RULES – INFORMATION   NOVEMBER 28, 2022

COMMERCIAL AUTOMOBILE   LI-CA-2022-276

NORTH DAKOTA SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE RULES FILING; REPLACEMENT RULES ATTACHMENT PROVIDED

KEY MESSAGE

We are providing a replacement rules attachment to filing CA-2022-RCP1 in North Dakota.

BACKGROUND

In circular LI-CA-2022-190, we provided a rules supplement to filing CA-2022-RCP1 and announced implementation in North Dakota.

Subsequent to the release of circular LI-CA-2022-190, it was discovered that certain rules that were attached to the circular did not display as intended.

ISO ACTION

We have revised Rules 223 and 225 to display the "All Other Farmers" class code as 69 in lieu of 63.

We have revised Rule 298 to display the already-approved floor value instructions for the Physical Damage premium computations. A minimum value of 0.10 should sometimes be substituted when subtracting the Deductible Discount Factor from the Vehicle Value Factor. We have also withdrawn Rule 280 from the manual as Personal Injury Protection coverage is not mandatory for snowmobiles in North Dakota. Apart from these updates, the information in circular LI-CA-2022-190 remains unchanged.

REFERENCE(S)

LI-CA-2022-190 (07/28/2022) North Dakota Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided And To Be Implemented

ATTACHMENT(S)

North Dakota Replacement Rules Attachment to Filing CA-2022-RCP1

DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:

  Kevin Hughes, FCAS, MAAA
  ISOCL Actuarial
  201-469-2617
  Kevin.Hughes@verisk.com

- Other issues for this circular, please contact Customer Support:

  E-mail: info@verisk.com
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212. FORMS PORTFOLIO REFERENCE

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

    1. The following endorsements are mandatory and must be attached to all Commercial Auto Coverage Parts:

        a. North Dakota Changes Endorsement **CA 01 61**

        b. North Dakota Changes – Cancellation And Nonrenewal Endorsement **IL 02 34**

        c. North Dakota Changes – Examination Of Your Books And Records Endorsement **IL 01 65**

    2. North Dakota Changes – Cancellation And Nonrenewal Endorsement **PA 02 05** is mandatory and must be attached to the Business Auto Coverage Form and Motor Carrier Coverage Form if:

        a. The named insured is an individual; and

        b. The policy covers six or fewer autos of the private passenger type and is not issued under the North Dakota assigned risk plan.

214. COMBINATION OF INTEREST

The following is added to Rule **214.:**

The State of North Dakota or any political subdivision may provide for the inclusion of buses, vans or other motor vehicles used by senior citizens' groups to transport members in a motor vehicle insurance policy issued to the political subdivision.

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

222. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

a. Liability Fleet Size Factors

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

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

b. Collision Fleet Size Factors

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

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

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

c. Other Than Collision Fleet Size Factors

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

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

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

a. Trucks And Truck-tractors No-fault

Premium = Loss Cost ∗ Personal Injury Protection Limit Factor

(1) Refer to the territory loss costs/rates for the Loss Cost.

(2) Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

b. Trailers No-fault

Premium = Loss Cost ∗ Primary Factor ∗ Personal Injury Protection Limit Factor

(1) Refer to the territory loss costs/rates for the Loss Cost.

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

(3) Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

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)	Local	Service	011-- and 014--	1.00	1.00	1.00
		Retail	021-- and 024--	1.39	1.13	0.80
		Commercial	031-- and 034--	1.12	1.10	0.92
	Intermediate	Service	012-- and 015--	1.33	1.09	1.23
		Retail	022-- and 025--	1.85	1.23	0.98
		Commercial	032-- and 035--	1.49	1.20	1.12
	Long	Service	013-- and 016--	1.30	1.43	1.26
		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)	Local	Service	211-- and 214--	1.03	0.92	1.03
		Retail	221-- and 224--	1.43	1.04	0.82
		Commercial	231-- and 234--	1.15	1.01	0.94
	Intermediate	Service	212-- and 215--	1.37	1.15	1.26
		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)	Local	Service	311-- and 314--	1.01	1.10	0.91
		Retail	321-- and 324--	1.41	1.25	0.73
		Commercial	331-- and 334--	1.14	1.22	0.83
	Intermediate	Service	312-- and 315--	1.35	1.38	1.11
		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)	Local	Service	341-- and 344--	1.33	1.39	1.01
		Retail	351-- and 354--	1.85	1.57	0.81
		Commercial	361-- and 364--	1.49	1.53	0.92
	Intermediate	Service	342-- and 345--	1.77	1.74	1.23
		Retail	352-- and 355--	2.46	1.96	0.99
		Commercial	362-- and 365--	1.98	1.91	1.13
Extra-heavy Truck-tractors (Over 45,000 lbs. GCW)	Local	All uses	501-- and 504--	2.00	1.99	1.09
	Intermediate	All uses	502-- and 505--	2.66	2.49	1.34
Semitrailers	Local	All uses	671-- and 674--	0.18	0.76	0.55
	Intermediate∗	All uses	672-- and 675--	0.23	1.16	0.68
Trailers	Local	All uses	681-- and 684--	0.08	0.51	0.71
	Intermediate∗	All uses	682-- and 685--	0.11	0.77	0.87
Service Or Utility Trailers (Registered GVWR of 3,000 lbs. or less)	Local	All uses	691-- and 694--	0.18	0.44	0.76
	Intermediate∗	All uses	692-- and 695--	0.24	0.67	0.93

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

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

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

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

1. Application

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

2. Autos Having More Than One Use

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

3. Trucking Operations

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

4. Secondary Classification Factors

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

Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	0.49	0.76	0.87	0.87
	Livestock Hauling	---62	0.49	0.76	0.91	0.87
	All Other Farmers	---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

Table **223.C.** is replaced by the following:

C. Trucks And Truck-tractors Specified Causes Of Loss

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.60
Fire, Theft and Windstorm Only	0.75
Limited Specified Causes of Loss	0.90
Specified Causes of Loss	1.00
For Stated Amount rating, refer to company.	

