

RULES – INFORMATION

JANUARY 10, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-007

## MICHIGAN SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE RULES FILING UPDATED AND TO BE IMPLEMENTED

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### KEY MESSAGE

We are updating the rules supplement and manual pages in Michigan rules filing CA-2022-RCP1.

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### BACKGROUND

In circular [LI-CA-2022-253](#), we provided the supplement to the Commercial Automobile multistate rules filing CA-2022-RCP1 in Michigan.

In circular [LI-CA-2022-282](#), we announced the implementation of Commercial Automobile multistate rules filing CA-2022-RCP1 in Michigan.

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### ISO ACTION

We have revised Rule 222. to include rating factors that had been inadvertently left out of the Property Protection Insurance Premium Computation instructions. Specifically, we have inserted Primary Factor, Secondary Factor, and Fleet Size Factor into the Premium Formula in Paragraph C.3.c. Additionally, we have removed Paragraph C.3.d. and consolidated its content under Paragraph C.3.c.

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### REFERENCE(S)

- [LI-CA-2022-282](#) (12/05/2022) Commercial Auto 2022 Multistate Loss Costs And Rules Filing To Be Implemented In Michigan
- [LI-CA-2022-253](#) (11/02/2022) Michigan Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided

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

Michigan Supplement to filing [CA-2022-RCP1](#)

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**A1. LIMITED AND BROADENED COLLISION COVERAGE**

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The option to purchase either Limited Collision Coverage or Broadened Collision Coverage may be offered. However, if the policy insures private passenger non-fleet autos, the option to purchase such coverages must be offered with the initial writing of the auto policy. The option to purchase Collision Coverage may be offered.

**A. Limited Collision Coverage**

Use Michigan Limited Collision Coverage Endorsement **CA 22 23** to provide coverage for collision damages if the operator of the covered auto is not substantially at fault in the accident. This coverage is available only on those vehicles for which the insured does not elect to purchase Collision Coverage or Broadened Collision Coverage. Limited Collision Coverage must be offered without a deductible amount for private passenger non-fleet autos, but deductible options may be offered. For Limited Collision rating options, refer to Rule **298**.

**B. Broadened Collision Coverage**

Use Michigan Broadened Collision Coverage Endorsement **CA 22 22** to extend Collision Coverage to provide a waiver of the Collision Coverage deductible if the operator of the covered auto is not substantially at fault in the accident. This coverage is available only if the insured does not elect to purchase Limited Collision Coverage. The deductible is the deductible amount applicable under the standard Collision Coverage. For Broadened Collision Coverage rating options, refer to Rule **298**.

**C. Rating Procedures For Certain Vehicles**

When Collision Coverage premiums for miscellaneous or other classes are determined by reference to private passenger types or truck, tractor or trailer premiums, apply the same factor to determine the Limited Collision Coverage or Broadened Collision Coverage premium.

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**204. POLICY TERM**

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The following is added to Rule **204.**:

- D. For policies written on a continuous basis, at each anniversary date, substitute current editions of applicable forms if changed during the period of coverage.

## 211. POLICY CANCELLATIONS

Rule 211. is replaced by the following:

**A.** Compute the return premium pro rata when a policy is cancelled. For motorcycles and snowmobiles, refer to Paragraph **D**. The minimum earned premium for a cancelled policy shall not be less than the pro rata premium for the expired time or \$25.00, whichever is greater.

**B.** The following provisions apply to bodily injury and property damage liability for private passenger types. Use Michigan Changes – Cancellation And Nonrenewal Endorsement **CA 02 17**.

1. On a policy written as new business, the insurer may cancel only for any of the reasons listed below, unless notice of cancellation has been issued within 55 days of the effective date of the policy.

2. On a policy written as renewal business, unless notice is mailed to the insured by first class mail at least 20 days prior to the expiration date of the policy, the insurance shall continue to be provided except that the insurer may cancel only for any of the reasons listed below.

3. A policy may be cancelled by the insurer by 10 days' written notice if the insured fails to pay the premium for the policy or any installment thereof.

4. Subject to the preceding paragraphs, the insurer may cancel for any of the following reasons:

a. The risk is determined unacceptable to the company during the 55 days following the date of original issue of the policy.

b. If the named insured or any other operator (either resident of same household or who customarily operates an auto insured under this policy) has had his operator's license suspended during the policy period and the suspension or revocation becomes final.

**C.** Compute return premium for motorcycles and snowmobiles as follows:

1. For continuous and annual premium payment policies:

Compute the return premium by multiplying the pro rata unearned premium for the one year or annual installment period by the factor in Table **211.C.6**.

2. For prepaid policies:

If cancelled during the first year, compute the return premium by multiplying the pro rata unearned premium for the first full year by the factor in Table **211.C.6**, then adding the full annual premium for subsequent years.

3. For policies with term less than one year:

Compute the return premium by multiplying the pro rata unearned premium by the factor in Table **211.C.6**.

4. For auto dealers' policies written on a reporting form basis:

Compute the return or additional premium as follows:

a. Calculate the Full Premium based on average value reported during the period in which the policy was in effect.

b. Calculate the Short Rate Earned Premium, using the number of days the policy was in force as the value for n, and the number of days for which the full premium was determined as m:

$$\text{Short Rate Earned Premium} = \text{Full Premium} * (n + (1 - \text{Policy Return Factor}) * (m - n)) / m$$

(1) Full Premium as in **C.4.a**.

(2) n and m as in **C.4.b**.

(3) Find the Policy Cancellation Factor in Table **211.C.6**.

c. If the short rate earned premium is less than the sum of all payments (including any deposit premium), the difference is the return premium.

d. If the short rate earned premium is greater than the sum of all payments (including any deposit premium), the difference is the additional premium due.

5. Retention of policywriting minimum premium:

Retain the policywriting minimum premium except when a policy is cancelled as of the inception date.

6. Policy cancellation factor:

Factor
0.90

**Table 211.C.6. Policy Cancellation Factor**

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## **212. FORMS PORTFOLIO REFERENCE**

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

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

**a.** Michigan Changes Endorsement **CA 01 10**

**b.** Michigan Changes – Auto Dealers Coverage Form Endorsement **CA 27 03** (for use with the Auto Dealers Coverage Form)

**c.** Michigan Changes – Cancellation And Nonrenewal Endorsement **IL 02 86**

**2.** The following endorsement is mandatory and must be attached to all Motor Carrier Coverage Forms and to Business Auto and Auto Dealers Coverage Forms if the insured is engaged in trucking operations:

Michigan Motor Carrier Amendatory Endorsement **CA 23 11**

**3.** The following endorsement must be attached to the Motor Carrier Coverage Form when Truckers – Uniform Intermodal Interchange Endorsement Form UIIE-1 **CA 23 17** is attached:

Michigan Changes – Truckers Endorsement **CA 23 18**

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**218. RATING TERRITORIES**

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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 133 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

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

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

### b. Collision Fleet Size Factors

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

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

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

**c. Other Than Collision Fleet Size Factors**

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

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

Paragraphs **C.3.** and **C.4.** are replaced by the following:

**C. Premium Computation**

**3. No-fault**

For higher limits, refer to company.

**a. Trucks And Truck-tractors Personal Injury Protection**

Premium = Loss Cost \* Medical Expense Coverage Factor \* Coordination of Benefits Factor \* Personal Injury Protection Deductible Factor

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

(2) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(3) Refer to Rule **293.C.** for the Coordination of Benefits Factor.

(4) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Trailers Personal Injury Protection**

Premium = Loss Cost \* Primary Factor \* Medical Expense Coverage Factor \* Coordination of Benefits Factor \* Personal Injury Protection Deductible 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.B.7.** for the Medical Expense Coverage Factor.

(4) Refer to Rule **293.C.** for the Coordination of Benefits Factor.

(5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**c. Trucks, Tractors And Trailers Property Protection Insurance**

Premium = Loss Cost \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* Property Protection Insurance Deductible 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 **223.C.** for the Secondary Factor. Use the Liability Factor.

(4) Refer to Paragraph **B.1.** for the Fleet Size Factor.

(5) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* NAICS Factor \* Heavy Farm Factor \* Heavy Dumping Factor

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

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

(3) Refer to Rule **223.C.** for the Secondary Factor.

(4) Refer to Paragraph **B.1.** for the Fleet Size Factor.

(5) Refer to Rule **301.C.** for the Vehicle Value Factor.

(6) Refer to Rule **298.B.2** for the Deductible Discount Factor.

(7) Refer to Rule **306.** for the NAICS Factor.

(8) Refer to the following table for the Heavy Farm Factor:

<b>Vehicle Type</b>	<b>Factor</b>
Farm Use Vehicles that are Heavy or Extra-heavy	<u>0.78</u>
All Other Trailers	<u>1.00</u>

**Table 222.C.4.h. Heavy Farm Factor**

(9) Refer to the following table for the Heavy Dumping Factor:

<b>Vehicle Type</b>	<b>Factor</b>
Dump and Transit-mix Vehicles that are Heavy or Extra-heavy	<u>1.50</u>
All Other Trailers	<u>1.00</u>

**Table 222.C.4.i. Heavy Dumping Factor**

**b. Limited Collision**

Premium = Loss Cost \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* NAICS Factor \* Heavy Farm Factor \* Heavy Dumping Factor \* Limited Collision Factor

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

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

(3) Refer to Rule **223.C.** for the Secondary Factor.

(4) Refer to Paragraph **B.1.** for the Fleet Size Factor.

(5) Refer to Rule **301.C.** for the Vehicle Value Factor.

(6) Refer to Rule **298.B.2** for the Deductible Discount Factor.

(7) Refer to Rule **306.** for the NAICS Factor.

\_\_\_\_\_ **(8)** Refer to Paragraph **C.4.a.(8)** for the Heavy Farm Factor.

\_\_\_\_\_ **(9)** Refer to Paragraph **C.4.a.(9)** for the Heavy Dumping Factor.

\_\_\_\_\_ **(10)** Refer to Rule **298.B.5.** for the Limited Collision 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**

<u>Size Class</u>	<u>Radius</u>	<u>Business Use</u>	<u>Primary Class Codes (Non-fleet And Fleet)</u>	<u>Liability</u>	<u>Collision</u>	<u>Other Than Collision</u>
<b>Light Trucks</b> (0 – 10,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	011-- and 014--	1.00	1.00	1.00
		<u>Retail</u>	021-- and 024--	1.39	1.13	0.80
		<u>Commercial</u>	031-- and 034--	1.12	1.10	0.92
	<u>Intermediate</u>	<u>Service</u>	012-- and 015--	1.33	1.09	1.23
		<u>Retail</u>	022-- and 025--	1.85	1.23	0.98
		<u>Commercial</u>	032-- and 035--	1.49	1.20	1.12
	<u>Long</u>	<u>Service</u>	013-- and 016--	1.30	1.43	1.26
		<u>Retail</u>	023-- and 026--	1.80	1.61	1.01
		<u>Commercial</u>	033-- and 036--	1.45	1.58	1.16
<b>Medium Trucks</b> (10,001 – 20,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	211-- and 214--	1.03	0.92	1.03
		<u>Retail</u>	221-- and 224--	1.43	1.04	0.82
		<u>Commercial</u>	231-- and 234--	1.15	1.01	0.94
	<u>Intermediate</u>	<u>Service</u>	212-- and 215--	1.37	1.15	1.26
		<u>Retail</u>	222-- and 225--	1.90	1.29	1.01
		<u>Commercial</u>	232-- and 235--	1.53	1.26	1.15
<b>Heavy Trucks</b> (20,001 – 45,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	311-- and 314--	1.01	1.10	0.91
		<u>Retail</u>	321-- and 324--	1.41	1.25	0.73
		<u>Commercial</u>	331-- and 334--	1.14	1.22	0.83
	<u>Intermediate</u>	<u>Service</u>	312-- and 315--	1.35	1.38	1.11
		<u>Retail</u>	322-- and 325--	1.87	1.56	0.89
		<u>Commercial</u>	332-- and 335--	1.51	1.52	1.02
<b>Extra-heavy Trucks</b> (Over 45,000 lbs. GVWR)	<u>Local</u>	<u>All uses</u>	401-- and 404--	1.84	1.82	1.23
	<u>Intermediate</u>	<u>All uses</u>	402-- and 405--	2.45	2.27	1.50
<b>Heavy Truck-tractors</b> (0 – 45,000 lbs. GCW)	<u>Local</u>	<u>Service</u>	341-- and 344--	1.33	1.39	1.01
		<u>Retail</u>	351-- and 354--	1.85	1.57	0.81
		<u>Commercial</u>	361-- and 364--	1.49	1.53	0.92
	<u>Intermediate</u>	<u>Service</u>	342-- and 345--	1.77	1.74	1.23
		<u>Retail</u>	352-- and 355--	2.46	1.96	0.99
		<u>Commercial</u>	362-- and 365--	1.98	1.91	1.13
<b>Extra-heavy Truck-tractors</b> (Over 45,000 lbs. GCW)	<u>Local</u>	<u>All uses</u>	501-- and 504--	2.00	1.99	1.09
	<u>Intermediate</u>	<u>All uses</u>	502-- and 505--	2.66	2.49	1.34
<b>Semitrailers</b>	<u>Local</u>	<u>All uses</u>	671-- and 674--	0.18	0.76	0.55
	<u>Intermediate*</u>	<u>All uses</u>	672-- and 675--	0.23	1.16	0.68
<b>Trailers</b>	<u>Local</u>	<u>All uses</u>	681-- and 684--	0.08	0.51	0.71
	<u>Intermediate*</u>	<u>All uses</u>	682-- and 685--	0.11	0.77	0.87
<b>Service Or Utility Trailers</b> (Registered GVWR of 3,000 lbs. or less)	<u>Local</u>	<u>All uses</u>	691-- and 694--	0.18	0.44	0.76
	<u>Intermediate*</u>	<u>All uses</u>	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**

<b>Trucks, Tractors And Trailers Secondary Classification</b>		<b>Code</b>	<b>Liability</b>	<b>Other Than Collision</b>	<b>Collision</b>	
					<b>Trucks And Truck-tractors</b>	<b>Trailers</b>
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
	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	<u>0.49</u>	<u>0.76</u>	<u>0.87</u>	<u>0.87</u>
	Livestock Hauling	---62	<u>0.49</u>	<u>0.76</u>	<u>0.91</u>	<u>0.87</u>
	All Other Farmers	---69	<u>0.49</u>	<u>0.76</u>	<u>0.91</u>	<u>0.87</u>
Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.)	Excavating	---71	<u>0.89</u>	<u>0.93</u>	<u>0.83</u>	<u>1.83</u>
	Sand and Gravel (Other than Quarrying)	---72	<u>1.40</u>	<u>0.93</u>	<u>1.07</u>	<u>1.83</u>
	Mining	---73	<u>0.89</u>	<u>0.93</u>	<u>0.83</u>	<u>1.83</u>
	Quarrying	---74	<u>0.89</u>	<u>0.93</u>	<u>0.83</u>	<u>1.83</u>
	All Other Dump and Transit Mix	---79	<u>0.89</u>	<u>0.93</u>	<u>0.83</u>	<u>1.83</u>
Contractors (Other than dump trucks)	Building Commercial	---81	<u>1.00</u>	<u>1.06</u>	<u>1.07</u>	<u>0.49</u>
	Building Private Dwellings	---82	<u>1.00</u>	<u>1.06</u>	<u>1.07</u>	<u>0.55</u>
	Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	---83	<u>1.00</u>	<u>0.91</u>	<u>1.00</u>	<u>0.56</u>
	Excavating	---84	<u>0.86</u>	<u>1.06</u>	<u>1.04</u>	<u>0.72</u>
	Street and Road	---85	<u>1.00</u>	<u>1.06</u>	<u>1.10</u>	<u>0.72</u>
	All Other Contractors	---89	<u>1.00</u>	<u>1.06</u>	<u>1.10</u>	<u>0.72</u>
Other	Logging and Lumbering	---91	<u>1.21</u>	<u>1.00</u>	<u>1.94</u>	<u>1.00</u>
	All Other	---99	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>

**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	0.80
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

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

### **B. Special Provisions**

#### **1. Non-trucking Operations**

##### **a. Eligibility**

Liability coverage may be limited to non-trucking use when the autos are not rented, nor used for business purposes to carry property or to haul someone else's trailers. Use Michigan Motor Carrier – Insurance For Non-trucking Use Endorsement **CA 23 10**. Use Class Code 7489.

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

##### **i. Metropolitan To Metropolitan Table**

<b>Zone 44 (North Central) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
Pacific	0.761	1.170	1.408
Mountain	0.629	0.967	1.705
Midwest	0.542	0.833	1.110
Southwest	0.571	0.878	1.346
North Central	0.547	0.842	1.087
Mideast	0.597	0.918	1.356
Gulf	0.580	0.892	1.326
Southeast	0.615	0.946	1.121
Eastern	0.478	0.735	1.338
New England	0.507	0.780	1.212

**Table 224.B.2.b.(2)(b)(iii)i. Metropolitan To Metropolitan Table – Zone 44 (North Central) Combinations Factors**

##### **ii. Regional To Regional Table**

<b>Zone 44 (North Central) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
Pacific	0.801	1.232	1.600
Mountain	0.662	1.018	1.938
Midwest	0.570	0.877	1.261
Southwest	0.601	0.924	1.529
North Central	0.576	0.886	1.235
Mideast	0.628	0.966	1.541
Gulf	0.610	0.939	1.507
Southeast	0.647	0.996	1.274
Eastern	0.503	0.774	1.520
New England	0.534	0.821	1.377

**Table 224.B.2.b.(2)(b)(iii)ii. Regional To Regional Table – Zone 44 (North Central) Combinations Factors**

##### **iii. Metropolitan To/From Regional Table**

<b>Zone 44 (North Central) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
Pacific	0.786	1.209	1.408

<u>Mountain</u>	<u>0.649</u>	<u>0.999</u>	<u>1.705</u>
<u>Midwest</u>	<u>0.559</u>	<u>0.860</u>	<u>1.110</u>
<u>Southwest</u>	<u>0.589</u>	<u>0.906</u>	<u>1.346</u>
<u>North Central</u>	<u>0.565</u>	<u>0.869</u>	<u>1.087</u>
<u>Mideast</u>	<u>0.616</u>	<u>0.948</u>	<u>1.356</u>
<u>Gulf</u>	<u>0.599</u>	<u>0.921</u>	<u>1.326</u>
<u>Southeast</u>	<u>0.635</u>	<u>0.977</u>	<u>1.121</u>
<u>Eastern</u>	<u>0.494</u>	<u>0.759</u>	<u>1.338</u>
<u>New England</u>	<u>0.524</u>	<u>0.805</u>	<u>1.212</u>

**Table 224.B.2.b.(2)(b)(iii)iii. Metropolitan To/From Regional Table – Zone 44 (North Central) Combinations Factors**

## 225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

The following is added to Paragraph C.1.:

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

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

The following is added to Paragraph C.2.:

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

**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**

<b>Trucks, Tractors And Trailers Secondary Classification</b>		<b>Code</b>	<b>Liability</b>	<b>Other Than Collision</b>	<b>Collision</b>	
					<b>Trucks And Truck-tractors</b>	<b>Trailers</b>
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
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	All Other Truckers	---29	1.00	1.00	1.00	1.00
	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
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	All Other Food Delivery	---39	1.00	1.00	1.00	1.00
	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
Waste Disposal: Autos transporting salvage and waste material for disposal	All Other Specialized Delivery	---49	1.00	1.00	1.00	1.00
	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**

Paragraphs **D.1.**, **D.3.** and **D.4.** are replaced by the following:

**D. Premium Determination**

**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.

**a. Personal Injury Protection**

 Premium = Loss Cost \* Primary Factor \* Fleet Size Factor \* No-fault Factor \* Medical Expense Coverage Factor \* Coordination of Benefits Factor \* Personal Injury Protection Deductible Factor

- (1)** Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.
- (2)** Refer to Paragraph **C.2.** for the Primary Factor.
- (3)** Refer to Paragraph **C.1.** for the Fleet Size Factor.
- (4)** Refer to Rule **293.B.1.** for the No-fault Factor.
- (5)** Refer to Rule **293.B.6.** for the Medical Expense Coverage Factor.
- (6)** Refer to Rule **293.C.** for the Coordination of Benefits Factor.

