204. POLICY TERM

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

**A.** Policies may be written for a specific term up to three years or on a continuous basis. However, policies that provide Liability Coverage for private passenger type autos may not be issued or renewed for less than six months.

212. FORMS PORTFOLIO REFERENCE

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

The following endorsements are applicable in addition to those referenced elsewhere in the Manual and must be attached to all Commercial Auto Coverage Parts:

**1.** Arkansas Changes EndorsementCA 01 62

**2.** Arkansas Changes – Cancellation And Nonrenewal Endorsement IL 02 31

215. INDIVIDUAL RISK SITUATIONS

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

A. Restrictions Of Coverage Or Increased Rate

Policies may be issued with special restrictions or at increased premium if:

**1.** The insured agrees in writing;

**2.** The policy would not be written otherwise; and

**3.** The insurer makes a filing with the Insurance Department in accordance with the consent to rate procedures as set forth in the Arkansas Insurance Code.

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

C. Filing Obligations

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

**Note**

Rates shall not be inadequate, excessive or unfairly discriminatory.

218. RATING TERRITORIES

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

A. Territory Determination

**3.** If the manual refers to this paragraph to determine rating territory, use Territory 111 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 | | | |  |
|  | Service Use | Retail Use | Commercial Use | Extra-heavy Vehicles  (All Uses) | Trailer Types |
|  | 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

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 Corp. (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 | ---69 | 0.49 | 0.76 | 0.91 | 0.87 |
|  | Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.) | Excavating | ---71 | 0.89 | 0.93 | 0.83 | 1.83 |
|  | Sand and Gravel (Other than Quarrying) | ---72 | 1.40 | 0.93 | 1.07 | 1.83 |
|  | Mining | ---73 | 0.89 | 0.93 | 0.83 | 1.83 |
|  | Quarrying | ---74 | 0.89 | 0.93 | 0.83 | 1.83 |
|  | All Other Dump and Transit Mix | ---79 | 0.89 | 0.93 | 0.83 | 1.83 |
|  | Contractors (Other than dump trucks) | Building Commercial | ---81 | 1.00 | 1.06 | 1.07 | 0.49 |
|  | Building Private Dwellings | ---82 | 1.00 | 1.06 | 1.07 | 0.55 |
|  | Electrical, Plumbing, Masonry, Plastering and Other Repair or Service | ---83 | 1.00 | 0.91 | 1.00 | 0.56 |
|  | Excavating | ---84 | 0.86 | 1.06 | 1.04 | 0.72 |
|  | Street and Road | ---85 | 1.00 | 1.06 | 1.10 | 0.72 |
|  | All Other Contractors | ---89 | 1.00 | 1.06 | 1.10 | 0.72 |
|  | Other | Logging and Lumbering | ---91 | 1.21 | 1.00 | 1.94 | 1.00 |
|  | All Other | ---99 | 1.00 | 1.00 | 1.00 | 1.00 |

Table 223.C.4. Secondary Classification Factors



224. TRUCKERS/MOTOR CARRIERS

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

i. Metropolitan To Metropolitan Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 43 (Southwest) Combinations | | | |
|  |  | Specified |  |  |
|  | Zone Of | Causes Of |  |  |
|  | Terminal | Loss | Comp. | Coll. |
|  | Pacific | 0.785 | 1.207 | 1.448 |
|  | Mountain | 0.645 | 0.992 | 1.193 |
|  | Midwest | 0.537 | 0.827 | 1.097 |
|  | Southwest | 0.602 | 0.926 | 1.210 |
|  | North Central | 0.571 | 0.878 | 1.346 |
|  | Mideast | 0.606 | 0.933 | 1.271 |
|  | Gulf | 0.576 | 0.885 | 1.215 |
|  | Southeast | 0.647 | 0.995 | 1.526 |
|  | Eastern | 0.514 | 0.791 | 1.938 |
|  | New England | 0.553 | 0.851 | 1.140 |