Table 223.C. Additional Coverages Factors

224. TRUCKERS/MOTOR CARRIERS

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

i. Metropolitan To Metropolitan Table

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

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

ii. Regional To Regional Table

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

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

iii. Metropolitan To/From Regional Table

Zone 42 (Midwest) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.798	1.228	0.886
Mountain	0.835	1.284	1.376
Midwest	0.627	0.965	1.010
Southwest	0.555	0.853	1.097
North Central	0.559	0.860	1.110
Mideast	0.743	1.143	1.451
Gulf	0.714	1.098	1.398

Southeast	0.608	0.935	1.286
Eastern	0.550	0.846	1.260
New England	0.643	0.989	1.580

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

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

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

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

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

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

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

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

  a. Application

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

  b. Autos Having More Than One Use

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

  c. Trucking Operations

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

  d. Secondary Classification Factors

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

or resale	All Other Waste Disposal	---59	1.00	1.00	1.00	1.00
Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	1.00	1.00	1.00	1.00
	Livestock Hauling	---62	1.00	1.00	1.00	1.00
	All Other Farmers	---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

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

   D. Premium Computation

      1. Liability

☞   Premium = Loss Cost ∗ (Increased Limits Factor – Deductible Discount Factor) ∗ Primary Factor ∗ Secondary Factor ∗ Fleet Size Factor ∗ No-fault Factor

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

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

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

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

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

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

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

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

      3. No-fault Coverages

        For higher limits, refer to company.

☞   Premium = Loss Cost ∗ Primary Factor ∗ Fleet Size Factor ∗ No-fault Factor ∗ Personal Injury Protection Limit Factor

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

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

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

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

        e. Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

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

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

    B. Premium Computation

        3. No-fault

           For higher limits, refer to company.

           Premium = Loss Cost * Class Factor * Personal Injury Protection Basic Limit Factor

           a. Refer to the territory loss costs/rates for the Loss Cost.

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

           c. Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

239. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

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

        a. Liability, Medical Payments And Basic No-fault

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

Table 239.B.2.a. Fleet Size Factors For Liability, Medical Payments And Basic No-fault

        b. Collision

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

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

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

c. Other Than Collision

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

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

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ (Primary Factor + Secondary Factor) ∗ Fleet Size Factor ∗ Mechanical Lift Factor ∗ Personal Injury Protection Basic Limit Factor

a. Refer to the territory loss costs/rates for the Loss Cost.

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

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

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

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

f. Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

240. PUBLIC AUTO CLASSIFICATIONS

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

3. Primary Classifications – Rating Factors And Statistical Codes

a. Public Auto Use Classes (Except Van Pools)

Category	Classification	Local (Up To 50 Miles)				Intermediate (51 To 200 Miles)				Long Distance (Over 200 Miles)			
		Code		Factor		Code		Factor		Code		Factor	
		Non-fleet	Fleet	Liab.*	Phys. Dam.	Non-fleet	Fleet	Liab.*	Phys. Dam.	Non-fleet	Fleet	Liab.*	Phys. Dam.
Taxicabs And Limousines	Taxicab – Owner-driver	5718	5748	**0.75**	**2.30**	5728	5758	**0.85**	**2.65**	5738	5768	**0.95**	**2.75**
	Taxicab – All Other	5719	5749	**1.00**	**2.70**	5729	5759	**1.15**	**3.10**	5739	5769	**1.25**	**3.25**
	Limousine – Seating Eight Or Fewer	4118	4218	**0.40**	**1.35**	4128	4228	**0.45**	**1.55**	4138	4238	**0.50**	**1.65**
	Limousine – Seating More Than Eight	4119	4219	**0.45**	**1.40**	4129	4229	**0.50**	**1.65**	4139	4239	**0.55**	**1.75**
	Car Service	5178	5478	**0.90**	**2.55**	5278	5578	**1.05**	**2.95**	5378	5678	**1.15**	**3.10**
School And Church Buses	School Bus Owned By Political Subdivision Or School District	615-	618-	**1.20**	**0.50**	616-	619-	**1.40**	**0.55**	617-	610-	**1.50**	**0.60**
	Other School Bus	625-	628-	**1.50**	**0.50**	626-	629-	**1.75**	**0.55**	627-	620-	**1.90**	**0.60**
	Church Bus	635-	638-	**1.00**	**1.00**	636-	639-	**1.15**	**1.15**	637-	630-	**1.25**	**1.20**
Other Buses	Urban Bus	515-	518-	**0.80**	**1.45**	516-	519-	**0.90**	**1.65**	N/A	N/A	N/A	N/A
										Zone Rated			
	Airport Bus Or Airport Limousine	525-	528-	**0.70**	**1.55**	526-	529-	**0.80**	**1.80**	5279	5209	**1.10**	**1.00**
	Inter-city Bus	535-	538-	**1.05**	**0.95**	536-	539-	**1.20**	**1.10**	5379	5309	**1.85**	**1.00**
	Charter Bus	545-	548-	**1.00**	**1.55**	546-	549-	**1.15**	**1.80**	5479	5409	**1.85**	**1.00**
	Sightseeing Bus	555-	558-	**0.75**	**0.90**	556-	559-	**0.85**	**1.05**	5579	5509	**1.65**	**1.00**
	Transportation Of Athletes And Entertainers	565-	568-	**0.45**	**1.40**	566-	569-	**0.50**	**1.60**	5679	5609	**1.00**	**1.00**
	Social Service Agency Auto Employee-operated	645-	648-	**0.55**	**1.20**	646-	649-	**0.65**	**1.40**	6479	6409	**0.95**	**1.00**
	Social Service Agency Auto All Other	655-	658-	**0.50**	**1.20**	656-	659-	**0.60**	**1.40**	6579	6509	**0.95**	**1.00**
	Paratransit	4398	4338	**0.55**	**1.20**	4498	4438	**0.65**	**1.40**	N/A	N/A	N/A	N/A
	Public Auto Not Otherwise Classified	585-	588-	**0.55**	**1.25**	586-	589-	**0.65**	**1.45**	5879	5809	**0.95**	**1.00**

* Liability Primary Factors apply to both Liability and No-fault.

