0.18 |
|  | 95 – 102 | 0.46 | 0.39 | 0.36 | 0.29 | 0.30 | 0.23 | 0.26 | 0.19 |
|  | 103 – 110 | 0.49 | 0.42 | 0.38 | 0.31 | 0.31 | 0.24 | 0.27 | 0.20 |
|  | 111 – 118 | 0.52 | 0.45 | 0.40 | 0.33 | 0.33 | 0.26 | 0.28 | 0.21 |
|  | 119 – 127 (4 mos.) | 0.55 | 0.48 | 0.42 | 0.35 | 0.35 | 0.28 | 0.30 | 0.23 |
|  | 128 – 136 | 0.58 | 0.51 | 0.44 | 0.37 | 0.36 | 0.29 | 0.31 | 0.24 |
|  | 137 – 144 | 0.61 | 0.54 | 0.47 | 0.40 | 0.38 | 0.31 | 0.33 | 0.26 |
|  | 145 – 154 (5 mos.) | 0.64 | 0.57 | 0.50 | 0.43 | 0.40 | 0.33 | 0.35 | 0.28 |
|  | 155 – 162 | 0.67 | 0.60 | 0.52 | 0.45 | 0.42 | 0.35 | 0.36 | 0.29 |
|  | 163 – 172 | 0.70 | 0.63 | 0.54 | 0.47 | 0.44 | 0.37 | 0.38 | 0.31 |
|  | 173 – 183 (6 mos.) | 0.73 | 0.66 | 0.57 | 0.50 | 0.47 | 0.40 | 0.40 | 0.33 |
|  | 184 – 195 | 0.76 | 0.69 | 0.59 | 0.52 | 0.49 | 0.42 | 0.41 | 0.34 |
|  | 196 – 208 | 0.79 | 0.72 | 0.61 | 0.54 | 0.51 | 0.44 | 0.43 | 0.36 |
|  | 209 – 225 (7 mos.) | 0.83 | 0.76 | 0.64 | 0.57 | 0.53 | 0.46 | 0.45 | 0.38 |
|  | 226 – 238 | 0.86 | 0.79 | 0.67 | 0.60 | 0.55 | 0.48 | 0.47 | 0.40 |
|  | 239 – 251 (8 mos.) | 0.89 | 0.82 | 0.70 | 0.63 | 0.58 | 0.51 | 0.50 | 0.43 |
|  | 252 – 265 | 0.91 | 0.85 | 0.73 | 0.66 | 0.61 | 0.54 | 0.52 | 0.45 |
|  | 266 – 279 (9 mos.) | 0.93 | 0.88 | 0.76 | 0.69 | 0.63 | 0.57 | 0.55 | 0.48 |
|  | 280 – 295 | 0.95 | 0.91 | 0.78 | 0.72 | 0.65 | 0.59 | 0.56 | 0.50 |
|  | 296 – 317 (10 mos.) | 0.97 | 0.93 | 0.80 | 0.75 | 0.66 | 0.61 | 0.57 | 0.52 |
|  | 318 – 350 (11 mos.) | 0.99 | 0.97 | 0.82 | 0.79 | 0.69 | 0.66 | 0.59 | 0.56 |
|  | 351 – 365 (12 mos.) | 1.00 | 1.00 | 0.84 | 0.84 | 0.70 | 0.70 | 0.60 | 0.60 |

Table 270.C.3.a.(1) Policy Term – 30 Months Or Less

Table **270.C.3.a.(2)** is replaced by the following:

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Policy Term In Months | | | | | | | | | |
|  |  | 36 | | 48 | | 60 | | 72 | | 84 | |
|  | Time In Force | Short | Pro | Short | Pro | Short | Pro | Short | Pro | Short | Pro |
|  | 1 day | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 |
|  | 2 – 3 days | 0.06 | 0.01 | 0.06 | 0.01 | 0.06 | 0.01 | 0.06 | 0.01 | 0.05 | 0.01 |
|  | 4 – 6 | 0.07 | 0.02 | 0.07 | 0.02 | 0.07 | 0.01 | 0.07 | 0.01 | 0.06 | 0.01 |
|  | 7 – 9 | 0.08 | 0.02 | 0.08 | 0.02 | 0.08 | 0.02 | 0.07 | 0.01 | 0.06 | 0.01 |
|  | 10 – 12 | 0.09 | 0.03 | 0.09 | 0.02 | 0.08 | 0.02 | 0.08 | 0.02 | 0.07 | 0.01 |
|  | 13 – 16 | 0.10 | 0.03 | 0.10 | 0.03 | 0.09 | 0.02 | 0.09 | 0.02 | 0.08 | 0.01 |
|  | 17 – 20 | 0.11 | 0.04 | 0.10 | 0.03 | 0.09 | 0.02 | 0.09 | 0.02 | 0.09 | 0.02 |
|  | 21 – 23 | 0.11 | 0.04 | 0.10 | 0.03 | 0.10 | 0.03 | 0.09 | 0.02 | 0.09 | 0.02 |
|  | 24 – 28 | 0.12 | 0.05 | 0.11 | 0.04 | 0.10 | 0.03 | 0.10 | 0.03 | 0.09 | 0.02 |
|  | 29 – 34 (1 mo.) | 0.12 | 0.05 | 0.11 | 0.04 | 0.10 | 0.03 | 0.10 | 0.03 | 0.09 | 0.02 |
|  | 35 – 42 | 0.13 | 0.06 | 0.12 | 0.05 | 0.11 | 0.04 | 0.10 | 0.03 | 0.09 | 0.02 |
|  | 43 – 49 | 0.14 | 0.07 | 0.13 | 0.06 | 0.11 | 0.04 | 0.11 | 0.04 | 0.10 | 0.03 |
|  | 50 – 56 | 0.15 | 0.08 | 0.14 | 0.07 | 0.12 | 0.05 | 0.11 | 0.04 | 0.11 | 0.04 |
|  | 57 – 64 (2 mos.) | 0.17 | 0.10 | 0.15 | 0.08 | 0.13 | 0.06 | 0.12 | 0.05 | 0.12 | 0.05 |
|  | 65 – 71 | 0.18 | 0.11 | 0.16 | 0.09 | 0.14 | 0.07 | 0.12 | 0.05 | 0.12 | 0.05 |
|  | 72 – 79 | 0.20 | 0.13 | 0.17 | 0.10 | 0.15 | 0.08 | 0.13 | 0.06 | 0.13 | 0.06 |
|  | 80 – 86 | 0.21 | 0.14 | 0.18 | 0.11 | 0.15 | 0.08 | 0.14 | 0.07 | 0.13 | 0.06 |
|  | 87 – 94 (3 mos.) | 0.22 | 0.15 | 0.19 | 0.12 | 0.16 | 0.09 | 0.15 | 0.08 | 0.14 | 0.07 |
|  | 95 – 102 | 0.23 | 0.16 | 0.19 | 0.12 | 0.17 | 0.10 | 0.15 | 0.08 | 0.14 | 0.07 |
|  | 103 – 110 | 0.24 | 0.17 | 0.20 | 0.13 | 0.17 | 0.10 | 0.16 | 0.09 | 0.15 | 0.08 |
|  | 111 – 118 | 0.26 | 0.19 | 0.21 | 0.14 | 0.18 | 0.11 | 0.16 | 0.09 | 0.15 | 0.08 |
|  | 119 – 127 (4 mos.) | 0.27 | 0.20 | 0.22 | 0.15 | 0.19 | 0.12 | 0.17 | 0.10 | 0.16 | 0.09 |
|  | 128 – 136 | 0.28 | 0.21 | 0.23 | 0.16 | 0.20 | 0.13 | 0.18 | 0.11 | 0.16 | 0.09 |
|  | 137 – 144 | 0.29 | 0.22 | 0.24 | 0.17 | 0.21 | 0.14 | 0.19 | 0.12 | 0.17 | 0.10 |
|  | 145 – 154 (5 mos.) | 0.31 | 0.24 | 0.26 | 0.19 | 0.22 | 0.15 | 0.20 | 0.13 | 0.18 | 0.11 |
|  | 155 – 162 | 0.32 | 0.25 | 0.27 | 0.20 | 0.23 | 0.16 | 0.21 | 0.14 | 0.19 | 0.12 |
|  | 163 – 172 | 0.34 | 0.27 | 0.28 | 0.21 | 0.24 | 0.17 | 0.21 | 0.14 | 0.19 | 0.12 |
|  | 173 – 183 (6 mos.) | 0.36 | 0.29 | 0.29 | 0.22 | 0.25 | 0.18 | 0.22 | 0.15 | 0.20 | 0.13 |
|  | 184 – 195 | 0.37 | 0.30 | 0.30 | 0.23 | 0.26 | 0.19 | 0.23 | 0.16 | 0.21 | 0.14 |
|  | 196 – 208 | 0.38 | 0.31 | 0.31 | 0.24 | 0.27 | 0.20 | 0.24 | 0.17 | 0.22 | 0.15 |
|  | 209 – 225 (7 mos.) | 0.40 | 0.33 | 0.33 | 0.26 | 0.28 | 0.21 | 0.25 | 0.18 | 0.22 | 0.15 |
|  | 226 – 238 | 0.42 | 0.35 | 0.34 | 0.27 | 0.29 | 0.22 | 0.26 | 0.19 | 0.24 | 0.17 |
|  | 239 – 251 (8 mos.) | 0.44 | 0.37 | 0.36 | 0.29 | 0.31 | 0.24 | 0.27 | 0.20 | 0.25 | 0.18 |
|  | 252 – 265 | 0.46 | 0.39 | 0.37 | 0.30 | 0.32 | 0.25 | 0.27 | 0.21 | 0.25 | 0.19 |
|  | 266 – 279 (9 mos.) | 0.48 | 0.41 | 0.39 | 0.32 | 0.33 | 0.27 | 0.28 | 0.23 | 0.25 | 0.20 |
|  | 280 – 295 | 0.49 | 0.43 | 0.39 | 0.34 | 0.33 | 0.28 | 0.28 | 0.24 | 0.25 | 0.21 |
|  | 296 – 317 (10 mos.) | 0.50 | 0.45 | 0.40 | 0.36 | 0.34 | 0.29 | 0.28 | 0.25 | 0.25 | 0.22 |
|  | 318 – 350 (11 mos.) | 0.52 | 0.49 | 0.41 | 0.39 | 0.34 | 0.32 | 0.29 | 0.27 | 0.26 | 0.24 |
|  | 351 – 365 (12 mos.) | 0.53 | 0.53 | 0.42 | 0.42 | 0.35 | 0.35 | 0.30 | 0.30 | 0.26 | 0.26 |