(7) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* Primary Factor \* Fleet Size Factor \* No-fault Factor \* Personal Injury Protection Deductible Factor

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

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

(3) Refer to Paragraph **C.1.** for the Fleet Size Factor.

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

(5) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* Heavy Dumping Factor

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

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

(3) Refer to Paragraph **C.3.** for the Secondary Factor.

(4) Refer to Paragraph **C.1.** for the Fleet Size Factor.

(5) Refer to Rule **301.C.** for the Vehicle Value Factor.

(6) Refer to Rule **298.B.3** for the Deductible Discount Factor.

(7) Refer to Rule **222.C.4.i.** for the Heavy Dumping Factor.

**b. Limited Collision**

Premium = Loss Cost \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* Heavy Dumping Factor \* Limited Collision Factor

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

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

(3) Refer to Paragraph **C.3.** for the Secondary Factor.

(4) Refer to Paragraph **C.1.** for the Fleet Size Factor.

(5) Refer to Rule **301.C.** for the Vehicle Value Factor.

(6) Refer to Rule **298.B.3** for the Deductible Discount Factor.

(7) Refer to Rule **222.C.4.i.** for the Heavy Dumping Factor.

(8) Refer to Rule **298.B.5.** for the Limited Collision Factor.

| **SECTION III – PRIVATE PASSENGER TYPES**

## 231. ELIGIBILITY

Paragraph C. is replaced by the following:

### C. Private Passenger Types Classifications

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

**Table 231.C. Private Passenger Types Classification Factors**

## 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS

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

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

**Table 232.A.3. Liability Fleet Size Factors**

Paragraphs **B.3.** and **B.4.** are replaced by the following:

### **B. Premium Computation**

#### **3. No-fault**

For higher limits, refer to company.

##### **a. Personal Injury Protection**

Premium = Loss Cost \* Class Factor \* Medical Expense Coverage Factor \* Coordination of Benefits Factor \*  
Personal Injury Protection Deductible Factor

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

(2) Refer to Rule **231.C.** for the Class Factor.

(3) Refer to Rule **293.B.6.** for the Medical Expense Coverage Factor.

(4) Refer to Rule **293.C.** for the Coordination of Benefits Factor.

(5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

##### **b. Property Protection Insurance**

Premium = Loss Cost \* Class Factor \* Property Protection Insurance Deductible Factor

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

(2) Refer to Rule **231.C.** for the Class Factor.

(3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

#### **4. Collision**

##### **a. Standard or Broadened Collision**

Premium = Loss Cost \* Class Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount  
Factor) \* NAICS Factor

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

\_\_\_\_\_ (2) Refer to Rule **231.C.** for the Class Factor.

\_\_\_\_\_ (3) Refer to Paragraph **A.3.** for the Fleet Size Factor.

\_\_\_\_\_ (4) Refer to Rule **301.C.** for the Vehicle Value Factor.

\_\_\_\_\_ (5) Refer to Rule **298.B.2** for the Deductible Discount Factor.

\_\_\_\_\_ (6) Refer to Rule **306.** for NAICS Factors.

**b. Limited Collision**

Premium = Loss Cost \* Class Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* NAICS Factor \* Limited Collision Factor

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

\_\_\_\_\_ (2) Refer to Rule **231.C.** for the Class Factor.

\_\_\_\_\_ (3) Refer to Paragraph **A.3.** for the Fleet Size Factor.

\_\_\_\_\_ (4) Refer to Rule **301.C.** for the Vehicle Value Factor.

\_\_\_\_\_ (5) Refer to Rule **298.B.2** for the Deductible Discount Factor.

\_\_\_\_\_ (6) Refer to Rule **306.** for NAICS Factors.

\_\_\_\_\_ (7) Refer to Rule **298.B.5.** for the Limited Collision 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**

<u>Number Of Self-propelled Vehicles</u>	<u>Van Pools</u>	<u>Taxis And Limou- sines</u>	<u>School And Church Buses</u>	<u>Other Buses</u>
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**

<u>Number Of Self-propelled Vehicles</u>	<u>Van Pools</u>	<u>Taxis And Limou- sines</u>	<u>School And Church Buses</u>	<u>Other Buses</u>
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**

<b>Number Of Self-propelled Vehicles</b>	<b>Van Pools</b>	<b>Taxis And Limou- sines</b>	<b>School And Church Buses</b>	<b>Other Buses</b>
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**

Paragraphs **C.3.** and **C.4.** are replaced by the following:

**C. Premium Computation**

**3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor \* Medical Expense Coverage Factor \* Coordination of Benefits Factor \* Personal Injury Protection Deductible Factor

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

(2) Refer to Rule **240.C.** for the Primary Factor.

(3) Refer to Rule **240.D.** for the Secondary Factor.

(4) Refer to Paragraph **B.2.** for the Fleet Size Factor.

(5) Refer to Paragraph **C.8.** for the Mechanical Lift Factor.

(6) Refer to Rule **293.B.6.** for the Medical Expense Coverage Factor.

(7) Refer to Rule **293.C.** for the Coordination of Benefits Factor.

\_\_\_\_\_ (8) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

\_\_\_\_\_ **b. Property Protection Insurance**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * (\text{Primary Factor} + \text{Secondary Factor}) * \text{Fleet Size Factor} * \text{Mechanical Lift Factor} * \text{Property Protection Insurance Deductible Factor}$

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

\_\_\_\_\_ (2) Refer to Rule **240.C.** for the Primary Factor.

\_\_\_\_\_ (3) Refer to Rule **240.D.** for the Secondary Factor.

\_\_\_\_\_ (4) Refer to Paragraph **B.2.** for the Fleet Size Factor.

\_\_\_\_\_ (5) Refer to Paragraph **C.8.** for the Mechanical Lift Factor.

\_\_\_\_\_ (6) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

\_\_\_\_\_ **4. Collision**

\_\_\_\_\_ **a. Standard Or Broadened Collision**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * \text{Primary Factor} * \text{Secondary Factor} * \text{Fleet Size Factor} * (\text{Vehicle Value Factor} - \text{Deductible Discount Factor})$

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

\_\_\_\_\_ (2) Refer to Rule **240.C.** for the Primary Factor.

\_\_\_\_\_ (3) Refer to Rule **240.D.** for the Secondary Factor.

\_\_\_\_\_ (4) Refer to Paragraph **B.2.** for the Fleet Size Factor.

\_\_\_\_\_ (5) Refer to Rule **301.C.** for the Vehicle Value Factor.

\_\_\_\_\_ (6) Refer to Rule **298.B.2** for the Deductible Discount Factor.

\_\_\_\_\_ **b. Limited Collision**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * \text{Primary Factor} * \text{Secondary Factor} * \text{Fleet Size Factor} * (\text{Vehicle Value Factor} - \text{Deductible Discount Factor}) * \text{Limited Collision Factor}$

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

\_\_\_\_\_ (2) Refer to Rule **240.C.** for the Primary Factor.

\_\_\_\_\_ (3) Refer to Rule **240.D.** for the Secondary Factor.

\_\_\_\_\_ (4) Refer to Paragraph **B.2.** for the Fleet Size Factor.

\_\_\_\_\_ (5) Refer to Rule **301.C.** for the Vehicle Value Factor.

\_\_\_\_\_ (6) Refer to Rule **298.B.2** for the Deductible Discount Factor.

\_\_\_\_\_ (7) Refer to Rule **298.B.5.** for the Limited Collision 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**

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

<u>Category</u>		<u>Liability And No-fault</u>				<u>Physical Damage</u>			
		<u>Seating Capacity</u>				<u>Seating Capacity</u>			
		<u>1 – 8</u>	<u>9 – 20</u>	<u>21 – 60</u>	<u>Over 60</u>	<u>1 – 8</u>	<u>9 – 20</u>	<u>21 – 60</u>	<u>Over 60</u>
School And Church Buses	<b>Factor</b>	<b>0.00</b>	<b>+0.10</b>	<b>+0.25</b>	<b>+0.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Code*</b>	---1	---2	---3	---4	---1	---2	---3	---4
Other Buses	<b>Factor</b>	<b>-0.20</b>	<b>-0.15</b>	<b>+0.15</b>	<b>+0.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Code*</b>	---1	---2	---3	---4	---1	---2	---3	---4
All Other Public Autos	<b>Factor</b>	<b>0.00</b>				<b>0.00</b>			

\* For buses not secondary rated, use Code ---9.

**Table 240.D. Secondary Classifications**

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## **241. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

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Paragraph **D.1.** is 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.

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

#### **3. No-fault Coverages**


For higher limits, refer to company.

##### **a. Personal Injury Protection**

 Premium = Loss Cost \* Primary Factor \* Mechanical Lift Factor \* No-fault Factor \* Medical Expense Coverage Factor \* Coordination of Benefits Factor \* Personal Injury Protection Deductible Factor

- (1) Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **239.C.8.** for the Mechanical Lift Factor.
- (4) Refer to Rule **293.B.1.** for the No-fault Factor.
- (5) Refer to Rule **293.B.6.** for the Medical Expense Coverage Factor.
- (6) Refer to Rule **293.C.** for the Coordination of Benefits Factor.
- (7) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

##### **b. Property Protection Insurance**


 Premium = Loss Cost \* Primary Factor \* Mechanical Lift Factor \* No-fault Factor \* Personal Injury Protection Deductible Factor

- (1) Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **239.C.8.** for the Mechanical Lift Factor.
- (4) Refer to Rule **293.B.1.** for the No-fault Factor.
- (5) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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


#### **4. Collision**

##### **a. Standard Or Broadened Collision**

 Premium = Loss Cost \* Primary Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* Heavy Dumping Factor

- (1) Refer to state Table **225.F.** for the Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (4) Refer to Rule **298.B.3** for the Deductible Discount Factor.

##### **b. Limited Collision**

 Premium = Loss Cost \* Primary Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* Limited Collision Factor

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

\_\_\_\_\_ **(2)** Refer to Rule **240.C.** for the Primary Factor.

\_\_\_\_\_ **(3)** Refer to Rule **301.C.** for the Vehicle Value Factor.

\_\_\_\_\_ **(4)** Refer to Rule **298.B.3** for the Deductible Discount Factor.

\_\_\_\_\_ **(5)** Refer to Rule **298.B.5.** for the Limited Collision Factor.

| **SECTION V – GARAGESAUTO DEALERS**

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**249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES**

---

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

<u>Coverage</u>	<u>Factor</u>
<u>Locations And Operations</u>	<u>0.45</u>

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

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

**M. Driveaway Collision**

Use Dealers Driveaway Collision Coverage Endorsement **CA 25 02**. Autos being driven, towed or carried on any other auto or trailer owned or hired by the insured from the point of purchase or distribution to the point of destination. Use the distance from the point of purchase or distribution to point of destination to determine the mileage rating basis. This coverage is not available to driveaway contractors.

**1. Individual Coverage**

When collision is not written on all dealers' autos, charge a premium per-car and per-trip.

Premium = Loss Cost

**a.** Select a loss cost according to the coverage provided as follows.

**(1) Standard Collision Coverage**

Refer to state Table **249.M.1.a.(1)(LC)**.

**(2) Limited Collision Coverage**

Refer to state Table **249.M.1.a.(2)(LC)**.

**(3) Broadened Collision Coverage**

Refer to state Table **249.M.1.a.(1)(LC)**; then add this loss cost to the appropriate per-car, per-trip loss cost shown in state Table **249.M.1.a.(3)(LC)**.

**2. Blanket Coverage**

When collision coverage is written on all dealers' autos and driveaway operation is in excess of 50 miles, charge a premium per-car and per-trip.

Premium = Loss Cost

**a.** Select a loss cost according to the coverage provided as follows.

**(1) Standard Collision Coverage**

Refer to state Table **249.M.2.a.(1)(LC)**.

**(2) Limited Collision Coverage**

Refer to state Table **249.M.2.a.(2)(LC)**.

**(3) Broadened Collision Coverage**

Refer to state Table **249.M.2.a.(1)(LC)**; then add this loss cost to the appropriate per-car, per-trip loss cost shown in state Table **249.M.2.a.(3)(LC)**.

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## **250. AUTO DEALERS – ADDITIONAL PROVISIONS**

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Paragraphs **B.1.**, **B.4.** and **B.6.** are replaced by the following:

### **B. Other Additional Coverages**

#### **1. Employee Benefits Liability (Class Code 7807)**

- a.** To provide coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefits program, use Michigan Employee Benefits Liability Coverage Endorsement **CA 27 01.**
- b.** An extended reporting period option is available if the Michigan Employee Benefits Liability Coverage endorsement is cancelled or not renewed by the company or the company renews or replaces the endorsement with insurance that has a Retroactive Date later than the date shown in the Schedule of the endorsement or does not apply to a negligent act, error or omission on a claims-made basis. It provides for a five-year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period but not before the Retroactive Date, if any, shown in the Schedule of the endorsement. The named insured must request this endorsement in writing within 60 days after the end of the policy period.
- c.** If the extended reporting period is purchased, use Michigan Extended Reporting Period Endorsement For Employee Benefits Liability Coverage **CA 27 04.**
- d.** The premium charged for the extended reporting period may not exceed 1.00 times the annual premium for the Michigan Employee Benefits Liability Coverage endorsement.
- e.** If the extended reporting period is in effect, an Extended Reporting Period Aggregate Limit will be provided, but only for claims first received and recorded during the extended reporting period. The Extended Reporting Period Aggregate Limit will be equal to the Aggregate Limit entered on the Schedule of the Michigan Employee Benefits Liability Coverage endorsement in effect at the end of the policy period.
- f.** Refer to company for rating of these endorsements.

#### **4. Customer Complaint Legal Defense Coverage (Class Code 7814)**

To provide coverage for defense expenses only arising out of the sale, service or repair of an auto in the named insured's auto dealer operations, use Michigan Customer Complaint Legal Defense Coverage Endorsement **CA 27 02.** Refer to company for rating of this endorsement.

#### **6. Sexual Abuse Or Sexual Molestation Coverage Options**

Do not attach more than one of the following optional endorsements to the same policy.

- a.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by anyone; or the negligent employment, investigation, supervision or retention of a person for whom any insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Michigan Sexual Abuse Or Sexual Molestation Liability Coverage Endorsement **CA 27 27.**

Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed during the policy period.

- b.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by the insured; or the negligent employment, investigation, supervision or retention of a person for whom the insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Michigan Sexual Abuse Or Sexual Molestation Of Any Person Committed By The Insured Liability Coverage Endorsement **CA 27 28.**

Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed during the policy period.

Refer to company for rating of these endorsements.

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## **264. AMBULANCE SERVICES**


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Paragraphs **B.3.** and **B.4.** are replaced by the following:

### **3. No-fault**

For higher limits, refer to company.

#### **a. Personal Injury Protection**

 Premium = Loss Cost \* Ambulance Services Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.8.** for the Ambulance Services Factor.

(3) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(4) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

(5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

#### **b. Property Protection Insurance**

 Premium = Loss Cost \* Ambulance Services Factor \* Property Protection Insurance Deductible 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.8.** for the Ambulance Services Factor.

(3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

### **4. Collision**

#### **a. Standard Or Broadened Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Ambulance Services Factor


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

(2) Refer to Rule **301.C.** for the Vehicle Value Factor.

(3) Refer to Rule **298.B.2.** for the Deductible Discount Factor.

(4) Refer to Paragraph **B.8.** for the Ambulance Services Factor.

#### **b. Limited Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Ambulance Services Factor \* Limited Collision Factor

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

(2) Refer to Rule **301.C.** for the Vehicle Value Factor.

(3) Refer to Rule **298.B.2.** for the Deductible Discount Factor.

(4) Refer to Paragraph **B.8.** for the Ambulance Services Factor.

(5) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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## **266. ANTIQUE AUTOS**

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

For historic vehicles defined by Michigan Vehicle Code Section 257.20a, refer to the Michigan Catastrophic Claims Association Assessment Bulletin for the appropriate surcharge.

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

### **B. Premium Computation**

#### **3. No-fault**

For higher limits, refer to company.

##### **a. Personal Injury Protection**

Premium = Loss Cost \* Antique Autos Coverage Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.8.** for the Antique Autos Coverage Factor.

(3) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(4) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

(5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

##### **b. Property Protection Insurance**

Premium = Loss Cost \* Antique Autos Coverage Factor \* Property Protection Insurance Deductible 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.8.** for the Antique Autos Coverage Factor.

(3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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

#### **4. Collision**

a. Charge a premium based on the stated amount as follows.

Premium = (Stated Amount Of Insurance / 100) \* Loss Cost

(1) Use the Stated Amount on the Stated Amount Endorsement.

(2) For Standard Collision or Broadened Collision with a \$50 deductible, refer to state Table **266.B.** for the Loss Cost. For Limited Collision with no deductible, refer to state Table **266.B.4.a.(2)(LC).**

b. For Broadened Collision, also charge an additional premium for each vehicle.

Additional Premium = Loss Cost

(1) Refer to state Table **266.B.4.b.(1)(LC).**

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

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Paragraphs **A.3.c.** and **A.3.d.** are replaced by the following:

**A. Educational Institutions**

**3. Premium Computation**

**c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Driver Training Owned Autos Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor

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

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

(c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

(e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Driver Training Owned Autos Factor \* Property Protection Insurance Deductible Factor

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

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

(c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Driver Training Owned Autos Factor

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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Driver Training Owned Autos Factor \* Limited Collision Factor

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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

(e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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

**c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Driver Training Owned Autos Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor

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

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

(c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

(e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Driver Training Owned Autos Factor \* Property Protection Insurance Deductible Factor

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

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

(c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Driver Training Owned Autos Factor

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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Driver Training Owned Autos Factor \* Limited Collision Factor

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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

(e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**270. FINANCED AUTOS**

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

**A. Application**

Write financed autos at manual rates and minimum charges except for single interest coverage. Use Single Interest Automobile Physical Damage Insurance Policy (Individual Policy Form) **CA 26 01** or Single Interest Automobile Physical Damage Insurance Policy (Finance Master Policy Form) **CA 26 02** and mandatory Endorsement **CA 26 28** – Michigan Amendment Of Single Interest Policy Provisions – Cancellation to provide single interest coverages.

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## **271. FIRE DEPARTMENTS**

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


### **B. Premium Computation**

#### **1. Private Passenger Types (Class Code 7908)**

##### **c. No-fault**

For higher limits, refer to company.

##### **(1) Personal Injury Protection**

 Premium = Loss Cost \* Private Passenger Types Fire Department Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.1.h.** for the Private Passenger Types Fire Department Factor.

(c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

(e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

##### **(2) Property Protection Insurance**

 Premium = Loss Cost \* Private Passenger Types Fire Department Factor \* Property Protection Insurance Deductible 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.1.h.** for the Private Passenger Types Fire Department Factor.

(c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

##### **d. Collision**

##### **(1) Standard Or Broadened Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Private Passenger Types Fire Department Factor


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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

##### **(2) Limited Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Private Passenger Types Fire Department Factor \* Limited Collision Factor

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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

(e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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

#### **3. All Other Types (Class Code 7909)**

##### **c. No-fault**

For higher limits, refer to company.

##### **(1) Personal Injury Protection**

 Premium = Loss Cost \* All Other Types Fire Department Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.3.h.** for the All Other Types Fire Department Factor.