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

b. Van Pools

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

Table 240.C.3.b. Van Pools

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

D. Secondary Classifications

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

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

Table 240.D. Secondary Classifications

241. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

D. Premium Computation

1. Liability

☞ Premium = Loss Cost ∗ (Increased Limits Factor – Deductible Discount Factor) ∗ Primary Factor ∗ Mechanical Lift Factor ∗ No-fault Factor

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

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

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

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

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

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

3. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ Primary Factor ∗ Mechanical Lift Factor ∗ No-fault Factor ∗ Personal Injury Protection Limit Factor

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

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

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

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

　　e. Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

SECTION V – ~~GARAGES~~AUTO DEALERS

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

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

Coverage	Factor
Locations And Operations	0.30

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

264. AMBULANCE SERVICES

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

      3. No-fault

        For higher limits, refer to company.

☞   Premium = Loss Cost ∗ Ambulance Services Factor ∗ Personal Injury Protection Basic Limit Factor

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

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

         c. Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

266. ANTIQUE AUTOS

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

    B. Premium Computation

       3. No-fault

          For higher limits, refer to company.

          Premium = Loss Cost $*$ Antique Autos Coverage Factor $*$ Personal Injury Protection Basic Limit Factor

          a. Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

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

          c. Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

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

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

A. Educational Institutions

    3. Premium Computation

        c. No-fault

For higher limits, refer to company.

Premium = Loss Cost ∗ Driver Training Owned Autos Factor ∗ Personal Injury Protection Basic Limit Factor

    (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

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

    (3) Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

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

B. Commercial Driving Schools

    2. Premium Computation

        c. No-fault

For higher limits, refer to company.

Premium = Loss Cost ∗ Driver Training Owned Autos Factor ∗ Personal Injury Protection Basic Limit Factor

    (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

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

    (3) Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

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

    (2) Medical Payments

Refer to company for rating.

271. FIRE DEPARTMENTS

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

B. Premium Computation

    1. Private Passenger Types (Class Code 7908)

        c. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ Private Passenger Types Fire Department Factor ∗ Personal Injury Protection Basic Limit Factor

        (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

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

        (3) Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

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

    3. All Other Types (Class Code 7909)

        c. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ All Other Types Fire Department Factor ∗ Personal Injury Protection Basic Limit Factor

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

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

        (3) Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

272. FUNERAL DIRECTORS

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

B. Premium Computation

    1. Limousines (Class Code 7915)

        c. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ Funeral Director Limousines Coverage Factor ∗ Personal Injury Protection Basic Limit Factor

    (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

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

    (3) Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

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

    2. Hearses And Flower Cars (Class Code 7922)

        c. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ Funeral Directors Hearses And Flower Cars Coverage Factor ∗ Personal Injury Protection Basic Limit Factor

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

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

    (3) Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

Paragraph **C.** does not apply.

273. GOLF CARTS AND LOW-SPEED VEHICLES

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

C. Premium Computation

    3. No-fault

For higher limits, refer to company.

Premium = Loss Cost ∗ Low-speed Vehicles Factor ∗ Personal Injury Protection Basic Limit Factor

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

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

    c. Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

274. LAW ENFORCEMENT AGENCIES

Paragraphs **B.1.c.** and **B.4.c.** are replaced by the following:

   B. Premium Computation

      1. Private Passenger Types (Class Code 7911)

         c. No-fault

            For higher limits, refer to company.

            Premium = Loss Cost $*$ Law Enforcement Coverage Factor $*$ Personal Injury Protection Basic Limit Factor

            (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

            (2) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.

            (3) Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

      4. All Other Types (Class Code 7912)

         c. No-fault

            For higher limits, refer to company.

            Premium = Loss Cost $*$ Law Enforcement Coverage Factor $*$ Personal Injury Protection Basic Limit Factor

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

            (2) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.

            (3) Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

276. MOBILE HOMES

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

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

3. No-fault

For higher limits, refer to company.

Premium = Loss Cost $*$ Mobile Homes Coverage Factor $*$ Personal Injury Protection Basic Limit Factor

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

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

c. Refer to Rule **293.C.** for the Personal Injury Protection Basic Limit Factor.

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

279. REPOSSESSED AUTOS

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

B. Premium Computation

1. Liability

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

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

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

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

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

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

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

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

3. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost * Number Of Autos * No-fault Factor * Personal Injury Protection Limit Factor

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

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

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

    d. Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

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

281. MOBILE OR FARM EQUIPMENT

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

C. Specified Auto Basis

    2. Premium Computation

        c. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ Mobile Or Farm Equipment Coverage Factor ∗ Personal Injury Protection Limit Factor

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

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

(3) Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

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

        (1) Liability

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

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

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

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

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

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

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

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

        (3) No-fault

For higher limits, refer to company.