Table 224.B.2.b.(2)(b)(iii)i. Metropolitan To Metropolitan Table – Zone 43 (Southwest) Combinations Factors

ii. Regional To Regional Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 43 (Southwest) Combinations | | | |
|  |  | Specified |  |  |
|  | Zone Of | Causes Of |  |  |
|  | Terminal | Loss | Comp. | Coll. |
|  | Pacific | 0.826 | 1.271 | 1.645 |
|  | Mountain | 0.679 | 1.044 | 1.356 |
|  | Midwest | 0.566 | 0.870 | 1.247 |
|  | Southwest | 0.634 | 0.975 | 1.375 |
|  | North Central | 0.601 | 0.924 | 1.529 |
|  | Mideast | 0.638 | 0.982 | 1.444 |
|  | Gulf | 0.606 | 0.932 | 1.381 |
|  | Southeast | 0.681 | 1.047 | 1.734 |
|  | Eastern | 0.541 | 0.833 | 2.202 |
|  | New England | 0.582 | 0.896 | 1.295 |

Table 224.B.2.b.(2)(b)(iii)ii. Regional To Regional Table – Zone 43 (Southwest) Combinations Factors

iii. Metropolitan To/From Regional Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 43 (Southwest) Combinations | | | |
|  |  | Specified |  |  |
|  | Zone Of | Causes Of |  |  |
|  | Terminal | Loss | Comp. | Coll. |
|  | Pacific | 0.810 | 1.247 | 1.448 |
|  | Mountain | 0.666 | 1.024 | 1.193 |
|  | Midwest | 0.555 | 0.853 | 1.097 |
|  | Southwest | 0.622 | 0.956 | 1.210 |
|  | North Central | 0.589 | 0.906 | 1.346 |
|  | Mideast | 0.626 | 0.963 | 1.271 |
|  | Gulf | 0.594 | 0.914 | 1.215 |
|  | Southeast | 0.668 | 1.027 | 1.526 |
|  | Eastern | 0.531 | 0.817 | 1.938 |
|  | New England | 0.571 | 0.879 | 1.140 |

Table 224.B.2.b.(2)(b)(iii)iii. Metropolitan To/From Regional Table – Zone 43 (Southwest) 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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | |  |  |  | Collision | |
|  | Trucks, Tractors And Trailers Secondary Classification | | Code | Liability | Other Than 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 his 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 | ---69 | 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, Medical Payments And Basic No-fault | Collision | Other Than Collision |
|  | Fleet Vehicles | Farming vehicles as defined in Rule **233.** | | | 7399 | 0.80 | 0.80 | 0.80 |
|  | All Other Private Passenger Type Vehicles rated as part of a fleet | | | 7398 | 1.00 | 1.00 | 1.00 |
|  | Non-fleet Vehicles | Vehicles available for personal use, including farming vehicles as defined in Rule **233.** | No operator licensed less than five years | Not driven to work or school | 7381 | 0.87 | 1.03 | 1.00 |
|  | Driven to or from work less than 15 miles | 7382 | 0.95 | 1.04 | 1.10 |
|  | Driven to or from work 15 miles or more | 7383 | 0.95 | 1.07 | 1.05 |
|  | Operator licensed less than five years is not owner or principal operator | Not driven to work or school | 7386 | 1.28 | 1.27 | 1.00 |
|  | Driven to or from work less than 15 miles | 7387 | 1.40 | 1.33 | 1.10 |
|  | Driven to or from work 15 miles or more | 7388 | 1.43 | 1.39 | 1.05 |
|  | Owner or principal operator licensed less than five years | Not driven to work or school | 7392 | 1.94 | 1.53 | 1.00 |
|  | Driven to or from work less than 15 miles | 7393 | 2.10 | 1.58 | 1.10 |
|  | Driven to or from work 15 miles or more | 7394 | 2.13 | 1.65 | 1.05 |
|  | Vehicles used exclusively for business purposes | | | 7391 | 1.00 | 1.00 | 1.00 |

Table 231.C. Private Passenger Types Classification Factors

232. PRIVATE PASSENGER TYPES CLASSIFICATIONS

The following is added to Paragraph **A.3.:**

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

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

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:

C. Primary Classifications

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 Factor | | | |
|  |  | |  | 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

SECTION V – AUTO DEALERS

248. AUTO DEALERS – ELIGIBILITY

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

B. Classifications And Codes

1. Covered Autos Liability, General Liability And Physical Damage

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

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

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

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

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

**f.** Liability coverage must be extended to provide the full covered autos liability limit for customers. The auto dealer's base loss costs reflect this extension.