(c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

\_\_\_\_\_ (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

\_\_\_\_\_ (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

\_\_\_\_\_ **(2) Property Protection Insurance**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * \text{All Other Types Fire Department Factor} * \text{Property Protection Insurance Deductible Factor}$

\_\_\_\_\_ (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.3.h.** for the All Other Types Fire Department Factor.

\_\_\_\_\_ (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

\_\_\_\_\_ **d. Collision**

\_\_\_\_\_ **(1) Standard Or Broadened Collision**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * (\text{Vehicle Value Factor} - \text{Deductible Discount Factor}) * \text{All Other Types Fire Department Factor}$

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

\_\_\_\_\_ (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Loss Cost.

\_\_\_\_\_ (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Loss Cost.

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

\_\_\_\_\_ **(2) Limited Collision**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * (\text{Vehicle Value Factor} - \text{Deductible Discount Factor}) * \text{All Other Types Fire Department Factor} * \text{Limited Collision Factor}$

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

\_\_\_\_\_ (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Loss Cost.

\_\_\_\_\_ (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Loss Cost.

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

\_\_\_\_\_ (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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## **272. FUNERAL DIRECTORS**

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

### **B. Premium Computation**

#### **1. Limousines (Class Code 7915)**

##### **c. No-fault**

For higher limits, refer to company.

##### **(1) Personal Injury Protection**

 Premium = Loss Cost \* Funeral Director Limousines Coverage Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.1.h.** for the Funeral Director Limousines Coverage Factor.

(c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

(e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

##### **(2) Property Protection Insurance**

 Premium = Loss Cost \* Funeral Director Limousines Coverage Factor \* Property Protection Insurance Deductible 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.1.h.** for the Funeral Director Limousines Coverage Factor.

(c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

##### **d. Collision**

##### **(1) Standard Or Broadened Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Funeral Director Limousines Coverage Factor


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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

##### **(2) Limited Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Funeral Director Limousines Coverage Factor \* Limited Collision Factor

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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

(e) Refer to Rule **298.B.5.** for the Limited Collision Factor.


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

#### **2. Hearses And Flower Cars (Class Code 7922)**

##### **c. No-fault**

For higher limits, refer to company.

##### **(1) Personal Injury Protection**

 Premium = Loss Cost \* Funeral Directors Hearses And Flower Cars Coverage Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.2.h.** for the Funeral Directors Hearses And Flower Cars Coverage Factor.

(c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

\_\_\_\_\_ (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

\_\_\_\_\_ (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

\_\_\_\_\_ **(2) Property Protection Insurance**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * \text{Funeral Directors Hearses And Flower Cars Coverage Factor} * \text{Property Protection Insurance Deductible Factor}$

\_\_\_\_\_ (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.2.h.** for the Funeral Directors Hearses And Flower Cars Coverage Factor.

\_\_\_\_\_ (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

\_\_\_\_\_ **d. Collision**

\_\_\_\_\_ **(1) Standard Or Broadened Collision**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * (\text{Vehicle Value Factor} - \text{Deductible Discount Factor}) * \text{Funeral Directors Hearses And Flower Cars Coverage Factor}$

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

\_\_\_\_\_ (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

\_\_\_\_\_ (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

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

\_\_\_\_\_ **(2) Limited Collision**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * (\text{Vehicle Value Factor} - \text{Deductible Discount Factor}) * \text{Funeral Directors Hearses And Flower Cars Coverage Factor} * \text{Limited Collision Factor}$

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

\_\_\_\_\_ (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

\_\_\_\_\_ (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

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

\_\_\_\_\_ (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

\_\_\_\_\_ Paragraph **C.** does not apply.

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## **273. GOLF CARTS AND LOW-SPEED VEHICLES**

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Paragraphs **C.3.** and **C.4.** are replaced by the following:

### **C. Premium Computation**

#### **3. No-fault**

For higher limits, refer to company.

##### **a. Personal Injury Protection**

 Premium = Loss Cost \* Low-speed Vehicles Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.8.** for the Low Speed Vehicles Factor.

(3) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(4) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

(5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

##### **b. Property Protection Insurance**

 Premium = Loss Cost \* Low-speed Vehicles Factor \* Property Protection Insurance Deductible 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.8.** for the Low-speed Vehicles Factor.

(3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

#### **4. Collision**

##### **a. Standard Or Broadened Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Low-speed Vehicles Factor


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

(2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

(3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

(4) Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

##### **b. Limited Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Low-speed Vehicles Factor \* Limited Collision Factor

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

(2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

(3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

(4) Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

(5) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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## **274. LAW ENFORCEMENT AGENCIES**

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

### **B. Premium Computation**

#### **1. Private Passenger Types (Class Code 7911)**

##### **c. No-fault**

For higher limits, refer to company.

##### **(1) Personal Injury Protection**

Premium = Loss Cost \* Law Enforcement Coverage Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.5.** for the Law Enforcement Coverage Factor.

(c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

(e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

##### **(2) Property Protection Insurance**

Premium = Loss Cost \* Law Enforcement Coverage Factor \* Property Protection Insurance Deductible 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.5.** for the Law Enforcement Coverage Factor.

(c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

##### **d. Collision**

##### **(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Law Enforcement Coverage Factor

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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

##### **(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Law Enforcement Coverage Factor \* Limited Collision Factor

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

(b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.

(c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

(e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

#### **4. All Other Types (Class Code 7912)**

##### **c. No-fault**

For higher limits, refer to company.

##### **(1) Personal Injury Protection**

Premium = Loss Cost \* Law Enforcement Coverage Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.5.** for the Law Enforcement Coverage Factor.

(c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

\_\_\_\_\_ (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

\_\_\_\_\_ **(2) Property Protection Insurance**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * \text{Law Enforcement Coverage Factor} * \text{Property Protection Insurance Deductible Factor}$

\_\_\_\_\_ (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.5.** for the Law Enforcement Coverage Factor.

\_\_\_\_\_ (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

\_\_\_\_\_ **d. Collision**

\_\_\_\_\_ **(1) Standard Or Broadened Collision**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * (\text{Vehicle Value Factor} - \text{Deductible Discount Factor}) * \text{Law Enforcement Coverage Factor}$

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

\_\_\_\_\_ (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

\_\_\_\_\_ (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

\_\_\_\_\_ (d) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.

\_\_\_\_\_ **(2) Limited Collision**

\_\_\_\_\_  $\text{Premium} = \text{Loss Cost} * (\text{Vehicle Value Factor} - \text{Deductible Discount Factor}) * \text{Law Enforcement Coverage Factor} * \text{Limited Collision Factor}$

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

\_\_\_\_\_ (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

\_\_\_\_\_ (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

\_\_\_\_\_ (d) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.

\_\_\_\_\_ (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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## **275. LEASING OR RENTAL CONCERNS**

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Paragraphs **B.1.b.(1)(d)** and **B.1.b.(2)(d)** are replaced by the following:

### **B. Premium Computation**


#### **1. Specified Auto Basis**

##### **b. Short Term – Autos Rented By The Hour, Day Or Week**

###### **(1) Trucks, Tractors And Trailers**


###### **(d) Collision**

###### **(i) Standard Or Broadened Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Leasing Or Rental Concerns Coverage Factor

- i. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- ii. Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- iii. Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- iv. Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

###### **(ii) Limited Collision**


 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Leasing Or Rental Concerns Coverage Factor \* Limited Collision Factor

- i. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- ii. Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- iii. Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- iv. Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.
- v. Refer to Rule **298.B.5.** for the Limited Collision Factor.

###### **(2) Private Passenger Types (Class Code 7214)**


###### **(d) Collision**

###### **(i) Standard Or Broadened Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Leasing Or Rental Concerns Coverage Factor

- i. Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- ii. Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- iii. Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- iv. Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

###### **(ii) Limited Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Leasing Or Rental Concerns Coverage Factor \* Limited Collision Factor

- i. Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- ii. Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- iii. Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- iv. Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.
- v. Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**276. MOBILE HOMES**

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

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

**4. Collision**

**a. Standard Or Broadened Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Mobile Homes Coverage Factor


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

(2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

(3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

(4) Refer to Paragraph **B.9.** for the Mobile Homes Coverage Factor.

**b. Limited Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Mobile Homes Coverage Factor \* Limited Collision Factor

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

(2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

(3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

(4) Refer to Paragraph **B.9.** for the Mobile Homes Coverage Factor.

(5) Refer to Rule **298.B.5.** for the Limited Collision Factor

## 277. MOTORCYCLES

Paragraphs **B.2.**, **B.4.** and **B.7.** are replaced by the following:

### **B. Premium Computation**

#### **2. Medical Payments**

a. First party medical benefits in increments of \$5,000, must be offered to the owner or registrant of a motorcycle who is an individual. These benefits are payable for motorcycle accidents as defined in the Michigan No-fault Law. Use Michigan Motorcycle Medical Payments Coverage Endorsement **CA 99 43**.

b. If Endorsement **CA 99 43** is attached, refer to company for rating.

#### **4. Collision**

Use the following procedures to determine the actual cash value basis premium. For stated amount collision rating, refer to company.

##### **a. Standard Or Broadened Collision**

Premium = Private Passenger Types Loss Cost \* Motorcycle Age Factor \* (Motorcycle Original Cost New Factor – Deductible Discount Factor)

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

(2) Motorcycle Age Factors

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

**Table 277.B.4.a.(2) Motorcycle Age Factors**

##### **(3) Motorcycle Original Cost New Factors**

<u>Original Cost New</u>	<u>Factor</u>
\$ 0 – 4,500	0.415
4,501 – 6,000	0.490
6,001 – 8,000	0.598
8,001 – 10,000	0.689
10,001 – 15,000	0.747
15,001 – 20,000	0.830
Over 20,000	0.929

**Table 277.B.4.a.(3) Motorcycle Original Cost New Factors**

(4) Refer to Rule **298.B.2.** for the Deductible Discount Factors. Use the Private Passenger Types Factors.

##### **b. Limited Collision**

Premium = Private Passenger Types Loss Cost \* Motorcycle Age Factor \* (Motorcycle Original Cost New Factor – Deductible Discount Factor) \* Limited Collision 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.4.a.(2)** for the Motorcycle Age Factors.

(3) Refer to Paragraph **B.4.a.(3)** for the Motorcycle Original Cost New Factors.

(4) Refer to Rule **298.B.2.** for the Deductible Discount Factors. Use the Private Passenger Types Factors.

(5) Refer to Rule **298.B.5.** for the Limited Collision Factor.

**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

	<b><u>Factor</u></b>
<u>Autos subject to no-fault</u>	<u>2.00</u>
<u>Autos not subject to no-fault</u>	<u>5.00</u>

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

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## **279. REPOSSESSED AUTOS**

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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.

##### **a. Personal Injury Protection**

 Premium = Loss Cost \* Number Of Autos \* No-fault Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor

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

**(2)** 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.

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

**(4)** Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

**(5)** Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

**(6)** Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

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

##### **b. Property Protection Insurance**

 Premium = Loss Cost \* Number Of Autos \* No-fault Factor \* Property Protection Insurance Deductible Factor

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

**(2)** 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.

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

**(4)** Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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

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## **280. SNOWMOBILES**

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

### **B. Premium Computation**

For autos of this type which are used as a public or livery conveyance for passengers and propeller-driven equipment, refer to company for rating. Otherwise use the following formulas.

#### **1. Liability**

$\text{Premium} = \text{Loss Cost} * (\text{Increased Limits Factor} - \text{Deductible Discount Factor}) * \text{No-fault Factor}$

- a. Refer to state Table **280.B.1.a.(LC)** for the Loss Cost.
- b. Refer to Rule **300.** for the Increased Limits Factor.
- c. Refer to Rule **298.A.** for the Deductible Discount Factor.
- d. Refer to Rule **293.B.1.** for the No-fault Factor.

#### **2. Medical Payments**

$\text{Premium} = \text{Loss Cost}$

- a. Refer to state Table **280.B.2.a.(LC)** for the loss cost. For higher limits, refer to company.

#### **3. No-fault**

For higher limits, refer to company.

##### **a. Personal Injury Protection**

$\text{Premium} = \text{Loss Cost} * \text{No-fault Factor} * \text{Medical Expense Coverage Factor} * \text{Coordination of Benefits Factor} * \text{Personal Injury Protection Deductible Factor}$

- (1) Refer to state Table **280.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Rule **293.B.1.** for the No-fault Factor.
- (3) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (4) Refer to Rule **293.C.** for the Coordination of Benefits Factor.
- (5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

##### **b. Property Protection Insurance**

$\text{Premium} = \text{Loss Cost} * \text{No-fault Factor} * \text{Personal Injury Protection Deductible Factor}$

- (1) Refer to state Table **280.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Rule **293.B.1.** for the No-fault Factor.
- (3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

#### **4. Collision**

For other deductibles, refer to company.

##### **a. Standard Or Broadened Collision**

$\text{Premium} = \text{Stated Amount} * \text{Loss Cost} / 100$

- (1) Use the stated amount on the endorsement.
- (2) Refer to state Table **280.B.5.b.(LC)** for the Loss Cost.

##### **b. Limited Collision**

$\text{Premium} = \text{Stated Amount} * \text{Loss Cost} / 100$

- (1) Use the stated amount on the endorsement.
- (2) Refer to state Table **280.B.5.a.(LC)** for the Loss Cost.

#### **5. Comprehensive**

$\text{Premium} = \text{Stated Amount} * \text{Loss Cost} / 100$

- a. Use the stated amount on the endorsement.
- b. Refer to state Table **280.B.4.b.(LC)** for the Loss Cost. For other deductibles, refer to company.

**6. Limited Other Than Collision**

Refer to company for rating.

**7. Uninsured Motorists**

Refer to Rule **297**. For higher limits, refer to company.

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**281. MOBILE OR FARM EQUIPMENT**

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

**C. Specified Auto Basis**

**2. Premium Computation**

**d. Collision**

**(1) Standard Or Broadened Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Mobile Or Farm Equipment Coverage Factor


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

**(b)** Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

**(c)** Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

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

**(2) Limited Collision**

 Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Mobile Or Farm Equipment Coverage Factor \* Limited Collision Factor

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

**(b)** Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

**(c)** Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

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

**(e)** Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**284. ALL-TERRAIN VEHICLES AND UTILITY TASK VEHICLES**

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Paragraphs **C.3.** and **C.4.** are replaced by the following:

**C. Premium Computation**

**3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* All-terrain Vehicles And Utility Vehicles Factor \* Medical Expense Coverage Factor \* Coordination of Benefits Factor \* Personal Injury Protection Deductible 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.8.** for the All-terrain Vehicles And Utility Vehicles Factor.

(3) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

(4) Refer to Rule **293.C.** for the Coordination of Benefits Factor.

(5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* All-terrain Vehicles And Utility Vehicles Factor \* Property Protection Insurance Deductible 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.8.** for the All-terrain Vehicles And Utility Vehicles Factor.

(3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor - Deductible Factor) \* All-terrain Vehicles And Utility Factor

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

(2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

(3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

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

**b. Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor - Deductible Factor) \* All-terrain Vehicles And Utility Factor \* Limited Collision Factor

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

(2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

(3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

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

(5) Refer to Rule **298.B.5.** for the Limited Collision Factor

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**290. HIRED AUTOS**

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

**C. Cost Of Hire Basis – Physical Damage Coverages**

**3. Premium Computation**

**a.** For each group referenced in Paragraph **290.C.2.b.** determine the advance premium.

$$\text{Advance Premium} = \text{Loss Cost} * \text{Estimated Annual Cost of Hire} / 100$$

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

**(2)** Refer to Paragraph **C.2.** for instructions on calculating the Cost of Hire.

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**292. MEDICAL PAYMENTS**

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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 And Property Protection**

Use Michigan Personal Injury Protection Endorsement **CA 22 20** and Michigan Property Protection Coverage Endorsement **CA 22 24**.

This coverage must be provided on every auto and trailer having more than two wheels designed for use upon public highways and driven by power other than muscular power.

This coverage is not required for the following:

1. Special mobile equipment as defined in the Michigan Vehicle Code.
2. Mobile homes.
3. Motorcycles.

### **B. Premium Development PIP Full Coverage**

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

<b><u>Coverage</u></b>	<b><u>Zone-rated Interstate</u></b>	<b><u>Zone-rated Intrastate</u></b>	<b><u>All Other</u></b>
\$100,000 Liability	0.80	0.20	0.80
Personal Injury Protection	0.05	0.07	0.07
Property Protection	0.02	0.07	0.07

#### **Table 293.B.1. No-fault Factors**

2. When determining liability premiums for autos where Personal Injury Protection and Property Protection are not required, multiply the liability base loss cost by the following factor only if Personal Injury Protection and Property Protection loss costs are provided for such autos:

<b><u>Factor</u></b>
6.20

#### **Table 293.B.2. Not Eligible Personal Injury Protection And Property Protection Factor**

### **3. Coverage Options**

Michigan law requires the explanation and election of Personal Injury Protection Coverage for medical expenses limit or the rejection of such coverage under a commercial auto policy to be in writing through the use of a Coverage Selection/Rejection form that must be filed and approved by the Michigan Department of Insurance and Financial Services. The Coverage Selection/Rejection form shall be delivered to the applicant or named insured using one of the following ways:

- a. Personal delivery;
- b. First-class mail, postage prepaid; or
- c. By electronic means.

The Coverage/Selection Rejection form shall be completed by the applicant or named insured using one of the following ways:

- Mark and sign a paper form;
- Give verbal instructions as set forth in MICH. COMP. LAWS ANN. § 500.3107e (2)(b); or
- Mark the form electronically and provide an electronic signature.

If the applicant or named insured has not made an effective election of Personal Injury Protection Coverage for medical expenses limit or has not rejected such coverage, the following will apply:

- If the applicant or named insured paid a premium or premium installment, the amount paid accurately reflects the level of coverage applicable to the policy.
- In all other instances, unlimited Medical Expenses Coverage applies to the policy.

### **4. Coverage Limits**

The applicant or named insured shall select one of the following coverage limits for medical expenses:

- a. \$50,000;

This option is only available if:

(1) The applicant or named insured is a Medicaid participant; and

(2) The applicant's or named insured's spouse and any resident relative of either the applicant or named insured has qualified health coverage as defined by Michigan law, is enrolled in Medicaid or is covered for personal injury protection under an insurance policy.

b. \$250,000;

c. \$500,000; or

d. Unlimited.

#### **5. Rejection Of PIP Medical Expenses For Medicare Enrollees**

An applicant or the named insured has the option to reject coverage for PIP Medical Expenses if all of the following apply:

a. The applicant or named insured is enrolled in Medicare; and

b. The applicant's or named insured's spouse and any resident relative of either have qualified health coverage as defined by Michigan law or have PIP Medical Expenses Coverage under an automobile insurance policy.

#### **6. Exclusion Of PIP Medical Expenses Under Qualified Health Coverage**

This option shall be offered on all policies covering individually owned automobiles.

An insurer shall offer the option to exclude medical expenses under Personal Injury Protection Coverage under the \$250,000 limit to the applicant or named insured. The applicant or named insured may elect to have the exclusion apply if any of the following applies:

a. The named insured is covered under qualified health coverage that is not Medicare; or

b. The named insured's spouse or any resident relative of either the named insured or the spouse is covered under qualified health coverage as defined by Michigan law.

The amount of premium reduction must appear in a conspicuous manner in the Declarations and be shown as a dollar amount of a percentage.

To calculate the loss cost based on the applicability of qualified health coverage, multiply the \$250,000 Medical Expense loss cost calculated in Paragraph B.4. by the appropriate factor in Table 293.B.7.