☞ Premium = Cost Of Hire ∗ Loss Cost ∗ Cost Of Hire Basis Liability And Basic No-fault Coverage Factor ∗ No-fault Factor ∗ Personal Injury Protection Limit Factor / 100

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

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

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

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

(e) Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

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

        c. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ Rental Period Basis Factor ∗ Personal Injury Protection Limit Factor ∗ Number Of Days / 365

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

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

(3) Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

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

284. ALL-TERRAIN VEHICLES AND UTILITY TASK VEHICLES

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

   C. Premium Computation

       3. No-fault

For higher limits, refer to company.

☞ Premium = Loss Cost ∗ All-terrain Vehicles And Utility Vehicles Factor ∗ Personal Injury Protection Limit Factor

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

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

    c. Refer to Rule **293.C.** for the Personal Injury Protection Limit Factor.

288. DRIVE OTHER CAR COVERAGE

Paragraph **B.3.** does not apply.

292. MEDICAL PAYMENTS

Rule **292.** does not apply to autos subject to no-fault.

293. NO-FAULT COVERAGES

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

   A. Personal Injury Protection

This coverage must be provided on every auto and trailer having more than three load-bearing wheels designed primarily for use upon public streets, roads and highways and driven by power other than muscular power. Use North Dakota Personal Injury Protection Endorsement **CA 22 34.** This coverage may be provided for autos owned by the United States government, the State of North Dakota or any political subdivision or agency of the State of North Dakota.

   B. Premium Development – Full Coverage

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

Coverage	Zone Rated	All Other
$100,000 Liability	0.95	0.83
Personal Injury Protection	0.04	0.08

Table 293.B.1. No-fault Factors

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

Factor
1.13

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

   C. Added Personal Injury Protection For Named Insured And Family Members

This coverage must be made available to individual named insureds who are insured for personal injury protection. Use North Dakota Added Personal Injury Protection Endorsement **CA 22 35.** The insurer does not have to provide Added Personal Injury Protection Coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued by the insurer.

Limits			Factors
Basic PIP Limits Only			1.00
Added PIP OPTION	**Additional Aggregate Limits**	**Additional Work Loss Or Survivor's Income Loss (Per Week)**	
1	$ 10,000	100	1.20
2	50,000	200	1.90
3	70,000	200	2.20
4	80,000	200	2.30

Table 293.C. Personal Injury Protection Limit Factors

Added PIP Options 2, 3 and 4 include $10 per day for additional replacement services loss or survivor's replacement services loss and $1,000 for additional funeral expenses.

   D. Broadened Personal Injury Protection Coverage For Named Individuals

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

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

☞   Additional Premium = Loss Cost

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

   2. When Added Personal Injury Protection Coverage is provided to the added named individual, further charge an additional premium per added named individual.

☞ Additional Premium = Loss Cost $*$ Added Personal Injury Protection Factor

    a. Use the highest Basic Personal Injury Protection Coverage base loss cost applicable to a single vehicle insured on the policy.

    b. Added Personal Injury Protection Factor in Table **293.C.**

297. UNINSURED MOTORISTS INSURANCE

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

A. Application

1. Uninsured Motorists Bodily Injury Coverage

Uninsured Motorists Bodily Injury Coverage must be provided for vehicles weighing 20,000 lbs. or less, in amounts at least equal to the financial responsibility limits for bodily injury liability per accident. For vehicles weighing more than 20,000 lbs., the offer of Uninsured Motorists Bodily Injury Coverage is optional. If an insurer decides to offer Uninsured Motorists Bodily Injury Coverage on vehicles weighing more than 20,000 lbs., then the insured shall have the right to reject it. At the request of the named insured or applicant for insurance, increased limits shall be made available but need not exceed the bodily injury liability limits of the policy or $300,000 bodily injury liability, whichever is less. Use North Dakota Uninsured Motorists Coverage Endorsement **CA 21 83.** For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement **CA 21 02.** Uninsured Motorists Coverage does not provide coverage for property damage.

2. Underinsured Motorists Bodily Injury Coverage

Underinsured Motorists Bodily Injury Coverage must be provided for vehicles weighing 20,000 lbs. or less, in amounts equal to the limit of Uninsured Motorists Bodily Injury Coverage. For vehicles weighing more than 20,000 lbs., the offer of Underinsured Motorists Bodily Injury Coverage is optional. If an insurer decides to offer Underinsured Motorists Bodily Injury Coverage on vehicles weighing more than 20,000 lbs., then the insured shall have the right to reject it. Use North Dakota Underinsured Motorists Coverage Endorsement **CA 21 86.** For split limits, also use Split Bodily Injury Underinsured Motorists Coverage Limits Endorsement **CA 21 51.** Underinsured Motorists Coverage does not provide coverage for property damage.

B. Premium Computation

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

   Do not charge a premium for the following:

   a. Trailers;

   b. Hired and non-owned autos;

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

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

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

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

   ☞ Premium = Loss Cost

   a. Select the appropriate loss costs table as follows:

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

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

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

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

4. For policies (other than Auto Dealers) issued to individual named insureds, charge an additional premium once per exposure. If Uninsured Motorists Coverage is provided, do not charge the additional premium a second time for Underinsured Motorists Coverage.

