

RULES – IMPLEMENTATION

DECEMBER 22, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-296

## MONTANA COMMERCIAL AUTO RULES REVISION TO BE IMPLEMENTED

---

### KEY MESSAGE

Montana rules filing CA-2022-RCP2 is being implemented.

**Effective Date:** 07/01/2023

---

### BACKGROUND

In circular [LI-CA-2022-207](#), we announced the filing and implementation of Montana Commercial Auto rules supplement to multistate filing CA-2022-RCP1, which addressed state exceptions to the ISO Commercial Lines Manual Division One – Automobile – Multistate Rules (CLM) to complement the changes made in the multistate portion of this filing.

---

### ISO ACTION

We are implementing filing CA-2022-RCP2, which revises 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.

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

---

### EFFECTIVE DATE

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

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

---

### COMPANY ACTION

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

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

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

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number [CA-2022-RCP2](#) and SERFF Tracking Number [ISOF-133468748](#), not this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

---

## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

---

## POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2022-006](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

---

## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of **7-23** (or the earliest possible subsequent date), along with any new and/or revised manual pages.

---

## REFERENCE(S)

- [LI-CA-2022-207](#) (08/19/2022) Commercial Auto 2022 Multistate Rules Filing Amended And To Be Implemented In Montana
  - [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing
- 

## [ATTACHMENT\(S\)](#)

Montana Filing CA-2022-RCP2

---

## FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

---

## 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.

---

## COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers and service purchasers to reprint, copy or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
  - (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:  
Includes copyrighted material of Insurance Services Office, Inc., with its permission.
- 

## IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multistate products and services. We do not distribute all the multistate products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

---

## 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](mailto:Kevin.Hughes@verisk.com)

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

E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at [www.verisk.com/iso](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

# Montana Revised Manual Rules For The Commercial Auto 2022 Rules Filing

## About This Filing

---

This filing revises several rules.

### Revised Rules

We are revising Rules 223, 225, and 298 in the Montana CLM.

We have used a format of ~~striking-through~~ deletions and underlining additions.

## Background

---

In pending filing CA-2022-RCP1, we introduced rule changes for Division One - Automobile of the Commercial Lines Manual to implement our new class plan.

We are revising Rules 223 and 225 to correct the display of a class code.

We are revising Rule 298 to re-include a part of the current rating instruction that was inadvertently left out.

## Explanation of Changes

---

We have revised Rules 223 and 225 to correctly display the "All Other Farmers" class code as 69 rather than 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.

---

## Copyright Explanation

---

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

---

## Important Note

---

Insurance Services Office, Inc. (ISO) makes available advisory services to property/casualty insurers. ISO has no adherence requirements. ISO rules and explanatory materials are intended solely for the information and use of ISO's participating insurers and their representatives, and insurance regulators. Neither ISO's general explanations of rules intent nor opinions expressed by members of ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

**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
<b>Light Trucks</b> (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
<b>Medium Trucks</b> (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
<b>Heavy Trucks</b> (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
<b>Extra-heavy Trucks</b> (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
<b>Heavy Truck-tractors</b> (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
<b>Extra-heavy Truck-tractors</b> (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
<b>Semitrailers</b>	Local	All uses	671-- and 674--	0.18	0.76	0.55
	Intermediate*	All uses	672-- and 675--	0.23	1.16	0.68
<b>Trailers</b>	Local	All uses	681-- and 684--	0.08	0.51	0.71
	Intermediate*	All uses	682-- and 685--	0.11	0.77	0.87
<b>Service Or Utility Trailers</b> (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
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	All Other Truckers	---29	1.98	1.73	2.04	1.81
	Canneries and Packing Plants	---31	1.71	1.13	1.48	1.62
	Fish and Seafood	---32	1.71	1.13	1.48	1.62
	Frozen Foods	---33	1.71	1.13	1.48	1.62
	Fruits and Vegetables	---34	1.71	1.13	1.48	1.62
	Meat or Poultry	---35	1.75	1.28	1.48	1.62
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	All Other Food Delivery	---39	1.71	1.13	1.48	1.62
	Armored Cars	---41	1.53	1.43	1.47	1.49
	Film Delivery	---42	1.53	1.43	1.47	1.49
	Magazines or Newspapers	---43	1.53	1.43	1.47	1.49
	Mail and Parcel Post	---44	1.53	1.43	1.47	1.49
Waste Disposal: Autos transporting salvage and waste material for disposal or resale	All Other Specialized Delivery	---49	1.53	1.43	1.47	1.49
	Auto Dismantlers	---51	1.36	1.38	1.40	1.68
	Building Wrecking Operators	---52	1.36	1.38	1.40	1.68
	Garbage	---53	2.01	2.35	1.40	1.68
	Junk Dealers	---54	1.36	1.38	1.40	1.68
All Other Waste Disposal	---59	1.36	1.38	1.40	1.68	

Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	0.49	0.76	0.87	0.87
	Livestock Hauling	---62	0.49	0.76	0.91	0.87
	All Other Farmers	---6369	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**

**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
<b>Medium Trucks</b> (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
<b>Heavy Trucks</b> (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
<b>Extra-heavy Trucks</b> (Over 45,000 lbs. G.V.W.)	All uses	403-- and 406--	1.50	1.16	1.16
<b>Heavy Truck-tractors</b> (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
<b>Extra-heavy Truck-tractors</b> (Over 45,000 lbs. G.C.W.)	All uses	503-- and 506--	1.50	1.16	1.16
<b>Semitrailers</b>	All uses	673-- and 676--	0.14	0.69	0.69
<b>Trailers</b>	All uses	683-- and 686--	0.14	0.69	0.69
<b>Service Or Utility Trailers</b> (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	---6369	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**

**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	0.013	0.010	0.012	0.009
500	0.026	0.019	0.024	0.018
1,000	0.049	0.037	0.046	0.034
2,500	0.106	0.083	0.097	0.075
5,000	0.174	0.143	0.153	0.125
10,000	0.257	0.223	0.208	0.182
20,000	0.347	0.313	0.246	0.230
25,000	0.379	0.344	0.255	0.242
50,000	0.488	0.451	0.270	0.269
75,000	0.554	0.520	0.275	0.279
100,000	0.601	0.571	0.277	0.284

**Table 298.A.2. Liability Deductible Discount Factors**

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

**B. Physical Damage Coverages**

**1. Special Provisions**

- a. At the option of the insured, the Comprehensive deductible provisions may be made inapplicable to safety glass breakage. Use Full Safety Glass Coverage Endorsement **CA 04 21**.
- b. For Specified Causes of Loss deductibles that apply to Theft, Mischief And Vandalism, refer to company. For Limited Other Than Collision coverages without a deductible, the Deductible Discount Factor is 0.000.
- c. For the Physical Damage premium computations, when the Deductible Discount Factor is subtracted from the Vehicle Value Factor, the resulting value (Vehicle Value Factor – Deductible Discount Factor) is subject to a minimum value of 0.10. If the subtraction yields a value less than the minimum, substitute 0.10 in its place.

**2. Non-zone-rated Vehicles**

**a. Private Passenger Types Deductible Discount Factors**

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

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

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

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

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

**3. Zone-rated Vehicles Deductible Discount Factors**

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

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

**4. Auto Dealers And Garagekeepers**

**a. Auto Dealers Blanket Collision Deductible Factors**

Deductible Amount	Factor
\$ 250	1.00
500	0.65
1,000	0.35

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

**b. Auto Dealers And Garagekeepers Other Than Collision Deductible Factors**

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

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