#### **7. Medical Expenses Coverage Factors**

<b><u>Medical Expenses Coverage</u></b>		<b><u>Factor</u></b>
<u>Either Medical Expenses Coverage is rejected by a Medicare enrollee, or all household members are covered by qualified health coverage and excluded from medical expenses under the policy</u>		<u>0.144</u>
<u>\$250,000 Limit when one or more household member(s), but not all, is (are) covered by qualified health coverage and excluded from medical expenses under the policy.</u>		<u>0.672</u>
<u>If there is no rejection or exclusion of Medical Expenses Coverage, select a factor according to the limit amount:</u>	<u>\$ 50,000</u>	<u>0.800</u>
	<u>250,000</u>	<u>0.960</u>
	<u>500,000</u>	<u>0.990</u>
	<u>Unlimited</u>	<u>1.000</u>

**Table 293.B.7. Medical Expenses Coverage Factors**

#### **8. Deductibles**

Personal Injury Protection Deductible Factors are available in Rule 298. Do not offer PIP Deductibles if Medical Expenses Coverage has been excluded or if the Coordination of Benefits Endorsement in paragraph C. is attached.

#### **9. Proof Of Medicaid Or Medicare Enrollment Or Qualified Health Coverage**

If the options described in Paragraphs B.4.a., B.5. or B.6. are being used, insurers must collect directly or through their agents documentation for Medicaid, Medicare or qualified health coverage as applicable. Such documentation must be collected at the time of application and at each renewal.

For Medicare or Medicaid, proof of enrollment can be in the form of a current Medicare or Medicaid card.

For qualified health coverage, the applicant or named insured must provide a document from his or her health insurer or employer which states:

a. The names and dates of birth of all persons covered under the qualified health coverage; and

- b.** Whether the coverage provided constitutes qualified health coverage as defined by Michigan law or that the coverage does not exclude motor vehicle accidents and has an annual deductible of \$6,000 or less per covered individual.

With respect to the option to exclude medical expenses under Personal Injury Protection Coverage described in Paragraph **B.6.**, if the applicant or named insured fails to provide proof of qualified health coverage as stated above, the insurer must issue or renew the policy with the \$250,000 limit for medical expenses under Personal Injury Protection Coverage unless the applicant or named insured thereafter provides proof of qualified health coverage. However, the insurer must provide the exclusion for medical expenses under Personal Injury Protection Coverage to any or all household members that provide proof of qualified health coverage.

### **C. Coordination Of Benefits – Excess Personal Injury Protection**

Use Michigan Coordination Of Personal Injury Protection Coverage Endorsement **CA 22 21**.

The option to provide this coverage shall be offered on all policies covering individually owned automobiles. The insurer does not have to provide this coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued by the insurer.

One of the factors below will apply. If the base Loss Cost used to calculate the rate is specifically for risks covered by Workers Compensation, use only the first factor in the table (1.00).

	<b>Factor</b>
Endorsement not attached, or no factor below applies.	1.00
The named insured has other primary coverage providing benefits for allowable medical expenses, except Medicare Coverage.	0.85
The named insured has other primary coverage providing benefits for work loss.	0.80
The named insured has other primary coverage providing benefits for allowable medical expenses and work loss.	0.65

**Table 293.C. Coordination of Benefits Factor**

### **D. Excess Attendant Care**

#### **Requirement**

An insurer shall offer the applicant or named insured the option to purchase Excess Attendant Care Coverage. A \$10,000 per person/per accident coverage limit is available if the applicant or named insured selects any of the following PIP Medical Expenses Coverage limits: \$50,000, \$250,000 or \$500,000. Refer to company for Excess Attendant Care Coverage limits other than \$10,000. Charge an additional premium per vehicle:

Additional Premium = Loss Cost \* Medical Expenses Coverage Factor \* Excess Attendant Care Coverage Factor

1. Refer to the territorial loss costs/rates for the Loss Cost.
2. Refer to Paragraph **B.7.** for the Medical Expenses Coverage Factor.

#### **3. Excess Attendant Care Coverage Factors**

<b>Medical Expense Coverage Limit</b>	<b>Factor</b>
\$ 50,000	0.058
250,000	0.006
500,000	0.002

**Table 293.D.3. Excess Attendant Care Coverage Factors**

### **E. Broadened Personal Injury Protection Coverage For Named Individuals**

An individual who regularly uses the insured auto may be provided Personal Injury Protection by naming the individual as a named insured. Use Named Individuals – Broadened Personal Injury Protection Coverage Endorsement **CA 22 01**. Charge an additional premium:

Additional Premium = Loss Cost

1. Loss Cost in state Table **293.E.1.(LC)**.

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## **297. UNINSURED MOTORISTS INSURANCE**

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

### **A. Application**

1. Uninsured (includes underinsured) Motorists Bodily Injury Coverage may be provided. Use Michigan Uninsured Motorists Coverage Endorsement **CA 21 31**. For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement **CA 21 02**.
2. Increased limits are subject to the maximum liability limits of the policy.
3. Uninsured Motorists Coverage does not provide coverage for property damage.

### **B. Premium Computation**

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

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 this Division One. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.

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

Premium = Loss Cost

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

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

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

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

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.**:

<u>Deductible Amount</u>	<u>Combined Single Limit</u>		<u>Property Damage Per Accident</u>	
	<u>Non-zone Rated</u>	<u>Zone Rated</u>	<u>Non-zone Rated</u>	<u>Zone Rated</u>
None	0.000	0.000	0.000	0.000
\$ 250	0.008	0.010	0.007	0.009
500	0.016	0.019	0.014	0.018
1,000	0.030	0.037	0.026	0.034
2,500	0.065	0.083	0.055	0.075
5,000	0.108	0.143	0.084	0.125
10,000	0.165	0.223	0.112	0.182
20,000	0.242	0.313	0.133	0.230
25,000	0.272	0.344	0.137	0.242
50,000	0.384	0.451	0.146	0.269
75,000	0.462	0.520	0.150	0.279
100,000	0.524	0.571	0.151	0.284

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

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

### **B. Physical Damage Coverages**

#### **1. Special Provisions**

- 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**.
- 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.
- 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 Other Than Collision Deductible Discount Factors**

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

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

**b. Private Passenger Types Collision Deductible Discount Factors**

<u>Deductible Amount</u>	<u>Standard Collision</u>	<u>Broadened Collision</u>	<u>Limited Collision</u>
\$ 0	N/A	N/A	0.000
50	-0.16	-0.133	-0.16
100	-0.15	-0.120	-0.15
200	-0.10	-0.105	-0.10
250	-0.08	-0.094	-0.08
500	0.00	-0.054	0.00
1,000	0.14	0.018	0.14
2,000	0.39	0.164	0.39
3,000	0.61	0.282	0.61
5,000	1.05	0.491	1.05
10,000	N/A	N/A	N/A
15,000	N/A	N/A	N/A
20,000	N/A	N/A	N/A

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

**c. Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Other Than Collision Deductible Discount Factors**

<u>Deductible Amount</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism</u>	<u>Comprehensive All Perils Deductible</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</u>	<u>Comprehensive All Perils Deductible With Full Glass Coverage</u>	<u>Specified Causes Of Loss All Perils Deductible</u>
\$ 0	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.133	-0.106	-0.141	-0.115	0.007
200	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.131	-0.056	-0.139	-0.089	0.018
500	-0.130	0.004	-0.138	-0.057	0.036
1,000	-0.129	0.086	-0.137	0.001	0.079
2,000	-0.128	0.218	-0.136	0.113	0.171
3,000	-0.127	0.335	-0.135	0.223	0.261
5,000	-0.109	0.497	-0.134	0.385	0.392
10,000	-0.063	0.715	-0.133	0.609	0.589
15,000	-0.035	0.824	-0.132	0.722	0.703
20,000	-0.016	0.890	-0.131	0.791	0.784

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

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

<u>Deductible Amount</u>	<u>Trucks And Truck-tractors Standard Collision</u>	<u>Trailer Types Standard Collision</u>	<u>Trucks, Tractors And Trailers Broadened Collision</u>	<u>Trucks, Tractors And Trailers Limited Collision</u>
\$ 0	N/A	N/A	N/A	0.00
50	-0.09	-0.06	-0.068	-0.09

100	-0.08	-0.05	-0.058	-0.08
200	N/A	N/A	N/A	N/A
250	-0.06	-0.04	-0.048	-0.06
500	0.00	0.00	-0.032	0.00
1,000	0.10	0.09	0.013	0.10
2,000	0.26	0.24	0.106	0.26
3,000	0.36	0.31	0.191	0.36
5,000	0.46	0.41	0.315	0.46
10,000	N/A	N/A	N/A	N/A
15,000	N/A	N/A	N/A	N/A
20,000	N/A	N/A	N/A	N/A

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

### 3. Zone-rated Vehicles

#### a. Zone-rated Vehicles Other Than Collision Deductible Discount Factors

<u>Deductible Amount</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism</u>	<u>Comprehensive All Perils Deductible</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</u>	<u>Comprehensive All Perils Deductible With Full Glass Coverage</u>	<u>Specified Causes Of Loss All Perils Deductible</u>
\$ 0	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.133	-0.106	-0.141	-0.115	0.007
200	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.131	-0.056	-0.139	-0.089	0.018
500	-0.130	0.004	-0.138	-0.057	0.036
1,000	-0.129	0.086	-0.137	0.001	0.079
2,000	-0.128	0.218	-0.136	0.113	0.171
3,000	-0.127	0.335	-0.135	0.223	0.261
5,000	-0.109	0.497	-0.134	0.385	0.392
10,000	-0.063	0.715	-0.133	0.609	0.589
15,000	-0.035	0.824	-0.132	0.722	0.703
20,000	-0.016	0.890	-0.131	0.791	0.784

**Table 298.B.3.a. Zone-rated Vehicles Other Than Collision Deductible Discount Factors**

#### b. Zone-rated Vehicles Collision Deductible Discount Factors

<u>Deductible Amount</u>	<u>Trucks And Truck-tractors Standard Collision</u>	<u>Trailer Types Standard Collision</u>	<u>Trucks, Tractors And Trailers Broadened Collision</u>	<u>Trucks, Tractors And Trailers Limited Collision</u>
\$ 0	N/A	N/A	N/A	0.00
50	-0.09	-0.06	-0.068	-0.09
100	-0.08	-0.05	-0.058	-0.08
200	N/A	N/A	N/A	N/A
250	-0.06	-0.04	-0.048	-0.06
500	0.00	0.00	-0.032	0.00
1,000	0.10	0.09	0.013	0.10
2,000	0.26	0.24	0.106	0.26
3,000	0.36	0.31	0.191	0.36
5,000	0.46	0.41	0.315	0.46
10,000	N/A	N/A	N/A	N/A

15,000	N/A	N/A	N/A	N/A
20,000	N/A	N/A	N/A	N/A

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

**4. Auto Dealers And Garagekeepers**

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

<u>Deductible Amount</u>	<u>Factor</u>
\$ 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**

<u>Coverage</u>	<u>Per Auto And Per Occurrence Deductible – Applicable To Theft, Mischief And Vandalism</u>			<u>Per Auto And Per Occurrence Deductible – Applicable To All Perils</u>		
	<u>\$100/500</u>	<u>\$250/1,000</u>	<u>\$500/2,500</u>	<u>\$100/500</u>	<u>\$250/1,000</u>	<u>\$500/2,500</u>
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**

**5. Limited Collision Factors**

<u>Deductible Amount</u>	<u>Trucks, Tractors And Trailers Limited Collision</u>	<u>Private Passenger Types Limited Collision</u>
\$ 0	0.50	0.53
All Other	0.45	0.45

**Table 298.B.5. Limited Collision Factors**

Paragraph C. is replaced by the following:

**C. Personal Injury Protection**

1. A policy insuring an individually owned auto may provide a personal injury protection deductible, per accident, to apply to the named insured and resident relatives. If a deductible applies, but the insured has rejected Medical Expense Coverage, refer to company for rating.

<u>Deductible Amount</u>	<u>Factor Applied To Personal Injury Protection Base Premium</u>
None	1.00
\$ 100	0.90
200	0.85
300	0.80

**Table 298.C.1. Personal Injury Protection Deductible Factors**

2. A policy may provide a property protection insurance deductible, per accident, as follows:

<u>Deductible Amount</u>	<u>Factor</u>
None	1.00

\$ 25	0.89
50	0.81
75	0.76
100	0.71
200	0.62
250	0.58
300	0.56
400	0.53
500	0.51
750	0.51
1,000	0.50

**Table 298.C.2. Property Protection Insurance Deductible Factors**

3. Refer to company for factors for higher deductibles.

Table 298.B. is replaced by the following:

**B. Physical Damage**

**1. Trucks, Tractors And Trailers Physical Damage**

Deductible Amount	Trucks And Truck-tractors Standard Collision	Trailer Types Standard Collision	Broadened Collision	Limited 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	N/A	0.00	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.09	-0.06	-0.125	N/A	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.08	-0.05	-0.119	-0.11	-0.133	-0.106	-0.141	-0.115	0.007
200	N/A	N/A	N/A	N/A	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.06	-0.04	-0.094	-0.065	-0.131	-0.056	-0.139	-0.089	0.018
500	0.00	0.00	-0.059	0.00	-0.130	0.004	-0.138	-0.057	0.036
1,000	0.10	0.09	0.008	0.12	-0.129	0.086	-0.137	0.001	0.079
2,000	0.26	0.24	0.118	0.32	-0.128	0.218	-0.136	0.113	0.171
3,000	0.36	0.31	0.189	0.45	-0.127	0.335	-0.135	0.223	0.261
5,000	0.46	0.41	0.255	0.57	-0.109	0.497	-0.134	0.385	0.392

**Table 298.B.1. Trucks, Tractors And Trailers Physical Damage Deductible Factors**

**2. Private Passenger Types Physical Damage**

Deductible Amount	Collision	Broadened Collision	Limited 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	0.00	-0.172	-0.172	-0.172	-0.172	0.000
50	-0.16	-0.139	N/A	-0.171	-0.159	-0.171	-0.163	0.004
100	-0.15	-0.128	-0.11	-0.170	-0.146	-0.170	-0.156	0.009
200	-0.10	-0.112	N/A	-0.169	-0.102	-0.169	-0.133	0.018
250	-0.08	-0.106	-0.07	-0.168	-0.081	-0.168	-0.122	0.023

500	0.00	-0.067	0.00	-0.167	0.004	-0.167	-0.078	0.044
1,000	0.14	-0.007	0.11	-0.166	0.122	-0.166	-0.002	0.090
2,000	0.39	0.076	0.26	-0.165	0.285	-0.165	0.131	0.177
3,000	0.61	0.147	0.39	-0.164	0.441	-0.164	0.265	0.275
5,000	1.05	0.241	0.56	-0.163	0.645	-0.163	0.463	0.419

**Table 298.B.2. Private Passenger Types Physical Damage Deductible Factors**

Deductible Amount	Trucks, Tractors And Trailers Limited Collision	Private Passenger Types Limited Collision
\$ 0	0.51	0.52
All Other	0.45	0.45

**Table 298.B.3. Limited Collision Factors**

**300. INCREASED LIABILITY LIMITS**

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

<b><u>Combined Single Limit Of Liability (000's)</u></b>	<b><u>1.  Light And Medium Trucks</u></b>	<b><u>2.  Heavy Trucks And Truck- tractors</u></b>	<b><u>3. Extra- heavy Trucks And Truck- tractors</u></b>	<b><u>4.  Trucks, Tractors And Trailers Zone-rated</u></b>	<b><u>5.  All Other Risks</u></b>
<u>110</u>	<u>1.04</u>	<u>1.04</u>	<u>1.04</u>	<u>1.03</u>	<u>1.04</u>
<u>125</u>	<u>1.09</u>	<u>1.09</u>	<u>1.09</u>	<u>1.07</u>	<u>1.08</u>
<u>150</u>	<u>1.17</u>	<u>1.18</u>	<u>1.18</u>	<u>1.13</u>	<u>1.16</u>
<u>200</u>	<u>1.32</u>	<u>1.33</u>	<u>1.32</u>	<u>1.24</u>	<u>1.29</u>
<u>250</u>	<u>1.44</u>	<u>1.46</u>	<u>1.45</u>	<u>1.32</u>	<u>1.41</u>
<u>300</u>	<u>1.55</u>	<u>1.58</u>	<u>1.56</u>	<u>1.40</u>	<u>1.51</u>
<u>350</u>	<u>1.65</u>	<u>1.69</u>	<u>1.66</u>	<u>1.47</u>	<u>1.60</u>
<u>400</u>	<u>1.73</u>	<u>1.79</u>	<u>1.75</u>	<u>1.53</u>	<u>1.68</u>
<u>500</u>	<u>1.89</u>	<u>1.98</u>	<u>1.91</u>	<u>1.64</u>	<u>1.82</u>
<u>510</u>	<u>1.90</u>	<u>2.00</u>	<u>1.92</u>	<u>1.65</u>	<u>1.84</u>
<u>600</u>	<u>2.02</u>	<u>2.14</u>	<u>2.04</u>	<u>1.74</u>	<u>1.94</u>
<u>750</u>	<u>2.18</u>	<u>2.35</u>	<u>2.22</u>	<u>1.86</u>	<u>2.09</u>
<u>1,000</u>	<u>2.39</u>	<u>2.62</u>	<u>2.45</u>	<u>2.02</u>	<u>2.29</u>
<u>1,500</u>	<u>2.69</u>	<u>3.02</u>	<u>2.79</u>	<u>2.25</u>	<u>2.58</u>
<u>2,000</u>	<u>2.92</u>	<u>3.31</u>	<u>3.04</u>	<u>2.41</u>	<u>2.79</u>
<u>2,500</u>	<u>3.10</u>	<u>3.55</u>	<u>3.26</u>	<u>2.54</u>	<u>2.96</u>
<u>3,000</u>	<u>3.26</u>	<u>3.75</u>	<u>3.44</u>	<u>2.66</u>	<u>3.10</u>
<u>5,000</u>	<u>3.76</u>	<u>4.40</u>	<u>4.04</u>	<u>3.01</u>	<u>3.55</u>
<u>7,500</u>	<u>4.23</u>	<u>5.02</u>	<u>4.63</u>	<u>3.34</u>	<u>3.97</u>
<u>10,000</u>	<u>4.63</u>	<u>5.55</u>	<u>5.15</u>	<u>3.62</u>	<u>4.32</u>

**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**

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 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**

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
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\$	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**

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 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

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

**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**

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 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

<u>35,000 to 39,999</u>	<u>0.98</u>
<u>40,000 to 44,999</u>	<u>1.09</u>
<u>45,000 to 49,999</u>	<u>1.14</u>
<u>50,000 to 54,999</u>	<u>1.18</u>
<u>55,000 to 64,999</u>	<u>1.25</u>
<u>65,000 to 74,999</u>	<u>1.32</u>
<u>75,000 to 84,999</u>	<u>1.40</u>
<u>85,000 to 99,999</u>	<u>1.47</u>
<u>100,000 to 114,999</u>	<u>1.56</u>
<u>115,000 to 129,999</u>	<u>1.64</u>
<u>130,000 to 149,999</u>	<u>1.73</u>
<u>150,000 to 174,999</u>	<u>1.83</u>
<u>175,000 to 199,999</u>	<u>1.94</u>
<u>200,000 to 229,999</u>	<u>2.04</u>
<u>230,000 to 259,999</u>	<u>2.14</u>
<u>260,000 to 299,999</u>	<u>2.25</u>
<u>300,000 to 349,999</u>	<u>2.38</u>
<u>350,000 to 399,999</u>	<u>2.52</u>
<u>400,000 to 449,999</u>	<u>2.65</u>
<u>450,000 to 499,999</u>	<u>2.77</u>
<u>500,000 to 599,999</u>	<u>2.90</u>
<u>600,000 to 699,999</u>	<u>3.11</u>
<u>700,000 to 799,999</u>	<u>3.29</u>
<u>800,000 to 899,999</u>	<u>3.46</u>
<u>900,000 or greater</u>	<u>3.61</u>