   ☞ Additional Premium = Loss Cost

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

298. DEDUCTIBLE INSURANCE

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

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

Table 298.A.2. Liability Deductible Discount Factors

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

   B. Physical Damage Coverages

    1. Special Provisions

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

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

        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
1000	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	0.72	0.70	0.67	0.65	0.72
75	0.94	0.94	0.93	0.92	0.94
100	1.00	1.00	1.00	1.00	1.00
125	1.05	1.05	1.06	1.07	1.04
150	1.09	1.10	1.11	1.13	1.08
200	1.15	1.18	1.18	1.24	1.14
250	1.20	1.25	1.25	1.32	1.19
300	1.24	1.31	1.30	1.40	1.23
350	1.28	1.36	1.35	1.47	1.26
400	1.32	1.41	1.39	1.53	1.29
500	1.38	1.50	1.47	1.64	1.34
600	1.43	1.57	1.54	1.74	1.39
750	1.49	1.67	1.62	1.86	1.44
1,000	1.58	1.79	1.73	2.02	1.51
1,500	1.72	1.98	1.90	2.25	1.62
2,000	1.83	2.12	2.02	2.41	1.70
2,500	1.91	2.23	2.12	2.54	1.76
3,000	1.99	2.33	2.20	2.66	1.82
5,000	2.21	2.62	2.47	3.01	1.97
7,500	2.40	2.89	2.73	3.34	2.11
10,000	2.56	3.12	2.96	3.62	2.23

Table 300.B. Increased Liability Limits

301. VEHICLE AGE AND PRICE BRACKET

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

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

    a. Collision

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

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

Price Bracket	Vehicle Value Factor
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
$ 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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
$ 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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
$ 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th

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
$ 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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
$ 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
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

Range																					
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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
$ 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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	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
$ 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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
$ 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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. Liability Original Cost New Factors

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

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

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

a. Liability Vehicle Age Factors – Stated Amount Vehicles

Stated Amount Vehicles	Trucks, Tractors And Trailers	Private Passenger Types
All ages	1.00	1.00

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

b. Liability Vehicle Age Factors – All Other Vehicles

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

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

302. SUSPENSION

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

    D. For autos subject to No-fault, Liability and No-fault Coverages may be suspended at the option of the named insured if the insured notifies the insurer that the owned autos will not be operated on public roads or highways during a period of not less than 30 consecutive days. At the option of the named insured, No-fault Coverages may be suspended for owned autos only, in which case return half of the prorated premium.

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	0.600	0.562
Fire, Theft And Windstorm Only	0.750	0.703
Limited Specified Causes Of Loss	0.900	0.843
Specified Causes Of Loss	1.000	0.937
For Stated Amount rating, refer to company.		

Table 308.A. Limited Other Than Collision Coverage Factors

12. FORMS PORTFOLIO REFERENCE

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

The following endorsements are mandatory and must be attached to all Commercial Auto Coverage Parts:

CA 01 61 – North Dakota Changes

IL 02 34 – North Dakota Changes – Cancellation And Nonrenewal

IL 01 65 – North Dakota Changes – Examination Of Your Books And Records

Endorsement **PA 02 05** – North Dakota Changes – Cancellation And Nonrenewal is mandatory and must be attached to the Business Auto Coverage Form and Motor Carrier Coverage Form if:

1. The named insured is an individual; and

2. The policy covers six or less autos of the private passenger type and is not issued under the North Dakota assigned risk plan.

~~14. COMBINATION OF INTEREST~~

~~The following is added to Rule **14.**:~~

~~The State of North Dakota or any political subdivision may provide for the inclusion of buses, vans, or other motor vehicles used by senior citizens' groups to transport members, in a motor vehicle insurance policy issued to the political subdivision.~~

18. RATING TERRITORIES

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

A. Territory Determination

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

22. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

C. Premium Computation

    2. Liability

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

Factor
1.10

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

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

    3. Physical Damage Coverages

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

Other Than Collision	Collision
.75	.95

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

23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

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

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

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

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

C. Secondary Classification – Special Industry Class

1. Application

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

2. Autos Having More Than One Use

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

3. Trailer Types And Zone-rated Autos

a. Codes

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

b. Factors

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

4. Truckers

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

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

Table 23.C.4. Truckers

5. Food Delivery

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

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

Classification	Secondary Factor	Code
d. Fruit and Vegetable	+0.45	– – – 34
e. Meat or Poultry	+0.45	– – – 35
f. All Other	+0.45	– – – 39

Table 23.C.5. Food Delivery

6. Specialized Delivery

Autos used in deliveries subject to time and similar constraints.

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

Table 23.C.6. Specialized Delivery

7. Waste Disposal

Autos transporting salvage and waste material for disposal or resale.

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

Table 23.C.7. Waste Disposal

8. Farmers

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

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

c. All Other	-0.50	– – – 69

Table 23.C.8. Farmers

9. Dump And Transit Mix

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

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

Table 23.C.9. Dump And Transit Mix

10. Contractors

(Other than dump trucks)

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

Table 23.C.10. Contractors

11. Not Otherwise Specified

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

Table 23.C.11. Not Otherwise Specified

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

D. Special Provisions For Certain Risks

3. Amusement Devices (Class Code 7905)

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

Factor
1.60

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

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

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

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.60
Fire, Theft and Windstorm Only	0.75
Limited Specified Causes of Loss	0.90
For Stated Amount rating, refer to company.	

Table 23.D.8. Additional Coverages Factors

24. TRUCKERS/MOTOR CARRIERS

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

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

(i) Metropolitan to Metropolitan Table:

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

Table 24.B.2.b.(2)(e)(i) Metropolitan To Metropolitan Table – Zone 42 (Midwest) Combinations Factors

(ii) Regional to Regional Table:

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

Table 24.B.2.b.(2)(e)(ii) Regional To Regional Table – Zone 42 (Midwest) Combinations Factors

(iii) Metropolitan to/from Regional Table:

Zone 42 (Midwest) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.798	1.228	0.886

Mountain	0.835	1.284	1.376
Midwest	0.627	0.965	1.010
Southwest	0.555	0.853	1.097
North Central	0.559	0.860	1.110
Mideast	0.743	1.143	1.451
Gulf	0.714	1.098	1.398
Southeast	0.608	0.935	1.286
Eastern	0.550	0.846	1.260
New England	0.643	0.989	1.580

Table 24.B.2.b.(2)(e)(iii) Metropolitan To/From Regional Table – Zone 42 (Midwest) Combinations Factors

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

C. Premium Determination

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

  a. Eligibility

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

    (a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and

    (b) The risk is comprised of 10 or more trucks, tractors or trailers used for local trucking.