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

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

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

|  |  |  |
| --- | --- | --- |
|  | Coverage | Factor |
|  | Auto | 0.50 |
|  | Locations And Operations | 0.20 |

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

250. AUTO DEALERS – ADDITIONAL PROVISIONS

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

272. FUNERAL DIRECTORS

Paragraph **C.** does not apply.

277. MOTORCYCLES

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

B. Premium Computation

7. Uninsured Motorists

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

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

**b.** Uninsured Motorists Coverage Factor

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

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

293. NO-FAULT COVERAGES

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

A. Application

Medical Expenses, Work Loss and Accidental Death Benefit coverages must be made available to the named insured on any auto policy with respect to any auto described in Paragraphs **A.1., A.2.** and **A.3.** Use Arkansas Personal Injury Protection Endorsement CA 22 02 for:

**1.** The private passenger type auto not used as a public or livery conveyance;

**2.** A pickup, panel truck or sedan delivery not customarily used for business purposes; or

**3.** A motorcycle, motorscooter, motorbike or similar auto not used as a public or livery conveyance.

The named insured shall have the right to reject in writing any one or more of these coverages. After a named insured or applicant for insurance rejects this coverage, the insurer or any of its affiliates shall not be required to notify any insured in any renewal, reinstatement, substitute, amended or replacement policy as to the availability of such coverage.

B. Premium Computation

**1.** Accidental Death Benefits (Class Code 9263)

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

**a.** Loss Cost in Table **293.B.1.(LC).**

**2.** Work Loss Coverage (Class Code 9264)

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

**a.** Loss Cost in Table **293.B.2.(LC).**

**3.** If both accidental death benefits and work loss coverage are provided, use Class Code 9265.

**4.** For Medical Expenses coverage, use the Medical Payments Coverage premium computation instructions for each vehicle to which the coverage applies.

297. UNINSURED MOTORISTS INSURANCE

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

A. Application

1. Uninsured Motorists Coverage – Bodily Injury

Uninsured Motorists Bodily Injury Coverage must be provided in limits at least equal to the Financial Responsibility limits prescribed for bodily injury. Use Arkansas Uninsured Motorists Coverage Endorsement CA 21 08**.** For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement CA 21 02**.**

**a.** The named insured has the right to reject this coverage, except coverage is mandatory for an insured engaged in the transportation of members of the general public as passengers for compensation.

**b.** The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.

**c.** After a named insured or applicant for insurance rejects this coverage, the insurer or any of its affiliates shall not be required to notify any insured in any renewal, reinstatement, substitute, amended or replacement policy as to the availability of such coverage.

**d.** If a named insured or applicant purchases third-party liability coverage in limits greater than the minimum provided by Arkansas law, coverage required under this section must be offered in limits up to his or her third-party liability limits. If the named insured or applicant elects not to purchase higher limits, such rejection must be in writing on all new policies written on or after January 1, 2000.

2. Underinsured Motorists Coverage – Bodily Injury

Underinsured Motorists Bodily Injury Coverage may be offered in limits at least equal to the Financial Responsibility limits prescribed for bodily injury. This coverage is not available unless the insured has elected Uninsured Motorists Coverage. Use Arkansas Underinsured Motorists Coverage Endorsement CA 31 28**.** For split limits, also use Split Bodily Injury Underinsured Motorists Coverage Limits Endorsement CA 21 51**.**

3. Uninsured Motorists Coverage – Property Damage

**a.** This coverage must be offered when Uninsured Motorists Bodily Injury Coverage is provided. Use Arkansas Uninsured Motorists Coverage – Property Damage Endorsement CA 21 66**.**

**b.** This coverage is subject to a $200 deductible. However, this deductible shall not apply if:

**(1)** The auto is insured for collision and property damage uninsured motorists insurance on the same policy; and

**(2)** The operator of the vehicle causing the accident has been positively identified and is solely at fault.

**c.** The named insured has the right to reject this coverage in writing.

**d.** Unless the named insured requests such coverage in writing, the insurer does not have to provide Uninsured Motorists Property Damage Coverage on continuation, renewal, reinstatement or replacement of the policy, or the transfer of vehicles insured thereunder, when the named insured has rejected the coverage on the policy previously issued by the insurer.