**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**

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
<u>\$ 0 to 999</u>	<u>0.67</u>
<u>1,000 to 1,999</u>	<u>0.67</u>
<u>2,000 to 2,999</u>	<u>0.67</u>
<u>3,000 to 3,999</u>	<u>0.67</u>
<u>4,000 to 4,999</u>	<u>0.67</u>
<u>5,000 to 5,999</u>	<u>0.67</u>
<u>6,000 to 7,999</u>	<u>0.67</u>
<u>8,000 to 9,999</u>	<u>0.67</u>
<u>10,000 to 11,999</u>	<u>0.67</u>
<u>12,000 to 13,999</u>	<u>0.67</u>
<u>14,000 to 15,999</u>	<u>0.65</u>
<u>16,000 to 17,999</u>	<u>0.64</u>
<u>18,000 to 19,999</u>	<u>0.63</u>
<u>20,000 to 24,999</u>	<u>0.63</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.77</u>
<u>35,000 to 39,999</u>	<u>0.81</u>
<u>40,000 to 44,999</u>	<u>0.83</u>
<u>45,000 to 49,999</u>	<u>0.86</u>
<u>50,000 to 54,999</u>	<u>0.88</u>
<u>55,000 to 64,999</u>	<u>0.91</u>
<u>65,000 to 74,999</u>	<u>0.95</u>
<u>75,000 to 84,999</u>	<u>0.99</u>
<u>85,000 to 99,999</u>	<u>1.03</u>

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**

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 0 to 999	0.17
1,000 to 1,999	0.20
2,000 to 2,999	0.25
3,000 to 3,999	0.27
4,000 to 4,999	0.30
5,000 to 5,999	0.32
6,000 to 7,999	0.34
8,000 to 9,999	0.37
10,000 to 11,999	0.41
12,000 to 13,999	0.45
14,000 to 15,999	0.49
16,000 to 17,999	0.53
18,000 to 19,999	0.56
20,000 to 24,999	0.62
25,000 to 29,999	0.70
30,000 to 34,999	0.77
35,000 to 39,999	0.84
40,000 to 44,999	0.89
45,000 to 49,999	0.93
50,000 to 54,999	0.97
55,000 to 64,999	1.02
65,000 to 74,999	1.09
75,000 to 84,999	1.15
85,000 to 99,999	1.21
100,000 to 114,999	1.29
115,000 to 129,999	1.36
130,000 to 149,999	1.43
150,000 to 174,999	1.52
175,000 to 199,999	1.60
200,000 to 229,999	1.69
230,000 to 259,999	1.78

260,000 to 299,999	1.88
300,000 to 349,999	1.99
350,000 to 399,999	2.10
400,000 to 449,999	2.21
450,000 to 499,999	2.31
500,000 to 599,999	2.43
600,000 to 699,999	2.60
700,000 to 799,999	2.76
800,000 to 899,999	2.90
900,000 or greater	3.04

**Table 301.C.1.b.(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating**

**(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Stated Amount Rating**

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 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**

<b>Price Bracket</b>	<b>Vehicle Value Factor</b>
\$ 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**

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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**

	Current Model Year	First Preceding Model Year																										27th and older
OCN Price Bracket	Year	Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	
10,000 to 11,999	0.37	0.28	0.28	0.28	0.27	0.26	0.25	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	
12,000 to 13,999	0.45	0.34	0.34	0.34	0.32	0.31	0.30	0.28	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	
14,000 to 15,999	0.53	0.39	0.39	0.39	0.38	0.36	0.35	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	
16,000 to 17,999	0.60	0.45	0.45	0.45	0.43	0.42	0.40	0.38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	
18,000 to 19,999	0.68	0.51	0.51	0.51	0.49	0.47	0.45	0.43	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	
20,000 to 24,999	0.80	0.60	0.60	0.60	0.58	0.55	0.53	0.50	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	
25,000 to 29,999	1.00	0.75	0.75	0.75	0.72	0.69	0.66	0.63	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	
30,000 to 34,999	1.20	0.90	0.90	0.90	0.87	0.83	0.79	0.76	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	
35,000 to 39,999	1.41	1.05	1.05	1.05	1.01	0.97	0.93	0.89	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	
40,000 to 44,999	1.55	1.17	1.17	1.17	1.12	1.07	1.03	0.98	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	
45,000 to 49,999	1.62	1.22	1.22	1.22	1.17	1.12	1.07	1.02	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	
50,000 to 54,999	1.69	1.27	1.27	1.27	1.22	1.17	1.12	1.06	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	
55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	
85,000 to 99,999	2.11	1.58	1.58	1.58	1.52	1.45	1.39	1.33	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	
100,000 to 114,999	2.23	1.67	1.67	1.67	1.61	1.54	1.47	1.41	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	
115,000 to 129,999	2.35	1.76	1.76	1.76	1.69	1.62	1.55	1.48	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	
130,000 to 149,999	2.47	1.85	1.85	1.85	1.78	1.70	1.63	1.56	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	

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[illegible]

**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**

[illegible]

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25,000 to 29,999	1.00	1.00	0.92	0.86	0.79	0.66	0.59	0.52	0.46	0.41	0.37	0.36	0.34	0.32	0.30	0.29	0.27	0.26	0.25	0.24	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.16
30,000 to 34,999	1.09	1.09	1.01	0.95	0.87	0.72	0.66	0.58	0.52	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.20	0.19	0.18
35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41
85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

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

**(3) Private Passenger Types Vehicle Value Factors – Collision With Actual Cash Value Rating**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	1.03	0.95	0.92	0.83	0.78	0.56	0.40	0.31	0.23	0.17	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01

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1,000 to 1,999	1.05	0.97	0.93	0.85	0.79	0.59	0.44	0.35	0.26	0.20	0.18	0.15	0.12	0.10	0.09	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01
2,000 to 2,999	1.07	0.98	0.94	0.86	0.80	0.62	0.47	0.39	0.31	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.07	0.06	0.05	0.05	0.04	0.03	0.03	0.03	0.02	0.02	0.02
3,000 to 3,999	1.08	0.99	0.95	0.87	0.81	0.64	0.50	0.42	0.34	0.27	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	
4,000 to 4,999	1.08	1.00	0.96	0.87	0.81	0.65	0.52	0.44	0.36	0.29	0.26	0.23	0.20	0.18	0.15	0.14	0.12	0.11	0.09	0.08	0.07	0.06	0.06	0.05	0.04	0.04	0.03	
5,000 to 5,999	1.09	1.00	0.96	0.88	0.82	0.66	0.53	0.46	0.38	0.31	0.27	0.24	0.22	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	
6,000 to 7,999	1.09	1.01	0.97	0.88	0.82	0.68	0.55	0.48	0.40	0.33	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	
8,000 to 9,999	1.10	1.01	0.98	0.89	0.83	0.69	0.57	0.51	0.43	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	
10,000 to 11,999	1.11	1.02	0.98	0.89	0.83	0.70	0.58	0.52	0.45	0.38	0.33	0.30	0.28	0.25	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	
12,000 to 13,999	1.11	1.02	0.98	0.90	0.83	0.71	0.59	0.54	0.46	0.40	0.35	0.32	0.30	0.27	0.25	0.23	0.21	0.20	0.18	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.09	
14,000 to 15,999	1.11	1.03	0.99	0.90	0.84	0.72	0.60	0.55	0.48	0.42	0.37	0.34	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.10	
16,000 to 17,999	1.11	1.02	0.98	0.89	0.83	0.72	0.61	0.56	0.49	0.43	0.37	0.34	0.32	0.29	0.27	0.25	0.23	0.21	0.19	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.10	
18,000 to 19,999	1.07	0.98	0.95	0.86	0.80	0.69	0.59	0.55	0.48	0.42	0.37	0.35	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.13	0.12	
20,000 to 24,999	1.01	0.93	0.90	0.82	0.76	0.66	0.57	0.54	0.47	0.42	0.37	0.34	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.15	0.14	0.13	0.12	0.12	
25,000 to 29,999	1.00	0.92	0.89	0.81	0.75	0.66	0.58	0.55	0.49	0.43	0.38	0.36	0.33	0.31	0.29	0.27	0.25	0.23	0.21	0.20	0.19	0.17	0.16	0.15	0.14	0.13	0.12	
30,000 to 34,999	1.08	0.99	0.95	0.87	0.81	0.72	0.63	0.60	0.54	0.49	0.43	0.40	0.38	0.36	0.34	0.31	0.30	0.28	0.26	0.25	0.23	0.22	0.20	0.19	0.18	0.17	0.16	
35,000 to 39,999	1.14	1.05	1.01	0.92	0.86	0.77	0.68	0.65	0.59	0.54	0.47	0.44	0.42	0.39	0.37	0.35	0.33	0.31	0.29	0.27	0.25	0.24	0.23	0.21	0.20	0.19	0.18	
40,000 to 44,999	1.21	1.11	1.07	0.97	0.91	0.82	0.73	0.70	0.64	0.59	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.26	0.25	0.24	0.23	
45,000 to 49,999	1.27	1.17	1.12	1.02	0.95	0.86	0.77	0.75	0.69	0.63	0.56	0.53	0.50	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.27	0.26	0.24	
50,000 to 54,999	1.34	1.23	1.19	1.08	1.01	0.92	0.82	0.81	0.74	0.69	0.60	0.57	0.54	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	
55,000 to 64,999	1.48	1.36	1.31	1.19	1.11	1.02	0.92	0.91	0.84	0.78	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	
65,000 to 74,999	1.65	1.52	1.46	1.33	1.23	1.14	1.04	1.04	0.97	0.91	0.80	0.77	0.74	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	
75,000 to 84,999	1.81	1.66	1.60	1.46	1.36	1.26	1.16	1.16	1.09	1.03	0.91	0.87	0.83	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	
85,000 to 99,999	1.99	1.84	1.78	1.62	1.52	1.42	1.31	1.31	1.23	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.81	0.79	0.77	0.74	0.72	0.70	0.68	0.66	0.64	
100,000 to 114,999	2.22	2.06	1.98	1.82	1.71	1.61	1.49	1.49	1.41	1.34	1.20	1.17	1.13	1.10	1.07	1.03	1.00	0.97	0.94	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	
115,000 to 129,999	2.43	2.26	2.19	2.02	1.90	1.79	1.67	1.67	1.58	1.51	1.37	1.33	1.29	1.25	1.21	1.17	1.14	1.11	1.07	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	
130,000 to 149,999	2.66	2.48	2.41	2.23	2.11	1.99	1.87	1.87	1.78	1.71	1.55	1.52	1.49	1.46	1.43	1.41	1.38	1.35	1.32	1.30	1.27	1.25	1.22	1.20	1.17	1.15	1.13	
150,000 to 174,999	2.95	2.76	2.68	2.50	2.37	2.25	2.12	2.12	2.03	1.95	1.80	1.76	1.72	1.69	1.66	1.62	1.59	1.56	1.53	1.50	1.47	1.44	1.41	1.38	1.35	1.33	1.30	
175,000 to 199,999	3.26	3.07	2.98	2.79	2.66	2.54	2.40	2.40	2.31	2.23	2.07	2.03	1.98	1.95	1.91	1.87	1.83	1.79	1.76	1.72	1.69	1.65	1.62	1.59	1.56	1.53	1.50	
200,000 to 229,999	3.57	3.38	3.30	3.10	2.97	2.84	2.70	2.70	2.61	2.52	2.36	2.31	2.27	2.22	2.18	2.13	2.09	2.05	2.01	1.97	1.93	1.89	1.85	1.81	1.78	1.74	1.71	
230,000 to 259,999	3.92	3.72	3.63	3.44	3.30	3.17	3.03	3.03	2.94	2.85	2.68	2.63	2.58	2.53	2.48	2.43	2.38	2.33	2.28	2.24	2.19	2.15	2.11	2.06	2.02	1.98	1.94	
260,000 to 299,999	4.28	4.09	4.00	3.80	3.66	3.54	3.40	3.40	3.30	3.22	3.05	3.02	2.99	2.96	2.93	2.90	2.87	2.84	2.81	2.78	2.76	2.73	2.70	2.67	2.65	2.62	2.60	
300,000 to 349,999	4.73	4.54	4.45	4.26	4.12	4.00	3.86	3.86	3.76	3.68	3.51	3.48	3.44	3.41	3.38	3.34	3.31	3.28	3.24	3.21	3.18	3.15	3.12	3.08	3.05	3.02	2.99	
350,000 to 399,999	5.23	5.03	4.95	4.75	4.62	4.49	4.35	4.35	4.25	4.17	4.00	3.96	3.92	3.88	3.85	3.81	3.77	3.73	3.69	3.66	3.62	3.58	3.55	3.51	3.48	3.44	3.41	
400,000 to 449,999	5.70	5.51	5.42	5.22	5.08	4.95	4.80	4.80	4.70	4.62	4.45	4.40	4.36	4.31	4.27	4.23	4.19	4.14	4.10	4.06	4.02	3.98	3.94	3.90	3.86	3.82	3.79	
450,000 to 499,999	6.16	5.95	5.85	5.63	5.48	5.34	5.19	5.19	5.08	4.99	4.80	4.76	4.71	4.66	4.61	4.57	4.52	4.48	4.43	4.39	4.34	4.30	4.26	4.22	4.17	4.13	4.09	

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500,000 to 599,999	6.73	6.49	6.39	6.15	5.99	5.83	5.67	5.66	5.55	5.45	5.24	5.19	5.14	5.09	5.04	4.99	4.94	4.89	4.84	4.79	4.74	4.70	4.65	4.60	4.56	4.51	4.47	4.42
600,000 to 699,999	7.60	7.33	7.21	6.94	6.76	6.59	6.40	6.39	6.26	6.15	5.92	5.86	5.80	5.74	5.69	5.63	5.57	5.52	5.46	5.41	5.35	5.30	5.25	5.20	5.14	5.09	5.04	4.99
700,000 to 799,999	8.42	8.13	8.00	7.70	7.49	7.30	7.09	7.09	6.94	6.82	6.56	6.50	6.43	6.37	6.30	6.24	6.18	6.12	6.06	6.00	5.94	5.88	5.82	5.76	5.70	5.64	5.59	5.53
800,000 to 899,999	9.43	9.08	8.92	8.56	8.32	8.09	7.84	7.83	7.66	7.51	7.20	7.13	7.06	6.99	6.92	6.85	6.78	6.71	6.65	6.58	6.52	6.45	6.39	6.32	6.26	6.20	6.13	6.07
900,000 or greater	10.51	10.08	9.89	9.47	9.17	8.90	8.59	8.59	8.38	8.20	7.83	7.76	7.68	7.60	7.53	7.45	7.38	7.30	7.23	7.16	7.09	7.01	6.94	6.87	6.81	6.74	6.67	6.60

**Table 301.C.2.a.(3) Private Passenger Types Vehicle Value Factors – Collision With Actual Cash Value Rating**

**(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating**

	Current Model Year	First Preceding Model Year																										27th and older
OCN Price Bracket	Year	Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	
10,000 to 11,999	0.37	0.28	0.28	0.28	0.27	0.26	0.25	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	
12,000 to 13,999	0.45	0.34	0.34	0.34	0.32	0.31	0.30	0.28	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	
14,000 to 15,999	0.53	0.39	0.39	0.39	0.38	0.36	0.35	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	
16,000 to 17,999	0.60	0.45	0.45	0.45	0.43	0.42	0.40	0.38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	
18,000 to 19,999	0.68	0.51	0.51	0.51	0.49	0.47	0.45	0.43	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	
20,000 to 24,999	0.80	0.60	0.60	0.60	0.58	0.55	0.53	0.50	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	
25,000 to 29,999	1.00	0.75	0.75	0.75	0.72	0.69	0.66	0.63	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	
30,000 to 34,999	1.20	0.90	0.90	0.90	0.87	0.83	0.79	0.76	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	
35,000 to 39,999	1.41	1.05	1.05	1.05	1.01	0.97	0.93	0.89	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	
40,000 to 44,999	1.55	1.17	1.17	1.17	1.12	1.07	1.03	0.98	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	
45,000 to 49,999	1.62	1.22	1.22	1.22	1.17	1.12	1.07	1.02	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	
50,000 to 54,999	1.69	1.27	1.27	1.27	1.22	1.17	1.12	1.06	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	
55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	

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85,000 to 99,999	2.11	1.58	1.58	1.58	1.52	1.45	1.39	1.33	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
100,000 to 114,999	2.23	1.67	1.67	1.67	1.61	1.54	1.47	1.41	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
115,000 to 129,999	2.35	1.76	1.76	1.76	1.69	1.62	1.55	1.48	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41
130,000 to 149,999	2.47	1.85	1.85	1.85	1.78	1.70	1.63	1.56	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48
150,000 to 174,999	2.61	1.96	1.96	1.96	1.88	1.80	1.73	1.65	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57
175,000 to 199,999	2.76	2.07	2.07	2.07	1.99	1.91	1.82	1.74	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66
200,000 to 229,999	2.91	2.18	2.18	2.18	2.10	2.01	1.92	1.83	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
230,000 to 259,999	3.06	2.30	2.30	2.30	2.21	2.11	2.02	1.93	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84
260,000 to 299,999	3.22	2.41	2.41	2.41	2.32	2.22	2.12	2.03	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93
300,000 to 349,999	3.40	2.55	2.55	2.55	2.45	2.35	2.25	2.14	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04
350,000 to 399,999	3.60	2.70	2.70	2.70	2.59	2.48	2.37	2.27	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16
400,000 to 449,999	3.78	2.84	2.84	2.84	2.72	2.61	2.50	2.38	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27
450,000 to 499,999	3.95	2.96	2.96	2.96	2.85	2.73	2.61	2.49	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37
500,000 to 599,999	4.15	3.11	3.11	3.11	2.99	2.86	2.74	2.61	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
600,000 to 699,999	4.44	3.33	3.33	3.33	3.20	3.06	2.93	2.80	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66
700,000 to 799,999	4.70	3.53	3.53	3.53	3.38	3.24	3.10	2.96	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82
800,000 to 899,999	4.94	3.71	3.71	3.71	3.56	3.41	3.26	3.11	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96
900,000 or greater	5.16	3.87	3.87	3.87	3.72	3.56	3.41	3.25	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10

**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**

[illegible]

MICHIGAN – COMMERCIAL AUTO  
RULES FILING CA-2022-RCP1 (SUPPLEMENT)

14,000 to 15,999	0.93	0.93	0.85	0.80	0.74	0.59	0.52	0.44	0.38	0.33	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.12	0.12	0.11	0.10	0.09	0.09
16,000 to 17,999	0.91	0.91	0.84	0.79	0.72	0.58	0.52	0.44	0.38	0.33	0.30	0.28	0.27	0.25	0.24	0.22	0.21	0.20	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.12	0.11	0.11
18,000 to 19,999	0.89	0.89	0.82	0.77	0.71	0.58	0.51	0.44	0.38	0.34	0.31	0.29	0.27	0.25	0.24	0.22	0.21	0.20	0.19	0.17	0.16	0.15	0.15	0.14	0.13	0.12	0.11	0.11
20,000 to 24,999	0.90	0.90	0.82	0.77	0.71	0.58	0.52	0.45	0.40	0.35	0.32	0.30	0.28	0.26	0.25	0.23	0.22	0.21	0.19	0.18	0.17	0.16	0.15	0.14	0.13	0.13	0.12	0.11
25,000 to 29,999	1.00	1.00	0.92	0.86	0.79	0.66	0.59	0.52	0.46	0.41	0.37	0.36	0.34	0.32	0.30	0.29	0.27	0.26	0.25	0.24	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.16
30,000 to 34,999	1.09	1.09	1.01	0.95	0.87	0.72	0.66	0.58	0.52	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.20	0.19	0.18
35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41
85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

**Table 301.C.2.a.(5) All Other Vehicles Vehicle Value Factors – Collision With Actual Cash Value Rating**

**b. Other Than Collision**

**(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating**

MICHIGAN – COMMERCIAL AUTO  
RULES FILING CA-2022-RCP1 (SUPPLEMENT)

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25
20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49
75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84