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

    (a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and

    (b) The risk is comprised of five or more trucks or tractors used for intermediate or long distance trucking or 10 or more trucks, tractors or trailers.

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

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

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

  b. Definition

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

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

   (3) Gross receipts include:

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

    (b) .15 of the total amount received from the rental of equipment from the insured, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

   (4) Mileage includes:

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

    (b) .15 of the mileage developed from the rental of equipment from the insured, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

   (5) Gross receipts do not include:

    (a) Amounts paid to air, sea or land carriers operating under their own permits.

    (b) Taxes collected as a separate item and paid directly to the government.

    (c) C.O.D. collections for cost of merchandise including collection fees.

    (d) Warehouse storage charges.

    (e) Advertising revenue.

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

c. Premium Development

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

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

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

Factor
.15

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

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

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

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

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

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

Gross Receipts Basis:

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

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

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

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

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

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

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

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

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

Mileage Basis:

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

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

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

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

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

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

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

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

C. Premium Development

2. Liability And Basic No-fault Coverages

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

Factor
.74

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

d. For zone-rated risks subject to the no-fault law, apply the following factors to the zone loss cost that apply:

Coverage	Factor
Liability	.95 of Liability Zone loss cost
Personal Injury Protection	.04 of Liability Zone loss cost

Table 25.C.2.d. Personal Injury Protection – Zone-rated Risks Coverage Factors

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

3. Physical Damage Coverages

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

Other Than Collision	Collision
.59	.63

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

39. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

B. Determination Of Classification Rating Factor And Class Code

2. Determine the primary classification code and rating factor from Rule **40.** based on use class and radius class. For van pools and limousines, the rating factor is based on seating capacity.

3. Except for taxicabs, paratransits, car service, van pools and limousines (other than airport limousines), determine the secondary classification code and rating factor from Rule **40.** based on the seating capacity.

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

C. Premium Computation

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

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

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

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

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

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

Factor
1.10

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

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

3. Physical Damage Coverages

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

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

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

40. PUBLIC AUTO CLASSIFICATIONS

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

D. Primary Classifications

2. Use Class

a. Taxicab

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

b. Car Service

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

c. Limousine

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

d. School Bus

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

(1) Separate codes and rating factors apply to:

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

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

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

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

e. Church Bus

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

f. Inter-city Bus

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

g. Urban Bus

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

h. Airport Bus Or Airport Limousine

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

i. Charter Bus

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

j. Sightseeing Bus

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

k. Transportation Of Athletes And Entertainers

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

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

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

l. Van Pools

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

(1) Employer Furnished Transportation

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

(a) Employer Owned Autos

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

(b) Employee Owned Autos

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

(2) All Other

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

m. Transportation Of Employees – Other Than Van Pools

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

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

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

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

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

n. Paratransit

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

o. Social Service Agency Auto

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

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

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

(b) Handicapped persons to work or rehabilitative programs;

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

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

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

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

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

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

(3) This classification does not include Paratransits.

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

(5) Separate codes and rating factors apply to:

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

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

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

p. Public Auto Not Otherwise Classified

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

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

a. Public Auto Use Classes (Except Van Pools)

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

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

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

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

b. Van Pools

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

Table 40.D.3.b. Van Pools

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

E. Secondary Classifications

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

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

Table 40.E. Secondary Classifications

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

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

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.60
Fire, Theft and Windstorm Only	0.75
Limited Specified Causes of Loss	0.90
For Stated Amount rating, refer to company.	

Table 40.F. Additional Coverages

41. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

C. Premium Development

   2. Liability And Basic No-fault Coverages

      c. For zone-rated risks subject to the no-fault law, apply the following factors to the zone loss costs that apply:

Coverage	Factor
Liability	.95 of Liability Zone loss cost
Personal Injury Protection	.04 of Liability Zone loss cost

Table 41.C.2.c. Personal Injury Protection – Zone-rated Risks Coverage Factors

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

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

Factor
1.10

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

42. GROSS RECEIPTS OR MILEAGE BASIS

Paragraph D. Medical Payments, does not apply.

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Table **49.F.2.a.** is replaced by the following:

	Medical Payments Limit Per Person			
	$500	**$1,000**	**$2,000**	**$5,000**
Locations And Operations	0.012	0.014	0.015	0.018

Table 49.F.2.a. Dealers Medical Payments Coverage Factors

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

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

E. Non-owned Coverages

2. Premium Computation

c. If the number of driving instructors exceeds the number of owned autos used in driver training, determine the premium as follows:

(1) For Liability coverage, multiply the private passenger types liability base premium for Liability Coverage by the following factor for each driving instructor in excess of the number of the owned autos used in the driver training. Use Class Code 6618.

Factor
0.20

Table 68.E.2.c.(1) Instructors In Excess Of Owned Autos Used For Driver Training Liability Coverage Factor

(2) For Medical Payments Coverage, refer to company for rating.

72. FUNERAL DIRECTORS

Paragraph **C.** does not apply.

80. SNOWMOBILES

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

Snowmobile liability insurance is required at North Dakota financial responsibility limits if operated upon any property maintained, leased, or owned by the state parks and recreation department.