Table 270.C.3.a.(2) Policy Term – 36 Months Or More

277. MOTORCYCLES

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

B. Premium Computation

7. Uninsured Motorists

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Uninsured Motorists Coverage Factor |

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

**b.** Uninsured Motorists Coverage Factor

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

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

280. SNOWMOBILES

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

A. Eligibility

**3.** Liability, Auto Medical Payments and Uninsured Motorists Coverages may be provided under the Commercial Automobile Division by attaching Snowmobiles Endorsement CA 20 21**.** Use Class Code 7964. Endorsement CA 20 21 may be used to meet the mandatory financial responsibility requirements when snowmobiles are subject to registration requirements. When Endorsement CA 20 21 is used to meet the mandatory financial responsibility requirements, the passenger hazard exclusion (Exclusion 2 on the Schedule of this endorsement) must be deleted.

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

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) |

**a.** Refer to Table **280.B.1.a.(LC)** for the loss cost. Coverage for the passenger hazard may not be excluded when Endorsement CA 20 21 is used to meet the mandatory financial responsibility requirements.

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

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

297. UNINSURED MOTORISTS INSURANCE

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

A. Application

Uninsured And Underinsured Motorists Bodily Injury and Property Damage Coverage must be offered.

**1.** The named insured has the right to reject in writing either bodily injury coverage, property damage coverage, or both.

**2.** The named insured has the right to select lower limits in writing but not less than the Financial Responsibility limits.

**3.** Unless the named insured requests such coverage in writing, the insurer does not have to provide Uninsured And Underinsured Motorists Coverage on renewal policies when the named insured has rejected in writing the coverage on the policy previously issued by the insurer.

**4.** Alaska Administrative Code 3AAC 26.500 – 3AAC 26.550 requires that coverage for attorney's fees be provided under liability policies without a premium charge, but only up to the amount that would be allowed against the insured under Alaska Rule of Civil Procedure 82 in a judgment equal to the limit of liability.

**5.** Uninsured And Underinsured Motorists Property Damage Coverage is subject to a $250 deductible.

**6.** Increased limits of coverage for attorney's fees in excess of the amount required may be provided on an optional basis. Charge an additional premium as follows:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Total Uninsured Motorists Coverage Premium \* 0.01 \* ((Attorney's fees limit / Policy limit of liability) - 1) |

**a.** The total Uninsured Motorists Coverage Premium otherwise applicable.

**b.** Determine the attorney's fees limit which is the maximum judgment on which attorney's fees required by Alaska Rule of Civil Procedure 82 will be paid.

**c.** The policy limit of liability.

**7.** All policies must include a policyholder notice that conforms with the Attorney Fees Coverage Notice A issued by the Alaska Department of Commerce & Economic Development Division of Insurance.

**8.** Single Uninsured And Underinsured Motorists Coverage Limits

**a.** The following Uninsured Motorists Coverage limit options must be offered:

**(1)** Limits equal to the combined single limit of liability of the policy.

**(2)** Limits beyond the combined single limit of liability of the policy, at limits of $300,000, $500,000, $1,000,000 and $2,000,000. However, this offer requirement does not apply if the named insured is required to file financial responsibility under Alaska Stat. § **28.20.010** *et* *seq* or is an applicant required to file proof of financial responsibility under § **28.20.010** *et* *seq*. This offer requirement also does not apply to policies of motorcycle liability insurance.