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300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

**Table 301.C.2.b.(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating**

**(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating**

OCN Price Bracket	Cur- rent Model Year	First Pre- ced- ing Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.32	0.31	0.30	0.28	0.26	0.24	0.22	0.20	0.18	0.17	0.15	0.14	0.14	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.11	0.10	0.10	0.10	0.10	0.09	0.09	0.09
1,000 to 1,999	0.39	0.38	0.36	0.34	0.32	0.29	0.27	0.25	0.22	0.20	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.11
2,000 to 2,999	0.47	0.46	0.45	0.42	0.39	0.36	0.33	0.30	0.27	0.25	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13
3,000 to 3,999	0.53	0.52	0.50	0.47	0.44	0.40	0.37	0.34	0.31	0.28	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.18	0.17	0.16	0.16	0.16	0.15	0.15
4,000 to 4,999	0.58	0.56	0.54	0.51	0.47	0.44	0.40	0.37	0.34	0.30	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.21	0.21	0.20	0.20	0.19	0.18	0.18	0.17	0.17	0.16	0.16
5,000 to 5,999	0.62	0.60	0.58	0.54	0.51	0.47	0.43	0.39	0.36	0.32	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.17	0.17
6,000 to 7,999	0.66	0.65	0.63	0.59	0.55	0.51	0.47	0.43	0.39	0.35	0.31	0.30	0.29	0.28	0.27	0.26	0.25	0.25	0.24	0.23	0.23	0.22	0.21	0.21	0.20	0.19	0.19	0.18
8,000 to 9,999	0.72	0.70	0.68	0.63	0.59	0.55	0.50	0.46	0.42	0.37	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20
10,000 to 11,999	0.76	0.74	0.72	0.67	0.63	0.58	0.53	0.49	0.44	0.40	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21
12,000 to 13,999	0.80	0.78	0.75	0.71	0.66	0.61	0.56	0.51	0.47	0.42	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.26	0.26	0.25	0.24	0.23	0.23	0.22
14,000 to 15,999	0.84	0.81	0.79	0.74	0.69	0.64	0.59	0.54	0.49	0.44	0.39	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23
16,000 to 17,999	0.87	0.84	0.82	0.77	0.71	0.66	0.61	0.56	0.50	0.45	0.40	0.39	0.38	0.37	0.35	0.34	0.33	0.32	0.31	0.30	0.30	0.29	0.28	0.27	0.26	0.25	0.25	0.24
18,000 to 19,999	0.90	0.87	0.84	0.79	0.74	0.68	0.63	0.58	0.52	0.47	0.41	0.40	0.39	0.38	0.37	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.29	0.28	0.27	0.26	0.25	0.25
20,000 to 24,999	0.94	0.92	0.89	0.83	0.77	0.72	0.66	0.60	0.55	0.49	0.43	0.42	0.41	0.40	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.27	0.26
25,000 to 29,999	1.00	0.97	0.94	0.88	0.82	0.76	0.70	0.64	0.58	0.52	0.46	0.45	0.43	0.42	0.41	0.40	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27
30,000 to 34,999	1.08	1.05	1.02	0.95	0.89	0.82	0.76	0.69	0.63	0.56	0.50	0.48	0.47	0.45	0.44	0.43	0.41	0.40	0.39	0.38	0.37	0.36	0.34	0.33	0.32	0.31	0.31	0.30
35,000 to 39,999	1.21	1.18	1.14	1.07	0.99	0.92	0.85	0.78	0.70	0.63	0.56	0.54	0.53	0.51	0.49	0.48	0.46	0.45	0.44	0.42	0.41	0.40	0.39	0.38	0.36	0.35	0.34	0.33
40,000 to 44,999	1.34	1.30	1.26	1.18	1.10	1.02	0.94	0.86	0.78	0.70	0.62	0.60	0.58	0.56	0.55	0.53	0.51	0.50	0.48	0.47	0.46	0.44	0.43	0.42	0.40	0.39	0.38	0.37

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45,000 to 49,999	1.47	1.42	1.38	1.29	1.20	1.12	1.03	0.94	0.85	0.76	0.68	0.66	0.64	0.62	0.60	0.58	0.56	0.55	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.42	0.40
50,000 to 54,999	1.59	1.55	1.50	1.40	1.31	1.21	1.12	1.02	0.92	0.83	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.56	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.44
55,000 to 64,999	1.78	1.73	1.68	1.57	1.46	1.35	1.25	1.14	1.03	0.93	0.82	0.80	0.77	0.75	0.73	0.70	0.68	0.66	0.64	0.62	0.60	0.59	0.57	0.55	0.54	0.52	0.50	0.49
65,000 to 74,999	2.02	1.96	1.90	1.78	1.66	1.54	1.41	1.29	1.17	1.05	0.93	0.90	0.87	0.85	0.82	0.80	0.77	0.75	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.55
75,000 to 84,999	2.25	2.19	2.12	1.98	1.85	1.71	1.58	1.44	1.31	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72	0.70	0.68	0.66	0.64	0.62
85,000 to 99,999	2.53	2.45	2.38	2.22	2.07	1.92	1.77	1.62	1.47	1.31	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78	0.76	0.74	0.71	0.69
100,000 to 114,999	2.86	2.77	2.68	2.51	2.34	2.17	2.00	1.83	1.66	1.48	1.31	1.27	1.24	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78
115,000 to 129,999	3.17	3.08	2.98	2.79	2.60	2.41	2.22	2.03	1.84	1.65	1.46	1.42	1.37	1.33	1.29	1.25	1.22	1.18	1.14	1.11	1.08	1.04	1.01	0.98	0.95	0.92	0.90	0.87
130,000 to 149,999	3.53	3.42	3.32	3.11	2.89	2.68	2.47	2.26	2.05	1.84	1.62	1.57	1.53	1.48	1.44	1.39	1.35	1.31	1.27	1.23	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97
150,000 to 174,999	3.97	3.85	3.73	3.50	3.26	3.02	2.78	2.54	2.30	2.07	1.83	1.77	1.72	1.67	1.62	1.57	1.52	1.48	1.43	1.39	1.35	1.31	1.27	1.23	1.19	1.16	1.12	1.09
175,000 to 199,999	4.46	4.33	4.19	3.93	3.66	3.39	3.12	2.85	2.59	2.32	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51	1.47	1.42	1.38	1.34	1.30	1.26	1.22
200,000 to 229,999	4.97	4.82	4.67	4.38	4.08	3.78	3.48	3.18	2.88	2.59	2.29	2.22	2.15	2.09	2.02	1.96	1.91	1.85	1.79	1.74	1.69	1.64	1.59	1.54	1.49	1.45	1.40	1.36
230,000 to 259,999	5.53	5.36	5.19	4.86	4.53	4.20	3.87	3.54	3.21	2.87	2.54	2.47	2.39	2.32	2.25	2.18	2.12	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51
260,000 to 299,999	6.13	5.95	5.76	5.39	5.03	4.66	4.29	3.92	3.56	3.19	2.82	2.74	2.65	2.57	2.50	2.42	2.35	2.28	2.21	2.14	2.08	2.02	1.96	1.90	1.84	1.79	1.73	1.68
300,000 to 349,999	6.89	6.68	6.47	6.06	5.65	5.23	4.82	4.41	3.99	3.58	3.17	3.07	2.98	2.89	2.80	2.72	2.64	2.56	2.48	2.41	2.34	2.27	2.20	2.13	2.07	2.01	1.95	1.89
350,000 to 399,999	7.73	7.50	7.27	6.80	6.34	5.88	5.41	4.95	4.48	4.02	3.56	3.45	3.35	3.25	3.15	3.05	2.96	2.87	2.79	2.70	2.62	2.54	2.47	2.39	2.32	2.25	2.18	2.12
400,000 to 449,999	8.55	8.30	8.04	7.53	7.01	6.50	5.99	5.47	4.96	4.45	3.93	3.82	3.70	3.59	3.48	3.38	3.28	3.18	3.08	2.99	2.90	2.81	2.73	2.65	2.57	2.49	2.42	2.34
450,000 to 499,999	9.36	9.08	8.79	8.23	7.67	7.11	6.55	5.99	5.43	4.87	4.30	4.17	4.05	3.93	3.81	3.70	3.58	3.48	3.37	3.27	3.17	3.08	2.99	2.90	2.81	2.73	2.64	2.56
500,000 to 599,999	10.36	10.05	9.74	9.12	8.50	7.87	7.25	6.63	6.01	5.39	4.77	4.62	4.48	4.35	4.22	4.09	3.97	3.85	3.74	3.62	3.51	3.41	3.31	3.21	3.11	3.02	2.93	2.84
600,000 to 699,999	11.92	11.57	11.21	10.49	9.78	9.06	8.35	7.63	6.92	6.20	5.48	5.32	5.16	5.01	4.86	4.71	4.57	4.43	4.30	4.17	4.04	3.92	3.81	3.69	3.58	3.47	3.37	3.27
700,000 to 799,999	13.44	13.04	12.63	11.83	11.02	10.21	9.41	8.60	7.79	6.99	6.18	6.00	5.82	5.64	5.47	5.31	5.15	4.99	4.84	4.70	4.56	4.42	4.29	4.16	4.04	3.91	3.80	3.68
800,000 to 899,999	14.91	14.47	14.02	13.12	12.23	11.33	10.44	9.54	8.65	7.75	6.86	6.65	6.45	6.26	6.07	5.89	5.71	5.54	5.38	5.22	5.06	4.91	4.76	4.62	4.48	4.34	4.21	4.09
900,000 or greater	16.35	15.86	15.37	14.39	13.41	12.43	11.45	10.47	9.49	8.50	7.52	7.30	7.08	6.87	6.66	6.46	6.27	6.08	5.90	5.72	5.55	5.38	5.22	5.06	4.91	4.76	4.62	4.48

**Table 301.C.2.b.(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating**

**(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13

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5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25
20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49
75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84
300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31

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900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37
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**Table 301.C.2.b.(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating**

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

**D. Liability Factors**

**1. Liability Original Cost New Factors**

**b. Original Cost New Factors**

<b>Price Bracket (OCN Or Stated Amt.)</b>	<b>Light Trucks</b>	<b>Medium Trucks</b>	<b>Heavy Trucks</b>	<b>Extra- heavy Trucks</b>	<b>Heavy Truck- tractors</b>	<b>Extra- heavy Truck- tractors</b>	<b>Semi- trailers</b>	<b>Trailers</b>	<b>Service Or Utility Trailers</b>	<b>Private Passenger Types</b>
\$ 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**

<u>Stated Amount Vehicles</u>	<u>Trucks, Tractors And Trailers</u>	<u>Private Passenger Types</u>
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**

<u>Original Cost New Vehicles</u>	<u>Trucks, Tractors And Trailers</u>	<u>Private Passenger Types</u>
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**

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**302. SUSPENSION**

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

**D.** For autos subject to No-fault Law, Comprehensive Coverage may not be suspended.

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**308. PHYSICAL DAMAGE COVERAGES**

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

**A. Limited Other Than Collision Coverage Factors**

<b><u>Coverage</u></b>	<b><u>Non-zone rated Vehicles</u></b>	<b><u>Zone-rated Vehicles</u></b>
Fire Only	0.350	0.328
Fire And Theft Only	0.600	0.562
Fire, Theft And Windstorm Only	0.800	0.750
Limited Specified Causes Of Loss	0.900	0.843
Specified Causes Of Loss	1.000	0.937
For Stated Amount rating, refer to company.		

**Table 308.A. Limited Other Than Collision Coverage Factors**

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**314. VEHICLE TELEMATICS RATING**

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Paragraph **A.** does not apply.

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

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

**B. Exclusionary Endorsements**

1. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos as described in Paragraph **A.1.**, may be excluded by attaching Michigan Public Or Livery Passenger Conveyance And Transportation Network Services Exclusion Endorsement **CA 05 11.**
2. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos and autos used to provide delivery services, as described in Paragraphs **A.1.** and **A.2.**, may be excluded by attaching Michigan Public Or Livery Passenger Conveyance, Transportation Network And On-demand Delivery Services Exclusion Endorsement **CA 23 77.**

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

**C. Premium Computation – Transportation Network Services Autos**

For vehicles that would otherwise be rated as a private passenger type described in Rule **231.** or light trucks described in Rule **223.** when neither Endorsement **CA 05 11** nor Endorsement **CA 23 77** has been attached to the policy, use the following rating procedures. For public autos that also operate as transportation network services autos, refer to Rule **238.** For all other vehicles, refer to company.

## 200. OPTIONAL CLASSIFICATION PLAN

Paragraph E.2. is replaced by the following:

### E. Rating Formulas

#### 2. Physical Damage

For the Physical Damage premium computations, the Deductible Factor is subtracted from the Vehicle Value Factor. However, 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.

##### a. Trucks, Tractors And Trailers

###### (1) Trucks And Truck-tractors Standard Or Broadened Collision

Note that the following formula is not for use with Trailers:

Territorial Base Loss Cost x Primary Factor x Secondary Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor x Heavy Farm Factor x Heavy Dumping Factor

Formula Component	Territorial Base Loss Cost	Primary Factor	Secondary Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor	Heavy Farm Factor	Heavy Dumping Factor
Manual Location	OCP State Loss Costs	Table 223.A.	Table 223.B.2.	Table 222.B.	For OCN, Table 301.A.3. For Stated Amount, Table 301.A.4.	Table 298.B.1.	Table 222.F.	Table 222.E.	Table 222.D.

Table 200.E.2.a.(1) Trucks And Truck-tractors Standard Or Broadened Collision Rating Formula

###### (2) Trucks And Truck-tractors Limited Collision

Note that the following formula is not for use with Trailers:

Territorial Base Loss Cost x Primary Factor x Secondary Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor x Heavy Farm Factor x Heavy Dumping Factor x Limited Collision Factor

Formula Component	Territorial Base Loss Cost	Primary Factor	Secondary Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor	Heavy Farm Factor	Heavy Dumping Factor	Limited Collision Factor
Manual Location	OCP State Loss Costs	Table 223.A.	Table 223.B.2.	Table 222.B.	For OCN, Table 301.A.3. For Stated Amount, Table 301.A.4.	Table 298.B.1.	Table 222.F.	Table 222.E.	Table 222.D.	Table 298.B.3.

Table 200.E.2.a.(2) Trucks And Truck-tractors Limited Collision Rating Formula

###### (3) Trailers Standard Or Broadened Collision

Territorial Base Loss Cost x Primary Factor x Secondary Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor

Formula Component	Territorial Base Loss Cost	Primary Factor	Secondary Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor
Manual Location	OCP State Loss Costs	Table 223.A.	Table 223.B.2.	Table 222.B.	For OCN, Table 301.A.5. For Stated Amount, Table 301.A.6.	Table 298.B.1.	Table 222.F.

Table 200.E.2.a.(3) Trailers Standard Or Broadened Collision Rating Formula

###### (4) Trailers Limited Collision

Territorial Base Loss Cost x Primary Factor x Secondary Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor x Limited Collision Factor

Formula Component	Territorial Base Loss Cost	Primary Factor	Secondary Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor	Limited Collision Factor
Manual Location	OCP State Loss Costs	Table 223.A.	Table 223.B.2.	Table 222.B.	For OCN, Table 301.A.5. For Stated Amount, Table 301.A.6.	Table 298.B.1.	Table 222.F.	Table 298.B.3.

**Table 200.E.2.a.(4) Trailers Limited Collision Rating Formula**

**(5) Trucks, Tractors And Trailers Comprehensive**

Territorial Base Loss Cost x Primary Factor x Secondary Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor

Formula Component	Territorial Base Loss Cost	Primary Factor	Secondary Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor
Manual Location	OCP State Loss Costs	Table 223.A.	Table 223.B.1.	Table 222.C.	For OCN, Table 301.A.1. For Stated Amount, Table 301.A.2.	Table 298.B.1.	Table 222.F.

**Table 200.E.2.a.(5) Trucks, Tractors And Trailers Comprehensive Rating Formula**

**(6) Trucks, Tractors And Trailers Specified Causes Of Loss**

Territorial Base Loss Cost x Coverage Factor x Primary Factor x Secondary Factor x Fleet Size Factor x Vehicle Value Factor x NAICS Factor

Formula Component	Territorial Base Loss Cost	Coverage Factor	Primary Factor	Secondary Factor	Fleet Size Factor	Vehicle Value Factor	NAICS Factor
Manual Location	OCP State Loss Costs	Table 223.C.	Table 223.A.	Table 223.B.1.	Table 222.C.	For OCN, Table 301.A.1. For Stated Amount, Table 301.A.2.	Table 222.F.

**Table 200.E.2.a.(6) Trucks, Tractors And Trailers Specified Causes Of Loss Rating Formula**

**b. Private Passenger Types**

**(1) Private Passenger Types Standard Or Broadened Collision**

Territorial Base Loss Cost x Class Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor

Formula Component	Territorial Base Loss Cost	Class Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor
Manual Location	OCP State Loss Costs	Table 232.A.	Table 222.B.	For OCN, Table 301.B.3. For Stated Amount, Table 301.B.4.	Table 298.B.2.	Table 222.F.

**Table 200.E.2.b.(1) Private Passenger Types Standard Or Broadened Collision Rating Formula**

**(2) Private Passenger Types Limited Collision**

Territorial Base Loss Cost x Class Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor x Limited Collision Factor

Formula Component	Territorial Base Loss Cost	Class Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor	Limited Collision Factor
Manual Location	OCP State Loss Costs	Table 232.A.	Table 222.B.	For OCN, Table 301.B.3. For Stated Amount, Table 301.B.4.	Table 298.B.2.	Table 222.F.	Table 298.B.3.