88. DRIVE OTHER CAR COVERAGE

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

~~92. MEDICAL PAYMENTS~~

~~This rule does not apply to autos subject to no-fault.~~

93. NO-FAULT COVERAGES

Rule **93.** is replaced by the following:

A. Personal Injury Protection

This coverage must be provided on every auto and trailer having more than three load-bearing wheels designed primarily for use upon public streets, roads and highways and driven by power other than muscular power. Use North Dakota Personal Injury Protection Endorsement **CA 22 34.** This coverage may be provided for autos owned by the United States government, the State of North Dakota, or any political subdivision or agency of the State of North Dakota.

B. Premium Development – Full Coverage

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

Coverage	Factor
$100,000 Liability	.83
Personal Injury Protection	.08

Table 93.B.1. No-fault Factors

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

Factor
1.13

Table 93.B.2. Autos Not Provided Personal Injury Protection – Liability Factor

C. Added Personal Injury Protection

This coverage must be made available to individual named insureds who are insured for personal injury protection. Use North Dakota Added Personal Injury Protection Endorsement **CA 22 35.** The insurer does not have to provide Added Personal Injury Protection Coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued by the insurer. Compute the additional premium for Added Personal Injury Protection Coverage by multiplying the Personal Injury Protection Coverage base loss cost by the appropriate factor in the following table:

Option	Additional Aggregate Limits	Additional Work Loss Or Survivor's Income Loss (Per Week)	Factors
1	$10,000	100	0.20
2	50,000	200	0.90
3	70,000	200	1.20
4	80,000	200	1.30

Table 93.C. Added Personal Injury Protection Factors

Options 2, 3 and 4 include $10 per day for additional replacement services loss or survivor's replacement services loss, and $1,000 additional funeral expenses.

D. Broadened Personal Injury Protection Coverage For Named Individuals

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

1. An individual who regularly uses the insured auto may be provided personal injury protection by naming the individual as a named insured. The loss cost for each named individual is shown in state Table **93.D.1.(LC).**

2. Added Personal Injury Protection Coverage may also be provided to the named individual. To determine the additional premium for each named individual, multiply the highest Basic Personal Injury Protection Coverage base loss cost applicable to a single vehicle insured on the policy by the appropriate factor in Table **93.C.**

97. UNINSURED MOTORISTS INSURANCE

The following is added to Rule **97.:**

A. Application

   1. Uninsured Motorists Bodily Injury Coverage

   Uninsured Motorists Bodily Injury Coverage must be provided for vehicles weighing 20,000 lbs. or less, in amounts at least equal to the Financial Responsibility limits for bodily injury liability per accident. For vehicles weighing more than 20,000 lbs., the offer of Uninsured Motorists Bodily Injury Coverage is optional. If an insurer decides to offer Uninsured Motorists Bodily Injury Coverage on vehicles weighing more than 20,000 lbs., then the insured shall have the right to reject it. At the request of the named insured, or applicant for insurance, increased limits shall be made available, but need not exceed the bodily injury liability limits of the policy or $300,000 bodily injury liability, whichever is less. Use North Dakota Uninsured Motorists Coverage Endorsement **CA 21 83.** For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement **CA 21 02.** Uninsured Motorists Coverage does not provide coverage for property damage.

   2. Underinsured Motorists Bodily Injury Coverage

   Underinsured Motorists Bodily Injury Coverage must be provided for vehicles weighing 20,000 lbs. or less, in amounts equal to the limit of Uninsured Motorists Bodily Injury Coverage. For vehicles weighing more than 20,000 lbs., the offer of Underinsured Motorists Bodily Injury Coverage is optional. If an insurer decides to offer Underinsured Motorists Bodily Injury Coverage on vehicles weighing more than 20,000 lbs., then the insured shall have the right to reject it. Use North Dakota Underinsured Motorists Coverage Endorsement **CA 21 86.** For split limits, also use Split Bodily Injury Underinsured Motorists Coverage Limits Endorsement **CA 21 51.** Underinsured Motorists Coverage does not provide coverage for property damage.

B. Premium Development

   1. Select the appropriate loss costs table as follows:

      a. For single limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table 97.B.1.a.(LC).

      b. For single limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table 97.B.1.b.(LC).

      c. For split limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table 97.B.1.c.(LC). The initial limits provided are the minimum financial responsibility limits required in North Dakota.

      d. For split limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table 97.B.1.d.(LC). The initial limits provided are the minimum financial responsibility limits required in North Dakota.

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

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

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

         (2) Within the appropriate loss costs table (single or split limits), locate the column corresponding to the exposure type determined in Paragraph B.2.a.(1).

         (3) From within this column, determine the appropriate loss cost based on the desired limit of coverage.

         (4) For policies (other than Auto Dealers) issued to individual named insureds, add the amount shown in state loss costs Table 97.B.2.a.(4)(LC).

         (5) Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

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

      c. Do not charge a premium for the following:

         (1) Trailers;

         (2) Hired and non-owned autos;

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

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

      d. If Uninsured Motorists Coverage is provided, do not apply the charge in Table 97.B.2.a.(4)(LC) for Underinsured Motorists Coverage.

98. DEDUCTIBLE INSURANCE

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

A. Liability Coverages

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

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

Table 98.A.1. Liability Deductible Factors

2. The following example uses hypothetical loss costs and increased limits factors for a zone-rated risk for illustrative purposes only. You should determine from your individual companies what rates/loss costs and increased limits factors are actually in effect.