**b.** Use Alaska Uninsured And Underinsured Motorists Coverage Endorsement CA 21 60**.**

**9.** Split Uninsured And Underinsured Motorists Coverage Limits

**a.** The following Uninsured Motorists Coverage limit options must be offered:

**(1)** Limits equal to the split bodily injury liability limit of the policy; or

**(2)** Limits beyond the split bodily injury liability limit of the policy, at limits of:

|  |  |  |  |
| --- | --- | --- | --- |
|  | $ | 100,000/300,000 |  |
|  |  | 300,000/500,000 |  |
|  |  | 500,000/500,000 |  |
|  |  | 500,000/1,000,000 |  |
|  |  | 1,000,000/2,000,000 |  |

However, this offer requirement does not apply if the named insured is required to file financial responsibility under Alaska Stat. § **28.20.010** *et* *seq* or is an applicant required to file proof of financial responsibility under § **28.20.010** *et* *seq*. This offer requirement also does not apply to policies of motorcycle liability insurance.

**b.** Use Alaska Uninsured And Underinsured Motorists Coverage Endorsement CA 21 60 and Alaska Split Uninsured And Underinsured Motorists Coverage Limits Endorsement CA 31 24**.**

B. Premium Computation

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

**a.** Trailers;

**b.** Hired and non-owned autos;

**c.** Owned vehicles which have not been assigned registration plates (such as Auto Dealers' inventory); or

**d.** Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **69.**).

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

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

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

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

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

**(2)** For Single Limits Bodily Injury and Property Damage Coverage, refer to state loss costs Table **297.B.3.a.(2)(LC).**

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

**(4)** For Split Limits Property Damage Coverage, refer to state loss costs Table **297.B.3.a.(4)(LC).** The initial limit provided is the minimum financial responsibility limit required in Alaska.

**4.** For policies (other than Auto Dealers) issued to individual named insureds, charge an additional premium once for each exposure. If split limits are provided, do not charge the additional premium a second time for Uninsured Motorists Property Damage Coverage.

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

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

298. DEDUCTIBLE INSURANCE

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

A. Liability Coverages

If liability is written on a deductible basis, the deductible applies to owned and non-owned coverage. The deductible amount applies to the loss portion of the claim that exceeds the single limit equivalent of the minimum per accident limit for bodily injury and/or the minimum per accident limit for property damage required by the Alaska Motor Vehicle Safety Responsibility Act, and not the expenses incurred by the company. Use Alaska Deductible Liability Coverage Endorsement CA 03 08**.**

**1.** The Liability Deductible Discount Factor is subtracted from the Increased Limits Factor as shown in the premium formulas elsewhere in this manual.

**a.** Always use the factors designated for Other Than Zone-rated, regardless of the radius of operations, in the following cases:

**(1)** When rating any risk using Section VI – Special Types

**(2)** When rating the Drive Other Car Coverage, Rule **288.**

2. Liability Deductible Discount Factors

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | Combined Single Limit | | Property Damage Per Accident | |
|  | Non-zone Rated | Zone Rated | Non-zone Rated | Zone Rated |
|  |  | None |  | 0.000 | 0.000 | 0.000 | 0.000 |
|  | $ | 250 |  | N/A | N/A | N/A | N/A |
|  |  | 500 |  | N/A | N/A | N/A | N/A |
|  |  | 1,000 |  | 0.001 | 0.001 | 0.001 | 0.002 |
|  |  | 2,500 |  | 0.003 | 0.004 | 0.003 | 0.005 |
|  |  | 5,000 |  | 0.006 | 0.007 | 0.005 | 0.008 |
|  |  | 10,000 |  | 0.013 | 0.014 | 0.009 | 0.015 |
|  |  | 20,000 |  | 0.024 | 0.027 | 0.014 | 0.024 |
|  |  | 25,000 |  | 0.030 | 0.033 | 0.016 | 0.027 |
|  |  | 50,000 |  | 0.055 | 0.061 | 0.020 | 0.037 |
|  |  | 75,000 |  | 0.078 | 0.087 | 0.023 | 0.042 |
|  |  | 100,000 |  | 0.098 | 0.109 | 0.024 | 0.045 |

Table 298.A.2. Liability Deductible Discount Factors

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

B. Physical Damage Coverages

1. Special Provisions

**a.** At the option of the insured, the Comprehensive deductible provisions may be made inapplicable to safety glass breakage. Use Full Safety Glass Coverage Endorsement CA 04 21**.**

**b.** For Specified Causes of Loss deductibles that apply to Theft, Mischief And Vandalism, refer to company. For Limited Other Than Collision coverages without a deductible, the Deductible Discount Factor is 0.000.