**Table 200.E.2.b.(2) Private Passenger Types Limited Collision Rating Formula**

**(3) Private Passenger Types Comprehensive**

Territorial Base Loss Cost x Class Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor

Formula Component	Territorial Base Loss Cost	Class Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor
Manual Location	OCP State Loss Costs	Table <del>232.A.</del>	Table <del>222.C.</del>	For OCN, Table <del>301.B.1.</del> For Stated Amount, Table <del>301.B.2.</del>	Table <del>298.B.2.</del>	Table <del>222.F.</del>

**Table 200.E.2.b.(3) Private Passenger Types Comprehensive Rating Formula**

**(4) Private Passenger Types Specified Causes Of Loss**

Territorial Base Loss Cost x Coverage Factor x Class Factor x Fleet Size Factor x (Vehicle Value Factor – Deductible Factor) x NAICS Factor

Formula Component	Territorial Base Loss Cost	Coverage Factor	Class Factor	Fleet Size Factor	Vehicle Value Factor	Deductible Factor	NAICS Factor
Manual Location	OCP State Loss Costs	Table <del>223.C.</del>	Table <del>232.A.</del>	Table <del>222.C.</del>	For OCN, Table <del>301.B.1.</del> For Stated Amount, Table <del>301.B.2.</del>	Table <del>298.B.2.</del>	Table <del>222.F.</del>

**Table 200.E.2.b.(4) Private Passenger Types Specified Causes Of Loss Rating Formula**

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**4. POLICY TERM**

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The following is added to Rule 4.:

- ~~— C. For policies written on a continuous basis, at each anniversary date, substitute current editions of applicable forms if changed during the period of coverage.~~

## 11. POLICY CANCELLATIONS

Rule 11. is replaced by the following:

- ~~A. Compute the return premium pro rata and round to the next higher whole dollar when a policy is cancelled. For motorcycles and snowmobiles, refer to Paragraph D. The minimum earned premium for a cancelled policy shall not be less than the pro rata premium for the expired time or \$25.00, whichever is greater.~~
- ~~B. The following provisions apply to bodily injury and property damage liability for private passenger types. Use Michigan Changes – Cancellation And Nonrenewal Endorsement CA 02-17.~~
- ~~1. On a policy written as new business, the insurer may cancel only for any of the reasons listed below, unless notice of cancellation has been issued within 55 days of the effective date of the policy.~~
- ~~2. On a policy written as renewal business, unless notice is mailed to the insured by first class mail at least 20 days prior to the expiration date of the policy, the insurance shall continue to be provided except that the insurer may cancel only for any of the reasons listed below.~~
- ~~3. A policy may be cancelled by the insurer by 10 days' written notice if the insured fails to pay the premium for the policy or any installment thereof.~~
- ~~4. Subject to the preceding paragraphs, the insurer may cancel for any of the following reasons:~~
- ~~a. The risk is determined unacceptable to the company during the 55 days following the date of original issue of the policy.~~
- ~~b. If the named insured or any other operator (either resident of same household or who customarily operates an auto insured under this policy) has had his operator's license suspended during the policy period and the suspension or revocation becomes final.~~
- ~~C. Compute return premium for motorcycles and snowmobiles as follows:~~
- ~~1. For continuous and annual premium payment policies:~~
- ~~Compute the return premium by multiplying the pro rata unearned premium for the one year or annual installment period by the factor in Table 11.C.6. and rounding to the next higher whole dollar.~~
- ~~2. For prepaid policies:~~
- ~~If cancelled during the first year, compute the return premium by multiplying the pro rata unearned premium for the first full year by the factor in Table 11.C.6. then adding the full annual premium for subsequent years and rounding to the next higher whole dollar.~~
- ~~3. For policies with term less than one year:~~
- ~~Compute the return premium by multiplying the pro rata unearned premium by the factor in Table 11.C.6. and rounding to the next higher whole dollar.~~
- ~~4. For auto dealers' policies written on a reporting form basis:~~
- ~~Compute the return or additional premium as follows:~~
- ~~a. Determine the final annual premium on the basis of the average value reported during the period in which the policy was in effect.~~
- ~~b. Determine the pro rata earned premium based on the final annual premium for the number of days the policy was in force and round to the next higher whole dollar.~~
- ~~c. Determine the pro rata unearned premium by subtracting b. from a.~~
- ~~d. Multiply the pro rata unearned premium by the factor in Table 11.C.6. and round to the next higher whole dollar.~~
- ~~e. Calculate the short rate earned premium by subtracting d. from a.~~
- ~~f. If the short rate earned premium is less than the sum of all payments (including any deposit premium), the difference is the return premium.~~
- ~~g. If the short rate earned premium is greater than the sum of all payments (including any deposit premium), the difference is the additional premium due.~~
- ~~5. Retention of policywriting minimum premium:~~
- ~~Retain the policywriting minimum premium except when a policy is cancelled as of the inception date.~~
- ~~6. Policy cancellation factor:~~

Factor
0.90

**Table 11.C.6. Policy Cancellation Factor**

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**12. FORMS PORTFOLIO REFERENCE**

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

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

**CA 01 10** Michigan Changes

**CA 27 03** Michigan Changes — Auto Dealers Coverage Form (For use with the Auto Dealers Coverage Form)

**IL 02 86** Michigan Changes — Cancellation And Nonrenewal

The following endorsement is mandatory and must be attached to all Motor Carrier Coverage Forms and to Business Auto and Auto Dealers Coverage Forms if the insured is engaged in trucking operations:

**CA 23 11** Michigan Motor Carrier Amendatory Endorsement

The following endorsement must be attached to the Motor Carrier Coverage Form when Truckers — Uniform Intermodal Interchange Endorsement Form UIIE-1 **CA 23 17** is attached:

**CA 23 18** Michigan Changes — Truckers Endorsement

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**18. ~~RATING TERRITORIES~~**

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

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**22. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS**

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

**C. Premium Computation**

**2. Liability And Property Protection Coverages**

**a.** Determine the trucks, tractors and trailers base loss cost. Refer to the procedures in Rule **100.** for increased liability limits. Refer to the procedures in Rule **98.A.** for liability deductibles.

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

Factor
1.10

**Table 22.C.2.b. Liability And Property Protection Coverages Factor**

**c.** Multiply the result by the combined rating 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
<b>Light Trucks</b> (0 – 10,000 lbs. GVWR)	<b>Service</b>	Non-fleet Fleet	013 — 016 —	<b>1.30</b>	<b>1.20</b>
	<b>Retail</b>	Non-fleet Fleet	023 — 026 —	<b>1.80</b>	<b>1.25</b>
	<b>Commercial</b>	Non-fleet Fleet	033 — 036 —	<b>1.65</b>	<b>1.30</b>
<b>ZONE-RATED</b>					
<b>Medium Trucks</b> (10,001 – 20,000 lbs. GVWR)	<b>Service</b>	Non-fleet Fleet	213 — 216 —	<b>0.82</b>	<b>1.00</b>
	<b>Retail</b>	Non-fleet Fleet	223 — 226 —	<b>0.82</b>	<b>1.00</b>
	<b>Commercial</b>	Non-fleet Fleet	233 — 236 —	<b>0.82</b>	<b>1.00</b>
<b>Heavy Trucks</b> (20,001 – 45,000 lbs. GVWR)	<b>Service</b>	Non-fleet Fleet	313 — 316 —	<b>1.00</b>	<b>1.00</b>
	<b>Retail</b>	Non-fleet Fleet	323 — 326 —	<b>1.00</b>	<b>1.00</b>
	<b>Commercial</b>	Non-fleet Fleet	333 — 336 —	<b>1.00</b>	<b>1.00</b>
<b>Extra-heavy Trucks</b> (Over 45,000 lbs. GVWR)		Non-fleet Fleet	403 — 406 —	<b>1.50</b>	<b>1.16</b>
<b>Heavy Truck-tractors</b> (0 – 45,000 lbs. GCW)	<b>Service</b>	Non-fleet Fleet	343 — 346 —	<b>1.00</b>	<b>1.00</b>
	<b>Retail</b>	Non-fleet Fleet	353 — 356 —	<b>1.00</b>	<b>1.00</b>
	<b>Commercial</b>	Non-fleet Fleet	363 — 366 —	<b>1.00</b>	<b>1.00</b>
<b>Extra-heavy Truck-tractors</b> (Over 45,000 lbs. GCW)		Non-fleet Fleet	503 — 506 —	<b>1.50</b>	<b>1.16</b>
<b>Trailer Types</b>					
<b>Semitrailers</b>		Non-fleet Fleet	673 — 676 —	<b>0.14</b>	<b>0.69</b>
<b>Trailers</b>		Non-fleet Fleet	683 — 686 —	<b>0.14</b>	<b>0.69</b>
<b>Service Or Utility Trailer</b> (Registered GVWR of 3,000 lbs. or less)		Non-fleet Fleet	693 — 696 —	<b>0.00</b>	<b>0.69</b>

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

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.

<b>Specialized Delivery Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
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.

<b>Waste Disposal Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
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.

<b>Farmers Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
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
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**Table 23.C.8. Farmers**

**9. Dump And Transit Mix**

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

<b>Dump And Transit Mix Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
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)

<b>Contractors Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
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**

<b>Not Otherwise Specified Secondary Factors For All Autos</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
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.~~

<b>Factor</b>
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:~~

<b>Coverage</b>	<b>Factor</b>
Fire Only	0.35
Fire and Theft Only	0.60
Fire, Theft and Windstorm Only	0.80
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.1.a.** is replaced by the following:

### **B. Special Provisions**

#### **1. Non-trucking Operations**

##### **a. Eligibility**

Liability coverage may be limited to non-trucking use when the autos are not rented, nor used for business purposes to carry property or to haul someone else's trailers. Use Michigan Truckers — Insurance For Non-trucking Use Endorsement **CA 23 10**. Use Class Code 7489.

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 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.761	1.170	1.408
Mountain	0.629	0.967	1.705
Midwest	0.542	0.833	1.110
Southwest	0.571	0.878	1.346
North Central	0.547	0.842	1.087
Mideast	0.597	0.918	1.356
Gulf	0.580	0.892	1.326
Southeast	0.615	0.946	1.121
Eastern	0.478	0.735	1.338
New England	0.507	0.780	1.212

**Table 24.B.2.b.(2)(e)(i) Metropolitan To Metropolitan Table – Zone 44 (North Central) Combinations Factors**

(ii) Regional to Regional Table:

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.801	1.232	1.600
Mountain	0.662	1.018	1.938
Midwest	0.570	0.877	1.261
Southwest	0.601	0.924	1.529
North Central	0.576	0.886	1.235
Mideast	0.628	0.966	1.541
Gulf	0.610	0.939	1.507
Southeast	0.647	0.996	1.274
Eastern	0.503	0.774	1.520
New England	0.534	0.821	1.377

**Table 24.B.2.b.(2)(e)(ii) Regional To Regional Table – Zone 44 (North Central) Combinations Factors**

(iii) – Metropolitan to/from Regional Table:

Zone 44 (North Central) Combinations			
Zone-Of Terminal	Specified Causes-Of Loss	Comp.	Coll.
Pacific	0.786	1.209	1.408
Mountain	0.649	0.999	1.705
Midwest	0.559	0.860	1.110
Southwest	0.589	0.906	1.346
North-Central	0.565	0.869	1.087
Mideast	0.616	0.948	1.356
Gulf	0.599	0.921	1.326
Southeast	0.635	0.977	1.121
Eastern	0.494	0.759	1.338
New-England	0.524	0.805	1.212

**Table 24.B.2.b.(2)(e)(iii) Metropolitan To/From Regional Table – Zone 44 (North Central) 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)  $\$.145 \times 100 = \$14.50$  (rate per \$100 of gross receipts)

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

(h)  $\$14.50 \times 150,000 = \$2,175,000$  (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)  $\$.29 \times 6,500,000 = \$1,885,000$  (earned premium)

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## 25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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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 no-fault, apply the following factors to the zone loss costs that apply:

— **(1)** For interstate risks, multiply the zone Liability Coverage base loss cost by the following factors:

Coverage	Factor
Liability	.80
Personal Injury Protection	.05
Property Protection	.02

**Table 25.C.2.d.(1) Interstate Risks Coverages Factors**

— **(2)** For intrastate risks, multiply the zone Liability Coverage base loss cost by the following factors:

Coverage	Factor
Liability	.20
Personal Injury Protection	.07
Property Protection	.07

**Table 25.C.2.d.(2) Intrastate Risks Coverages Factors**

— **(3)** For limited collision, refer to Rule **101**.

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**

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**39. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS**

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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 No-fault 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**

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#### 40. PUBLIC AUTO CLASSIFICATIONS

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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)				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 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				
	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	<b>0.55</b>	<b>1.20</b>	4498	4438	<b>0.65</b>	<b>1.40</b>	
	Public Auto Not Otherwise Classified	585—	588—	<b>0.55</b>	<b>1.25</b>	586—	589—	<b>0.65</b>	<b>1.45</b>	5879 5809 <b>0.95</b> <b>1.00</b>

**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	<b>Factor Code</b>	<b>1.00</b> 4111	<b>1.05</b> 4112	<b>1.10</b> 4113	<b>1.50</b> 4114	<b>0.50</b> 4111	<b>0.45</b> 4112	<b>0.40</b> 4113	<b>0.35</b> 4114
All-Other	<b>Factor Code</b>	<b>1.10</b> 4121	<b>1.15</b> 4122	<b>1.35</b> 4123	<b>1.75</b> 4124	<b>0.65</b> 4121	<b>0.55</b> 4122	<b>0.50</b> 4123	<b>0.45</b> 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	<b>Factor Code</b>	<b>0.00</b> —1	<b>+0.10</b> —2	<b>+0.25</b> —3	<b>+0.50</b> —4	<b>0.00</b> —1	<b>0.00</b> —2	<b>0.00</b> —3	<b>0.00</b> —4
Other-Buses	<b>Factor Code</b>	<b>-0.20</b> —1	<b>-0.15</b> —2	<b>+0.15</b> —3	<b>+0.40</b> —4	<b>0.00</b> —1	<b>0.00</b> —2	<b>0.00</b> —3	<b>0.00</b> —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	0.80
Limited Specified Causes of Loss	0.90
For Stated Amount rating, refer to company.	

**Table 40.F. Additional Coverages**

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**41. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

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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 no-fault, apply the following factors to the zone loss costs that apply:

**(1)** For interstate risks, multiply the zone Liability Coverage base loss cost by the following factors:

Coverage	Factor
Liability	.80
Personal Injury Protection	.05
Property Protection	.02

**Table 41.C.2.c.(1) Interstate Risks Coverages Factors**

**(2)** For intrastate risks, multiply the zone Liability Coverage base loss cost by the following factors:

Coverage	Factor
Liability	.20
Personal Injury Protection	.07
Property Protection	.07

**Table 41.C.2.c.(2) Intrastate Risks 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 No-fault Coverage, multiply the result by the following factor:

Factor
1.10

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

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**42. ~~GROSS RECEIPTS OR MILEAGE BASIS~~**

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Paragraph ~~D.~~ does not apply.

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**49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES**

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

	<b>Medical Payments Limit Per Person</b>			
	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$5,000</b>
Locations And Operations	0.020	0.022	0.024	0.029

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

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

— **K. Drive-away Collision**

— **1. Individual Coverage**

When collision is not written on all dealers' autos, refer to the procedures in the following paragraphs applicable to the desired coverage:

— **a. Standard Collision Coverage**

Charge the appropriate per car, per trip loss cost shown in state Table **49.K.1.a.(LC)**.

— **b. Limited Collision Coverage**

Charge the appropriate per car, per trip loss cost shown in state Table **49.K.1.b.(LC)**.

— **c. Broadened Collision Coverage**

Determine the appropriate per car, per trip standard collision loss cost shown in state Table **49.K.1.a.(LC)**; then add this loss cost to the appropriate per car, per trip loss cost shown in state Table **49.K.1.c.(LC)**.

— **2. Blanket Coverage**

When collision coverage is written on all dealers' autos and "drive-away" operation is in excess of 50 miles, refer to the procedures in the following paragraphs applicable to the desired coverage:

— **a. Standard Collision Coverage**

Charge the appropriate per car, per trip loss cost shown in state Table **49.K.2.a.(LC)**.

— **b. Limited Collision Coverage**

Charge the appropriate per car, per trip loss cost shown in state Table **49.K.2.b.(LC)**.

— **c. Broadened Collision Coverage**

Determine the appropriate per car, per trip standard collision loss cost shown in state Table **49.K.2.a.(LC)**; then add this loss cost to the appropriate per car, per trip loss cost shown in state Table **49.K.2.c.(LC)**.

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**50. AUTO DEALERS – ADDITIONAL PROVISIONS**

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Paragraphs **B.1.**, **B.4.** and **B.6.** are replaced by the following:

~~— **B. Other Additional Coverages**~~

~~— **1. Employee Benefits Liability (Class Code 7807)**~~

- ~~— **a.** To provide coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefit program, use Michigan Employee Benefits Liability Coverage Endorsement **CA 27 01.**~~
- ~~— **b.** An extended reporting period option is available if the Michigan Employee Benefits Liability Coverage endorsement is cancelled or not renewed by the company or the company renews or replaces the endorsement with insurance that has a Retroactive Date later than the date shown in the Schedule of the endorsement or does not apply to a negligent act, error or omission on a claims-made basis. It provides for a five-year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period but not before the Retroactive Date, if any, shown in the endorsement's Schedule. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period.~~
- ~~— **c.** If the Extended Reporting Period is purchased, use Michigan Extended Reporting Period Endorsement For Employee Benefits Liability Coverage **CA 27 04.**~~
- ~~— **d.** The premium charged for the Extended Reporting Period may not exceed 1.00 times the annual premium for the Michigan Employee Benefits Liability Coverage endorsement.~~
- ~~— **e.** If the Extended Reporting Period is in effect, an Extended Reporting Period Aggregate Limit will be provided, but only for claims first received and recorded during the Extended Reporting Period. The Extended Reporting Period Aggregate Limit will be equal to the Aggregate Limit entered on the Schedule of the Michigan Employee Benefits Liability Coverage endorsement in effect at the end of the policy period.~~
- ~~— **f.** Refer to company for rating of these endorsements.~~

~~— **4. Customer Complaint Legal Defense Coverage (Class Code 7814)**~~

~~To provide coverage for defense expenses only arising out of the sale, service or repair of an auto in the named insured's auto dealer operations, use Michigan Customer Complaint Legal Defense Coverage Endorsement **CA 27 02.** Refer to company for rating of this endorsement.~~

~~— **6. Sexual Abuse Or Sexual Molestation Coverage Options**~~

~~Do not attach more than one of the following optional endorsements to the same policy:~~

- ~~— **a.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by anyone; or the negligent employment, investigation, supervision or retention of a person for whom any insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Michigan Sexual Abuse Or Sexual Molestation Liability Coverage Endorsement **CA 27 27.**~~

~~Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed during the policy period.~~
- ~~— **b.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by the insured; or the negligent employment, investigation, supervision or retention of a person for whom the insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Michigan Sexual Abuse Or Sexual Molestation Of Any Person Committed By The Insured Liability Coverage Endorsement **CA 27 28.**~~

~~Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed during the policy period.~~

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**66. ~~ANTIQUE AUTOS~~**

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

For historic vehicles defined by Michigan Vehicle Code Section 257.20a, refer to the Michigan Catastrophic Claims Association Assessment Bulletin for the appropriate surcharge.

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

**~~B. Premium Computation~~**

**~~2. Physical Damage~~**

- ~~a. For Limited Collision Coverage with no deductible, determine the stated amount of insurance provided and divide this amount by 100. Multiply the result by the loss cost displayed in state Table **66.B.2.a.(LC)**. For deductibles, refer to company for rating.~~
- ~~b. For Broadened Collision Coverage, add the loss cost displayed in state Table **66.B.2.b.(LC)** to the Standard Collision Coverage premium, as determined in Paragraph **B.2**. The pricing contemplates a \$50 deductible. For additional deductibles, refer to company for rating.~~

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**70. FINANCED AUTOS**

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

— **A. Application**

~~Write financed autos at manual rates and minimum charges except for single interest coverage. Use Single Interest Automobile Physical Damage Insurance Policy (Individual Policy Form) **CA 26 01** or Single Interest Automobile Physical Damage Insurance Policy (Finance Master Policy Form) **CA 26 02** and mandatory Endorsement **CA 26 28**—Michigan Amendment Of Single Interest Policy Provisions—Cancellation to provide single interest coverages.~~

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**72. FUNERAL DIRECTORS**

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Paragraph ~~C.~~ does not apply.

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**77. MOTORCYCLES**

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

~~—~~ **B. Premium Computation**

~~—~~ **2. Uninsured Motorists**

- ~~—~~ **a.** For autos subject to no-fault, multiply the Private Passenger Types base loss cost in Rule **97.** by the following factor:

Factor
2.00

**Table 77.B.2.a. Uninsured Motorists Subject To No-fault Factor**

- ~~—~~ **b.** For autos not subject to no-fault, multiply the Private Passenger Types base loss cost in Rule **97.** by the following factor:

Factor
5.00

**Table 77.B.2.b. Uninsured Motorists Not Subject To No-fault Factor**

~~—~~ **3. Medical Payments**

- ~~—~~ **a.** First party medical benefits in increments of \$5,000, must be offered to the owner or registrant of a motorcycle who is an individual. These benefits are payable for motorcycle accidents as defined in the Michigan No-fault Law. Use Michigan Motorcycle Medical Payments Coverage Endorsement **CA 99 43.**
- ~~—~~ **b.** If Endorsement **CA 99 43** is attached, refer to company for rating.

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**80. SNOWMOBILES**

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The following is added to Paragraph **B.5.**:

- ~~\_\_\_\_\_ a. For Limited Collision Coverage with no deductible, determine the stated amount of insurance provided and divide this amount by 100. Multiply the result by the loss cost displayed in state Table **80.B.5.a.(LC)**. For deductibles, refer to company for rating.~~
- ~~\_\_\_\_\_ b. For Broadened Collision Coverage, add the loss cost displayed in state Table **80.B.5.b.(LC)** to the Standard Collision Coverage premium, as determined in Paragraph **B.5**. The pricing contemplates a \$100 deductible. For additional deductibles, refer to company for rating.~~

Paragraph **B.6.** does not apply.