$500,000 bodily injury and property damage liability limit with a $1,000 zone-rated combined single limit deductible.

   a. Premium for $100,000 full coverage – $2,000.

   b. $1,000 deductible factor – .963.

   c. Premium for $100,000 limit with a $1,000 deductible – ($2,000 x .963) = $1,926.

   d. Increased limit factor for $500,000 limit – 1.53.

   e. Increment factor over $100,000 limit – .53.

   f. Dollar increment amount – ($2,000 x .53) = $1,060.00.

   g. Premium for $500,000 bodily injury and property damage liability with a $1,000 deductible – ($1,926.00 plus $1,060.00) = $2,986.00.

   h. For deductibles not shown, refer to company.

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

B. Physical Damage Coverages

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

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

   a. **Computation Procedures**

      (1) Determine the base loss cost.

      (2) Use Rule **101.** to determine the factor for the age group of the auto being rated. For exposures rated on a stated amount basis, the Age Group factor is always 1.00.

      (3) Multiply the base loss cost by the Age Group factor.

      (4) Use Rule **101.** to determine the factor for the original cost new of the auto being rated.

      (5) Subtract the applicable factor for the deductible desired from the Original Cost New factor.

(6) Multiply the result of Paragraph **B.1.a.(3)** by the result of Paragraph **B.1.a.(5).** Alternatively, the following equation will give the appropriate loss cost for every desired deductible:

Base loss cost x Age Group factor from Rule **101.** x (Original Cost New factor – deductible factor from Rule **98.**).

(7) If the deductible factor is greater than the Original Cost New factor, refer to company.

b. Deductible Factors

(1) Comprehensive Coverage With Full Safety Glass Coverage

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

Deductible	Factor
$ Full	-0.264
50	-0.249
100	-0.231
200	-0.198
250	-0.180
500	-0.112
1,000	-0.003
2,000	0.176
3,000	0.340
5,000	0.592

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

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

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

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

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

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

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

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

Deductible	Factor
$ Full	-0.235
50	-0.232
100	-0.231
200	-0.230
250	-0.229
500	-0.227
1,000	-0.225
2,000	-0.223
3,000	-0.221
5,000	-0.219

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

(2) Comprehensive Coverage Without Full Safety Glass Coverage

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

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

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

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

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

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

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

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

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

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

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

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

(3) Collision Coverage

(a) Private Passenger Types

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

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

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

Deductible	Factor
$ 50	-0.120
100	-0.110
250	-0.065

Deductible	Factor
500	0.000
1,000	0.120
2,000	0.320
3,000	0.450
5,000	0.570

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

(4) Specified Causes Of Loss

(a) Private Passenger Types

Deductible	Factor
$ Full	0.000
50	0.007
100	0.014
200	0.027
250	0.034
500	0.063
1,000	0.124
2,000	0.236
3,000	0.354
5,000	0.536

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

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

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

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

2. Zone-rated Risks

a. Computation Procedures

(1) Determine the base loss cost.

(2) Use Rule **101.** to determine the factor for the age group of the auto being rated. For exposures rated on a stated amount basis, the Age Group factor is always 1.00.

(3) Multiply the base loss cost by the Age Group factor.

(4) Use Rule **101.** to determine the factor for the original cost new of the auto being rated.

(5) Subtract the applicable factor for the deductible desired from the Original Cost New factor.

(6) Multiply the result of Paragraph **B.2.a.(3)** by the result of Paragraph **B.2.a.(5).** Alternatively, the following equation will give the appropriate loss cost for every desired deductible:

Base loss cost x Age Group factor from Rule **101.** x (Original Cost New factor – deductible factor from Rule **98.**).

(7)   If the deductible factor is greater than the Original Cost New factor, refer to company.

b.   Deductible Factors

(1)   Comprehensive Coverage – With Full Safety Glass Coverage

(a)   All Perils With Full Safety Glass Coverage

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

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

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

Deductible		Factor
$	Full	-0.235
	50	-0.232
	100	-0.231
	200	-0.230
	250	-0.229
	500	-0.227
	1,000	-0.225
	2,000	-0.223
	3,000	-0.221
	5,000	-0.219

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

(2)   Comprehensive Coverage – Without Full Safety Glass Coverage

(a)   All Perils Without Full Safety Glass Coverage

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

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

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

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

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

(3) Collision Coverage

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

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

3. Auto Dealers Blanket Collision Coverage

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

Factor
.65

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

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

Factor
.35

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

4. Auto Dealers And Garagekeepers Insurance Other Than Collision

Multiply the other than collision coverage premium by the following selected deductible options:

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

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

100. INCREASED LIABILITY LIMITS

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

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

Table 100.B. Increased Liability Limits

101. PHYSICAL DAMAGE COVERAGE RATING PROCEDURES

Paragraph **A.4.** is replaced by the following:

A. Actual Cash Value Premiums

4. Premium Computation

a. Base Premium Development

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

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

(1) Trucks, Tractors And Trailers And Public Autos

(a) Original Cost New Factors

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

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

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

(b) Age Group Factors

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

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

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

(2) Private Passenger Types

(a) Original Cost New Factors

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

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

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

(b) Age Group Factors

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

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

(3) Auto Dealers

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

(4) Zone-rated Risks

(a) Original Cost New Factors

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

∗ For autos with an original cost new in excess of $90000:

   (i) Subtract 90000 from the original cost new.

   (ii) Divide the result by 1000.

   (iii) Multiply by the appropriate "Each Additional $1000 over $90000" factor.

   (iv) Add the result to the appropriate 65001 – 90000 factor.

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

(b) Age Group Factors

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

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

b. Deductibles

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

102. SUSPENSION

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

D. For autos subject to No-fault, Liability and No-fault Coverages may be suspended at the option of the named insured if the insured notifies the insurer that the owned autos will not be operated on public roads or highways during a period of not less than 30 consecutive days. At the option of the named insured, No-fault Coverages may be suspended for owned autos only, in which case return half of the prorated premium.