2. Non-zone-rated Vehicles

a. Private Passenger Types Deductible Discount Factors

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 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

300. INCREASED LIABILITY LIMITS

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Combined Single Limit Of Liability (000s) | 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 | 0.63 | 0.64 | 0.62 | 0.65 | 0.66 |
|  | 100 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 125 | 1.07 | 1.07 | 1.08 | 1.07 | 1.06 |
|  | 150 | 1.13 | 1.14 | 1.14 | 1.13 | 1.12 |
|  | 200 | 1.22 | 1.24 | 1.25 | 1.24 | 1.21 |
|  |  |  |  |  |  |  |
|  | 250 | 1.30 | 1.33 | 1.34 | 1.32 | 1.28 |
|  | 300 | 1.37 | 1.41 | 1.43 | 1.40 | 1.34 |
|  | 350 | 1.43 | 1.48 | 1.50 | 1.47 | 1.40 |
|  | 400 | 1.49 | 1.55 | 1.57 | 1.53 | 1.45 |
|  | 500 | 1.58 | 1.66 | 1.70 | 1.64 | 1.54 |
|  |  |  |  |  |  |  |
|  | 600 | 1.66 | 1.76 | 1.80 | 1.74 | 1.62 |
|  | 750 | 1.77 | 1.89 | 1.94 | 1.86 | 1.72 |
|  | 1,000 | 1.90 | 2.06 | 2.12 | 2.02 | 1.85 |
|  | 1,500 | 2.10 | 2.31 | 2.39 | 2.25 | 2.04 |
|  | 2,000 | 2.25 | 2.50 | 2.60 | 2.41 | 2.18 |
|  |  |  |  |  |  |  |
|  | 2,500 | 2.37 | 2.65 | 2.77 | 2.54 | 2.30 |
|  | 3,000 | 2.47 | 2.79 | 2.92 | 2.66 | 2.40 |
|  | 5,000 | 2.78 | 3.22 | 3.40 | 3.01 | 2.73 |
|  | 7,500 | 3.07 | 3.63 | 3.88 | 3.34 | 3.05 |
|  | 10,000 | 3.31 | 3.99 | 4.30 | 3.62 | 3.33 |

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

305. LIMITED MEXICO COVERAGE

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

A. Application

Coverage for accidents or losses occurring in Mexico within 25 miles of the United States border on trips of 10 days or less may be provided, by mutual agreement between the insurer and the insured, by attaching Alaska Limited Mexico Coverage Endorsement CA 23 32**.**

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 | 0.500 | 0.469 |
|  | Fire, Theft And Windstorm Only | 0.750 | 0.703 |
|  | 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

309. AUTO LOAN/LEASE GAP COVERAGE

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

A. Eligibility

**2.** A policy providing Physical Damage Coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle and the actual cash value of the vehicle. Use Alaska Auto Loan/Lease GAP Coverage Endorsement CA 28 02**.**

312. FUNGI OR BACTERIA LIABILITY

Rule **312.** does not apply.

314. VEHICLE TELEMATICS RATING

Rule **314.** does not apply.

315. BUSINESS INTERRUPTION COVERAGE

Rule **315.** is replaced by the following:

A. Application

1. Endorsement

Coverage may be provided to address the insured's business interruption resulting from direct and accidental loss or damage to scheduled property. The loss or damage must be caused by or result from a covered cause of loss while the scheduled property is located within the coverage territory. Use Alaska Business Interruption Coverage Endorsement CA 99 45**.**

2. Description Of Coverage

Endorsement CA 99 45 may be used to provide Business Income And Extra Expense Coverage or Business Income (Without Extra Expense) Coverage.

a. Business Income Coverage

Business Income Coverage pays for the insured's actual loss of business income due to the necessary suspension (slowdown or cessation) of the insured's operations during the period of restoration. The suspension must be caused by direct and accidental loss or damage to scheduled property.

b. Extra Expense Coverage

If provided, Extra Expense Coverage pays for actual and necessary expenses that the insured incurs during the period of restoration that would not have been incurred if there had been no direct and accidental loss or damage to scheduled property. This includes expenses for temporary use of other property but does not include the expense to repair or replace property.

c. Additional Coverages

(1) Extended Business Income

If a loss is payable under Business Income Coverage, Extended Business Income Additional Coverage will pay for the actual loss of business income (if any) that continues after the scheduled property is repaired or replaced and operations are resumed. Extended Business Income Additional Coverage applies for a maximum of 60 consecutive days, unless a different number of days is shown in the Schedule of Endorsement CA 99 45**.**

(2) Temporary Substitute And Newly Acquired Property

Under certain circumstances, the coverage provided by Endorsement CA 99 45 is extended to apply to newly acquired property and property used as a temporary substitute for scheduled property.

d. Definitions

(1) Scheduled Property

Coverage applies with respect to scheduled property, which means the items of property described in the Schedule of Endorsement CA 99 45**,** including machinery or equipment that is permanently installed in such property. Scheduled property may include property which the insured depends on to conduct the business activities described in the Schedule, such as autos and mobile equipment. However, scheduled property does not include buildings, locations or premises.