**e.** This coverage must be offered whenever a new application is submitted in connection with any renewal, reinstatement or replacement policy.

**f.** Property damage uninsured motorists limits shall be made available up to the policy's property damage liability limits.

**g.** Uninsured Motorists Property Damage Coverage does not provide coverage for property damage caused by underinsured motorists.

B. Premium Computation

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

**2.** Do not charge a premium for the following:

**a.** Trailers;

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

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

**d.** Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **269.**).

**3.** 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.

**4.** For some autos, the Uninsured Motorists Coverage Premium Formula is given in the section for that auto. For all other autos, the following premium formula applies for each auto. Note that the additional premium in Paragraph **B.5.** may apply in either case.

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

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

**(1)** For Single Limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.4.a.(1)(LC).**

**(2)** For Single Limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.4.a.(2)(LC).**

**(3)** For Split Limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.4.a.(3)(LC).** The initial limits provided are the minimum financial responsibility limits required in Arkansas.

**(4)** For Split Limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.4.a.(4)(LC).** The initial limits provided are the minimum financial responsibility limits required in Arkansas.

**(5)** For Uninsured Motorists Property Damage Coverage, refer to state loss costs Table **297.B.4.a.(5)(LC).** The initial limit provided is the minimum financial responsibility limit required in Arkansas.

**5.** For policies (other than Auto Dealers) issued to individual named insureds, charge an additional premium once per exposure. Do not apply the additional premium a second time for Uninsured Motorists Property Damage Coverage or Underinsured Motorists Coverage.

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

**a.** Loss Cost in state loss costs Table **297.B.5.(LC)**

298. DEDUCTIBLE INSURANCE

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | | Combined  Single Limit | | Property Damage Per Accident | |
|  | Deductible Amount | | Non-zone Rated | Zone Rated | Non-zone Rated | Zone Rated |
|  |  | None | 0.000 | 0.000 | 0.000 | 0.000 |
|  | $ | 250 | 0.013 | 0.010 | 0.012 | 0.009 |
|  |  | 500 | 0.026 | 0.019 | 0.024 | 0.018 |
|  |  | 1,000 | 0.049 | 0.037 | 0.046 | 0.034 |
|  |  | 2,500 | 0.106 | 0.083 | 0.097 | 0.075 |
|  |  | 5,000 | 0.174 | 0.143 | 0.153 | 0.125 |
|  |  | 10,000 | 0.257 | 0.223 | 0.208 | 0.182 |
|  |  | 20,000 | 0.347 | 0.313 | 0.246 | 0.230 |
|  |  | 25,000 | 0.379 | 0.344 | 0.255 | 0.242 |
|  |  | 50,000 | 0.488 | 0.451 | 0.270 | 0.269 |
|  |  | 75,000 | 0.554 | 0.520 | 0.275 | 0.279 |
|  |  | 100,000 | 0.601 | 0.571 | 0.277 | 0.284 |

Table 298.A.2. Liability Deductible Discount Factors

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

B. Physical Damage Coverages

1. Special Provisions

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

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

**c.** For the Physical Damage premium computations, when the Deductible Discount Factor is subtracted from the Vehicle Value Factor, the resulting value (Vehicle Value Factor – Deductible Discount Factor) is subject to a minimum value of 0.10. If the subtraction yields a value less than the minimum, substitute 0.10 in its place.

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 |
|  | 75 | 0.92 | 0.91 | 0.91 | 0.92 | 0.92 |
|  | 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

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 | 0.800 | 0.750 |
|  | 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