(2) Period Of Restoration

For Business Income Coverage, the period of restoration means the period of time that begins 72 hours after the time of the direct and accidental loss or damage to scheduled property, unless a different number of hours is shown for the Business Income Coverage Waiting Period in the Schedule of Endorsement CA 99 45**.** For Extra Expense Coverage (if applicable), the period of restoration begins immediately after the direct and accidental loss or damage to scheduled property. For both coverages, the period of restoration ends on the earlier of the date when scheduled property should be repaired or replaced with reasonable speed and similar quality, or the date when operations are resumed.

(3) Operations

Operations means the insured's business activities that are dependent on scheduled property. Such business activities must be described in the Schedule of Endorsement CA 99 45**.**

(4) Business Income

Business Income means the:

**(a)** Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and

**(b)** Continuing normal operating expenses incurred, including payroll.

e. Covered Causes Of Loss

The applicable covered causes of loss must be indicated in the Schedule of Endorsement CA 99 45**.** Options for Collision, Comprehensive and Specified Causes of Loss function similarly to the corresponding ISO Commercial Auto physical damage coverage Insuring Agreements. The covered causes of loss applicable in Endorsement CA 99 45 need not match those applicable to the physical damage coverage (if any) provided with respect to scheduled property.

f. Limit Of Insurance

The Limit of Insurance shown in the Schedule of Endorsement CA 99 45 is the most that will be paid in any one occurrence for the total of all business income loss and (if applicable) extra expense attributable to all items of scheduled property which are subject to that Limit. Payments made under the additional coverages for Extended Business Income or Temporary Substitute And Newly Acquired Property are part of, not in addition to, the applicable Limit of Insurance.

If Endorsement CA 99 45 applies to more than one item of scheduled property, a separate Limit of Insurance must be written for each item of scheduled property that supports a separate income stream. If several items of scheduled property support the same income stream, then those items must be written under a single Limit of Insurance. The Schedule provides separate options for these two approaches, as follows:

**(1)** Use Option A if there is only one item of scheduled property or to show a separate Limit of Insurance for each item of scheduled property that supports a separate income stream. The Limit of Insurance can be the same amount for each item or a different amount for each item.

**(2)** Use Option B if multiple items of scheduled property are written under a single Limit of Insurance only when such items support the same income stream; otherwise, a separate Limit is to be written for each individual item.

Both options may be used for a particular policy, provided that a particular item of scheduled property is described under only one option.

g. Insurance To Exposure

The following steps provide a means of estimating the business interruption exposure, which may be used as information when determining the appropriate Limit of Insurance:

**(1)** Estimate the maximum period of restoration. This is the longest amount of time it would take for the insured to repair or replace scheduled property and resume operations (business activities that are dependent on such property).

**(2)** Estimate the maximum amount of business income loss during the maximum period of restoration. (Business income means net income and continuing normal operating expenses, including payroll.)

**(3)** If Extra Expense Coverage is provided, estimate the maximum amount of extra expense that would be incurred during the maximum period of restoration.

**(4)** For the duration of Extended Business Income Additional Coverage, estimate the maximum amount of business income loss (if any) that would continue after scheduled property is repaired or replaced and operations are resumed.

**(5)** Add the results of Paragraphs **A.2.g.(2),** **A.2.g.(3)** and **A.2.g.(4)** to determine the estimated business interruption exposure.

If more than one Limit of Insurance is written, repeat the preceding steps for each such Limit.

B. Premium Development

Apply the following procedures to determine the premium for each Limit of Insurance. For each Limit, determine the premium separately for each applicable covered causes of loss option (Specified Causes of Loss, Comprehensive, and/or Collision).

**1.** Determine the base loss cost in Table **315.B.1.(LC),** based on the coverage provided and the applicable covered causes of loss option.

**2.** Divide the Limit of Insurance by 100 and multiply the result by the base loss cost determined in Paragraph **B.1.**

**3.** Multiply the result by the appropriate factor in the following table corresponding to the number of days' coverage for Extended Business Income Additional Coverage:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Number Of Days\* | | | Factor | |
|  | 30 | |  |  | 0.90 |
|  | 60 | |  |  | 1.00 |
|  | 90 | |  |  | 1.05 |
|  | 120 | |  |  | 1.10 |
|  | 150 | |  |  | 1.15 |
|  | 180 | |  |  | 1.20 |
|  | 270 | |  |  | 1.30 |
|  | 365 | |  |  | 1.35 |
|  | 450 | |  |  | 1.40 |
|  | 540 | |  |  | 1.45 |
|  | 630 | |  |  | 1.50 |
|  | 730 | |  |  | 1.55 |
|  | \* | Interpolation not permitted | | | |

Table 315.B.3. Extended Business Income Additional Coverage Factors

**4.** Multiply the result by the appropriate factor in the following table corresponding to the duration of the Business Income Coverage Waiting Period:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Duration Of Waiting Period | Factor | |
|  | 72 hours |  | 1.00 |
|  | 24 hours |  | 1.17 |
|  | No waiting period |  | 1.25 |

Table 315.B.4. Business Income Coverage Waiting Period Factors

C. Examples Of Coverage Selection And Related Rating

The following examples illustrate how the coverage options available in Endorsement CA 99 45 might be selected and rated for two hypothetical insureds.

1. Example 1

The insured is XYZ Construction, which uses a wide range of vehicles and mobile equipment in support of various construction activities. It is determined that loss or damage to the insured's customized concrete pumper (which can pump concrete to great heights for skyscraper construction) might result in a business interruption.

a. Determination Of Estimated Business Interruption Exposure

The business income dependent on the concrete pumper is approximately $10,000 per month. (Business income means net income and continuing normal operating expenses including payroll). If the pumper were destroyed, a replacement would need to be custom ordered, and it would take the manufacturer five months to build and deliver it. In the meantime, no temporary substitutes are available at any price. As such, the insured does not anticipate incurring any extra expense during the period of restoration while the replacement is being built. The insured would not be able to complete any work which is reliant on the concrete pumper during the period of restoration and expects to incur a business income loss of $10,000 per month. Additionally, the insured believes that the business income dependent on the concrete pumper will not return to normal until four months after the pumper is replaced, since it is typically reserved several months in advance of the beginning of work. The estimated loss of business income over this four-month period after the pumper is replaced is $25,000. The estimated business interruption exposure for the concrete pumper is $75,000, which is the sum of the estimated loss of business income ($50,000 during the period of restoration plus $25,000 after the pumper is replaced) and estimated extra expense ($0).

b. Determination Of Coverage Options

**(1)** The concrete pumper, along with the business activities that are dependent on such property, would be described in the Schedule of Endorsement CA 99 45**.**

**(2)** Since the insured anticipates a loss of business income but does not expect to incur any extra expense, Business Income (Without Extra Expense) Coverage is selected.

**(3)** The covered causes of loss options for Collision and Comprehensive are both selected.

**(4)** Since the loss of business income would likely continue for four months after the concrete pumper is replaced, 120 days' coverage for Extended Business Income Additional Coverage is selected. The standard 72-hour waiting period for Business Income Coverage is also chosen.

**(5)** A $75,000 Limit of Insurance is selected (Option A in the Schedule of Endorsement CA 99 45), which matches the estimated business interruption exposure.

c. Rating Example

The following is an example of how to determine the premium for the coverage options in Endorsement CA 99 45 selected for XYZ Construction, a hypothetical insured. The loss costs and factors used in this example are for illustrative purposes only. You should determine the actual rates and factors from your individual companies.

**(1)** The Comprehensive base loss cost for Business Income (Without Extra Expense) Coverage is $0.25.

**(2)** Divide the Limit of Insurance by 100 and multiply the result by the base loss cost: ($75,000 ÷ 100) x $0.25 = $187.50.

**(3)** Multiply the result by the Extended Business Income Additional Coverage factor for 120 days' coverage: $187.50 x 1.10 = $206.25.

**(4)** Multiply the result by the factor for a 72-hour Business Income Coverage Waiting Period: $206.25 x 1.00 = $206.25, which is the Comprehensive premium.

**(5)** Since Collision is a covered cause of loss, the above steps are repeated using the Collision base loss cost of $0.50 for Business Income (Without Extra Expense) Coverage. The result is a Collision premium of $412.50: ($75,000 ÷ 100) x ($0.50 x 1.10 x 1.00) = $412.50.

2. Example 2

The insured is ABC Wells, which owns well drilling equipment and a special truck to transport and operate such equipment. The truck and well drilling equipment are mutually dependent because loss of one or the other would result in suspension of well drilling activity. Since the truck and well drilling equipment support a single income stream, they are being written under a single Limit of Insurance.

a. Determination Of Estimated Business Interruption Exposure

The business income attributable to the well drilling activity is approximately $60,000 per month; business income means net income and continuing normal operating expenses including payroll. In the event of a total loss, it would take approximately three months for replacement(s) to be delivered. However, incurring certain extra expense would enable the insured to continue drilling operations on a part-time basis during the period of restoration. If the insured incurs $10,000 per month in extra expense, the loss of business income would only be $50,000 per month. Further, the insured does not believe that any business income loss would continue after the scheduled property is replaced. Thus, the total estimated business interruption exposure is $150,000 ($50,000 per month, for three months).

b. Determination Of Coverage Options

**(1)** The truck and drilling equipment, along with the business activities that are dependent on such property, would be described in the Schedule of Endorsement CA 99 45**.**

**(2)** Since the insured anticipates a loss of business income and expects to incur extra expense, Business Income Coverage And Extra Expense Coverage is selected.

**(3)** The covered causes of loss options for Collision and Comprehensive are both selected.

**(4)** Since the loss of business income is not expected to continue after the scheduled property is replaced, 30 days' coverage for Extended Business Income Additional Coverage is selected. The standard 72-hour waiting period for Business Income Coverage is also chosen.

**(5)** A single $150,000 Limit of Insurance is selected to apply in total to the truck and drilling equipment (Option B in the Schedule of Endorsement CA 99 45).

c. Rating Example

The following is an example of how to determine the premium for the coverage options in Endorsement CA 99 45 selected for ABC Wells, a hypothetical insured. The loss costs and factors used in this example are for illustrative purposes only. You should determine the actual rates and factors from your individual companies.

**(1)** The Comprehensive base loss cost for Business Income And Extra Expense Coverage is $0.28.

**(2)** Divide the Limit of Insurance by 100 and multiply the result by the base loss cost: ($150,000 ÷ 100) x $0.28 = $420.

**(3)** Multiply the result by the Extended Business Income Additional Coverage factor for 30 days' coverage: $420 x 0.90 = $378.

**(4)** Multiply the result by the factor for a 72-hour Business Income Coverage Waiting Period: $378 x 1.00 = $378. Thus, the Comprehensive premium is $378.

**(5)** Since Collision is a covered cause of loss, the preceding steps are repeated using the Collision base loss cost of $0.55 for Business Income And Extra Expense Coverage. The result is a Collision premium of $742.50: ($150,000 ÷ 100) x ($0.55 x 0.90 x 1.00) = $742.50.

316. TRANSPORTATION NETWORK SERVICES AUTOS AND ON-DEMAND DELIVERY SERVICES AUTOS

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

B. Exclusionary Endorsements

**1.** 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.1.,** may be excluded by attaching Alaska Public Or Livery Passenger Conveyance And Transportation Network Services Exclusion Endorsement CA 05 16**.**

**2.** 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 and autos used to provide delivery services, as described in Paragraphs **A.1.** and **A.2.,** may be excluded by attaching Alaska Public Or Livery Passenger Conveyance, Transportation Network And On-demand Delivery Services Exclusion Endorsement CA 05 17**.**

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

C. Premium Computation – Transportation Network Services Autos

For vehicles that would otherwise be rated as a private passenger type described in Rule **231.** or as light trucks described in Rule **223.** when neither Endorsement CA 05 16 nor Endorsement CA 05 17 has been attached to the policy, multiply the otherwise appropriate premium by the Use Factors that follow. For public autos that also operate as transportation network services autos, refer to Rule **238.** For all other vehicles, refer to company.

1. Private Passenger Types Use Factors

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Percentage Of Transportation Network Service Auto Use | Liability, Basic No-fault And Medical Payments | Other Than Collision | Collision |
|  | 80% or more | 3.50 | 1.15 | 2.40 |
|  | 50% to 79.9% | 3.00 | 1.10 | 2.00 |
|  | 20% to 49.9% | 2.00 | 1.05 | 1.50 |
|  | Under 20.0% | 1.30 | 1.00 | 1.10 |

Table 316.C.1. Private Passenger Types Use Factors

2. Light Trucks Use Factors

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Percentage Of Transportation Network Service Auto Use | Liability, Basic No-fault And Medical Payments | Other Than Collision | Collision |
|  | 80% or more | 4.00 | 1.15 | 2.60 |
|  | 50% to 79.9% | 3.10 | 1.10 | 2.10 |
|  | 20% to 49.9% | 2.10 | 1.05 | 1.60 |
|  | Under 20.0% | 1.30 | 1.00 | 1.10 |

Table 316.C.2. Light Trucks Use Factors

319. AUTO HACKING EXPENSE COVERAGE

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

A. Eligibility

Coverage for certain auto hacking expenses resulting from an auto hacking incident may be provided for owned covered autos that are private passenger types, light trucks or medium trucks. Use Alaska Auto Hacking Expense Coverage Endorsement CA 04 83**.**