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**90. HIRED AUTOS**

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Paragraph **C.3.f.** does not apply.

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**92. MEDICAL PAYMENTS**

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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 And Property Protection~~

~~Use Michigan Personal Injury Protection Endorsement **CA 22 20** and Michigan Property Protection Coverage Endorsement **CA 22 24**.~~

~~This coverage must be provided on every auto and trailer having more than two wheels designed for use upon public highways and driven by power other than muscular power.~~

~~This coverage is not required for the following:~~

- ~~1. Special mobile equipment as defined in the Michigan Vehicle Code.~~
- ~~2. Mobile homes.~~
- ~~3. Motorcycles.~~

~~Base Personal Injury Protection (No-fault) premium includes the appropriate factors in Paragraphs **93.B.** and **93.C.** that have been applied to the published base loss costs.~~

#### ~~B. Premium Development – PIP Full Coverage~~

- ~~1. Refer to the specific rating instructions in the division rules for autos subject to no-fault.~~
- ~~2. If a liability loss cost is provided and Property Protection and Personal Injury Protection loss costs are not provided, calculate the Property Protection, Personal Injury Protection and liability subject to no-fault loss costs by multiplying the liability base loss cost by the following factors:~~

Coverage	Factor
\$100,000 Liability	.80
Personal Injury Protection	.07
Property Protection	.07

**Table 93.B.2. No-fault Factors**

- ~~3. When determining liability premiums for autos where Personal Injury Protection and Property Protection are not required, multiply the liability base loss cost by the following factor only if Personal Injury Protection and Property Protection loss costs are provided for such autos:~~

Factor
6.20

**Table 93.B.3. Not Required Personal Injury Protection And Property Protection Factor**

#### ~~4. Coverage Options~~

~~Michigan law requires the explanation and election of Personal Injury Protection Coverage for medical expenses limit or the rejection of such coverage under a commercial auto policy to be in writing through the use of a Coverage Selection/Rejection form that must be filed and approved by the Michigan Department of Insurance and Financial Services. The Coverage Selection/Rejection form shall be delivered to the applicant or named insured using one of the following ways:~~

- ~~a. Personal delivery;~~
- ~~b. First-class mail, postage prepaid; or~~
- ~~c. By electronic means.~~

~~The Coverage/Selection-Rejection form shall be completed by the applicant or named insured using one of the following ways:~~

- ~~● Mark and sign a paper form;~~
- ~~● Give verbal instructions as set forth in MICH. COMP. LAWS ANN. § 500.3107e (2)(b); or~~
- ~~● Mark the form electronically and provide an electronic signature.~~

~~If the applicant or named insured has not made an effective election of Personal Injury Protection Coverage for medical expenses limit or has not rejected such coverage, the following will apply:~~

- ~~● If the applicant or named insured paid a premium or premium installment, the amount paid accurately reflects the level of coverage applicable to the policy.~~
- ~~● In all other instances, unlimited Medical Expenses Coverage applies to the policy.~~

**5. Coverage Limits**

The applicant or named insured shall select one of the following coverage limits for medical expenses:

**a. \$50,000;**

This option is only available if:

**(1)** The applicant or named insured is a Medicaid participant; and

**(2)** The applicant's or named insured's spouse and any resident relative of either the applicant or named insured has qualified health coverage as defined by Michigan law, is enrolled in Medicaid or is covered for personal injury protection under an insurance policy.

**b. \$250,000;**

**c. \$500,000; or**

**d. Unlimited.**

The published base loss cost for PIP includes unlimited Medical Expenses. For lower limits of Medical Expenses Coverage, multiply the unlimited Medical Expenses PIP base loss cost by the appropriate factor in the following table:

Limit	Factor
\$ 50,000	0.80
250,000	0.96
500,000	0.99

**Table 93.B.5. Medical Expenses Limits Factors**

**6. Deductibles**

For Personal Injury Protection Coverage with deductibles, refer to Rule **98. Deductible Insurance** if the applicant or named insured has not rejected Medical Expenses Coverage.

**C. Premium Development – Optional PIP Coverage Restrictions**

**1. Rejection Of PIP Medical Expenses**

An applicant or the named insured has the option to reject coverage for PIP Medical Expenses if all of the following apply:

**a.** The applicant or named insured is enrolled in Medicare; and

**b.** The applicant's or named insured's spouse and any resident relative of either have qualified health coverage as defined by Michigan law or have PIP Medical Expenses Coverage under an automobile insurance policy.

To calculate the PIP loss cost after rejecting Medical Expenses Coverage, multiply the \$250,000 Medical Expense PIP loss cost calculated in preceding Paragraph **B.5.** by the factor in the following table:

Medical Expenses Rejection Factor
0.150

**Table 93.C.1. Medical Expenses Rejection Factor**

**2. Exclusion Of PIP Medical Expenses**

This option shall be offered on all policies covering individually owned automobiles.

An insurer shall offer the option to exclude medical expenses under Personal Injury Protection Coverage under the \$250,000 limit to the applicant or named insured. The applicant or named insured may elect to have the exclusion apply if any of the following applies:

**a.** The named insured is covered under qualified health coverage that is not Medicare; or

**b.** The named insured's spouse or any resident relative of either the named insured or the spouse is covered under qualified health coverage as defined by Michigan law.

The amount of premium reduction must appear in a conspicuous manner in the Declarations and be shown as a dollar amount or a percentage.

To calculate the loss cost based on the applicability of qualified health coverage, multiply the \$250,000 Medical Expense loss cost calculated in Paragraph **B.5.** by the appropriate factor in the following table:

Qualified Health Coverage	Factor
If all household members are covered by qualified health coverage and excluded from medical expenses under the policy	0.150
If one or more household member(s), but not all, is (are) covered by qualified health coverage and excluded from medical expenses under the policy	0.700

**Table 93.C.2. Medical Expenses Limits Factors**

### **3. Proof Of Medicaid Or Medicare Enrollment Or Qualified Health Coverage**

If the options described in Paragraphs **B.5.a.**, **C.1.** or **C.2.** are being used, insurers must collect directly or through their agents documentation for Medicaid, Medicare or qualified health coverage as applicable. Such documentation must be collected at the time of application and at each renewal.

For Medicare or Medicaid, proof of enrollment can be in the form of a current Medicare or Medicaid card.

For qualified health coverage, the applicant or named insured must provide a document from his or her health insurer or employer which states:

- a. The names and dates of birth of all persons covered under the qualified health coverage; and
- b. Whether the coverage provided constitutes qualified health coverage as defined by Michigan law or that the coverage does not exclude motor vehicle accidents and has an annual deductible of \$6,000 or less per covered individual.

With respect to the option to exclude medical expenses under Personal Injury Protection Coverage described in Paragraph **C.2.**, if the applicant or named insured fails to provide proof of qualified health coverage as stated above, the insurer must issue or renew the policy with the \$250,000 limit for medical expenses under Personal Injury Protection Coverage unless the applicant or named insured thereafter provides proof of qualified health coverage. However, the insurer must provide the exclusion for medical expenses under Personal Injury Protection Coverage to any or all household members that provide proof of qualified health coverage.

### **4. Coordination Of Benefits – Excess Personal Injury Protection**

Use Michigan Coordination Of Personal Injury Protection Endorsement **CA 22 21**.

The option to provide this coverage shall be offered on all policies covering individually owned automobiles. The insurer does not have to provide this coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued by the insurer.

Rate as follows except rates for risks covered by workers' compensation shall not be further adjusted:

- a. If the named insured has other primary coverage providing benefits for allowable medical expenses, except Medicare or Medicaid coverage, multiply the Personal Injury Protection loss cost by the following factor:

Factor
.85

**Table 93.C.4.a. Excess Personal Injury Protection Medical Expenses Coverage Factor**

- b. If the named insured has other primary coverage providing benefits for work loss, multiply the Personal Injury Protection loss cost by the following factor:

Factor
.80

**Table 93.C.4.b. Excess Personal Injury Protection Work Loss Coverage Factor**

- c. If the named insured has other primary coverage providing benefits for allowable medical expenses and work loss, multiply the Personal Injury Protection loss cost by the following factor:

Factor
.65

**Table 93.C.4.c. Excess Personal Injury Protection Medical Expenses And Work Loss Coverages Factor**

Personal Injury Protection deductibles are not available when excess Personal Injury Protection is provided.

**~~D. Excess Attendant Care~~**

~~Requirement~~

~~An insurer shall offer the applicant or named insured the option to purchase Excess Attendant Care Coverage. A \$10,000 per person/per accident coverage limit is available if the applicant or named insured selects any of the following PIP Medical Expenses Coverage limits: \$50,000, \$250,000 or \$500,000.~~

~~Rating~~

~~To calculate the additional charge for Excess Attendant Care Coverage, multiply the Medical Expenses PIP loss cost at the desired limit by the appropriate factor in the following table:~~

Limit	Factor
\$ 50,000	0.058
250,000	0.006
500,000	0.002

**Table 93.D. Excess Attendant Care Coverage Factors**

~~Refer to company for Excess Attendant Care Coverage limits other than \$10,000.~~

**~~E. Broadened Personal Injury Protection Coverage For Named Individuals~~**

~~An individual who regularly uses the insured auto may be provided Personal Injury Protection by naming the individual as a named insured. Use Named Individuals — Broadened Personal Injury Protection Coverage Endorsement CA 22 01. The loss cost for each named individual is shown in state Table 93.D.(LC).~~

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## 97. UNINSURED MOTORISTS INSURANCE

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The following is added to Rule 97.:

**~~A. Application~~**

- ~~1. Uninsured (includes underinsured) Motorists Bodily Injury Coverage may be provided. Use Michigan Uninsured Motorists Coverage Endorsement **CA 21 31**. For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement **CA 21 02**.~~
- ~~2. Increased limits are subject to the maximum liability limits of the policy.~~
- ~~3. Uninsured 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 Bodily Injury Coverage, refer to state loss costs Table **97.B.1.a.(LC)**.~~
  - ~~b. For split limits Bodily Injury Coverage, refer to state loss costs Table **97.B.1.b.(LC)**. The initial limits provided are the minimum financial responsibility limits required in Michigan.~~
- ~~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**).~~

## 98. DEDUCTIBLE INSURANCE

Table 98.A.1. and Paragraph 98.A.2. are replaced by the following:

Deductible Amount	Combined Single Limit		Property Damage Per Accident	
	Other Than Zone-rated	Zone-rated	Other Than Zone-rated	Zone-rated
\$ 250	0.992	0.990	0.993	0.991
500	0.984	0.981	0.986	0.982
1,000	0.970	0.963	0.974	0.966
2,500	0.935	0.917	0.945	0.925
5,000	0.892	0.857	0.916	0.875
10,000	0.835	0.777	0.888	0.818
20,000	0.758	0.687	0.867	0.770
25,000	0.728	0.656	0.863	0.758
50,000	0.616	0.549	0.854	0.731
75,000	0.538	0.480	0.850	0.721
100,000	0.476	0.429	0.849	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 —  $(\$2,000 \times .963) = \$1,926$ .
- d. Increased limit factor for \$500,000 limit — 1.53.
- e. Increment factor over \$100,000 limit — .53.
- f. Dollar increment amount —  $(\$2,000 \times .53) = \$1,060.00$ .
- g. Premium for \$500,000 bodily injury and property damage liability with a \$1,000 deductible —  $(\$1,926.00 \text{ plus } \$1,060.00) = \$2,986.00$ .
- 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 Causes Of 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
500	0.000
1,000	0.120
2,000	0.320
3,000	0.450

5,000	0.570
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**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. Limited And Broadened Collision**

For Deductibles, refer to Rule 101.

**4. Auto Dealers And Garagekeepers Insurance Other Than Collision Coverage**

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 Coverage Deductible Factors**

Paragraph C. is replaced by the following:

**C. Personal Injury Protection**

1. A policy insuring an individually owned auto may provide a personal injury protection deductible, per accident, to apply to the named insured and resident relatives as follows:

Deductible Amount	Factor Applied To Personal Injury Protection Base Premium
\$ 100	.90
200	.85
300	.80

**Table 98.C.1. Personal Injury Protection Deductible Factors**

2. A policy may provide a property protection insurance deductible, per accident, as follows:

Deductible Amount	Factor Applied For Reduction From Protection Base Premium
\$ 25	.11
50	.19
75	.24
100	.29
200	.38
250	.42
300	.44
400	.47
500	.49
750	.49
1,000	.50

**Table 98.C.2. Property Protection Insurance Deductible Factors**

3. Refer to company for factors for higher deductibles.

**100. INCREASED LIABILITY LIMITS**

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

<b>Combined Single Limit Of Liability (000's)</b>	<b>1.  Light And Medium Trucks</b>	<b>2.  Heavy Trucks And Truck- tractors</b>	<b>3.  Extra- heavy Trucks And Truck- tractors</b>	<b>4.  Trucks, Tractors And Trailers Zone-rated</b>	<b>5.  All Other Risks</b>
110	1.04	1.04	1.04	1.03	1.04
125	1.09	1.09	1.09	1.07	1.08
150	1.17	1.18	1.18	1.13	1.16
200	1.32	1.33	1.32	1.24	1.29
250	1.44	1.46	1.45	1.32	1.41
300	1.55	1.58	1.56	1.40	1.51
350	1.65	1.69	1.66	1.47	1.60
400	1.73	1.79	1.75	1.53	1.68
500	1.89	1.98	1.91	1.64	1.82
510	1.90	2.00	1.92	1.65	1.84
600	2.02	2.14	2.04	1.74	1.94
750	2.18	2.35	2.22	1.86	2.09
1,000	2.39	2.62	2.45	2.02	2.29
1,500	2.69	3.02	2.79	2.25	2.58
2,000	2.92	3.31	3.04	2.41	2.79
2,500	3.10	3.55	3.26	2.54	2.96
3,000	3.26	3.75	3.44	2.66	3.10
5,000	3.76	4.40	4.04	3.01	3.55
7,500	4.23	5.02	4.63	3.34	3.97
10,000	4.63	5.55	5.15	3.62	4.32

**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**

<b>Price Range</b>	<b>Comprehensive And Specified Causes Of Loss</b>	<b>Collision</b>
\$ 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**

<b>Age Group</b>	<b>Comprehensive And Specified Causes Of Loss</b>	<b>Collision</b>
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
<p>* For autos with an original cost new in excess of \$90000:</p> <p>(i) Subtract 90000 from the original cost new.</p> <p>(ii) Divide the result by 1000.</p> <p>(iii) Multiply by the appropriate "Each Additional \$1000 over \$90000" factor.</p> <p>(iv) Add the result to the appropriate 65001 – 90000 factor.</p>		

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

**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.

The following is added to Rule 101.:

**D. Broadened Collision Coverage – Private Passenger Types, Trucks, Tractors, Trailers And Public Autos**

**1. Determine the base loss cost.**

- 2. 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. Determine the factor for the original cost new of the auto being rated.
- 5. Subtract the applicable factor for the deductible desired in the following table from the original cost new factor.

Deductible	Private Passenger Types	Trucks, Tractors, Trailers And Public Autos
\$ 50	-0.139	-0.125
100	-0.128	-0.119
200	-0.112	*
250	-0.106	-0.094
500	-0.067	-0.059
1000	-0.007	0.008
2000	0.076	0.118
3000	0.147	0.189
5000	0.241	0.255
* Not Offered		

**Table 101.D.5. Broadened Collision Factors**

- 6. Multiply the result of Paragraph 3. by the result of Paragraph 5.  
Alternatively, the following equation will give the appropriate loss cost for every desired deductible:  
Base loss cost x Age factor x (Original Cost New factor — Broadened Collision deductible factor).
- 7. The rating procedures in Paragraph D. do not apply if the deductible factor is greater than the Original Cost New factor.

**E. Limited Collision Coverage – Private Passenger Types, Trucks, Tractors, Trailers And Public Autos**

**1. Full Coverage**

- a. Determine the base loss cost.
- b. 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.
- c. Multiply the base loss cost by the age group factor.
- d. Determine the factor for the original cost new of the auto being rated.
- e. Multiply the result by the original cost new factor.
- f. Multiply the result by the applicable factor in the following table:

Limited Collision – Full Coverage Factors	
Private Passenger Types	Trucks, Tractors, Trailers And Public Autos
0.52	0.51

**Table 101.E.1.f. Limited Collision – Full Coverage Factors**

**2. Other Than Full Coverage**

- a. Determine the base loss cost.
- b. 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.
- c. Multiply the base loss cost by the age group factor.
- d. Determine the factor for the original cost new of the auto being rated.
- e. Subtract the applicable factor for the deductible desired in the following table from the original cost new factor.

Limited Collision Factors
---------------------------

Deductible	Private Passenger Types	Trucks, Tractors, Trailers And Public Autos
\$ 100	-0.110	-0.110
250	-0.070	-0.065
500	0.000	0.000
1,000	0.110	0.120
2,000	0.260	0.320
3,000	0.390	0.450
5,000	0.560	0.570

**Table 101.E.2.e. Limited Collision Factors**

~~f. Multiply the result of Paragraph E.2.c. by the result of Paragraph E.2.e.~~

~~Alternatively, the following equation will give the appropriate loss cost for every desired deductible:~~

~~Base loss cost x Age factor x (Original Cost New factor – Limited Collision deductible factor).~~

~~g. Multiply the result in Paragraph E.2.f. by the following factor:~~

Factor
.45

**Table 101.E.2.g. Limited Collision – Other Than Full Coverage Factor**

~~h. The rating procedures in Paragraph E.2. do not apply if the deductible factor is greater than the original cost new factor.~~

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**102. SUSPENSION**

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

~~—D. For autos subject to No-fault Law, Comprehensive Coverage may not be suspended.~~

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**114. ~~VEHICLE TELEMATICS RATING~~**

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Paragraph **A.** does not apply.

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**116. TRANSPORTATION NETWORK SERVICES AUTOS AND ON-DEMAND DELIVERY SERVICES AUTOS**

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

~~**B. Exclusionary Endorsements**~~

- ~~1. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos as described in Paragraph **A.1.**, may be excluded by attaching Michigan Public Or Livery Passenger Conveyance And Transportation Network Services Exclusion Endorsement **CA 05 11.**~~
- ~~2. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos and autos used to provide delivery services, as described in Paragraphs **A.1.** and **A.2.**, may be excluded by attaching Michigan Public Or Livery Passenger Conveyance, Transportation Network And On-demand Delivery Services Exclusion Endorsement **CA 23 77.**~~

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

~~**C. Premium Computation – Transportation Network Services Autos**~~

~~For vehicles that would otherwise be rated as a private passenger type described in Rule **31.** or light trucks described in Rule **23.** when neither Endorsement **CA 05 11** nor Endorsement **CA 23 77** has been attached to the policy, use the following rating procedures. For public autos that also operate as transportation network services autos, refer to Rule **38.** For all other vehicles, refer to company.~~

**ADDITIONAL RULE(S)**

**RULE A1.  
LIMITED AND BROADENED COLLISION COVERAGE**

The option to purchase either Limited Collision Coverage or Broadened Collision Coverage may be offered. However, if the policy insures private passenger non-fleet autos, the option to purchase such coverages must be offered with the initial writing of the auto policy. The option to purchase Collision Coverage may be offered.

**A. Limited Collision Coverage**

Use Michigan Limited Collision Coverage Endorsement **CA 22 23** to provide coverage for collision damages if the operator of the covered auto is not substantially at fault in the accident. This coverage is available only on those vehicles for which the insured does not elect to purchase Collision Coverage or Broadened Collision Coverage. Limited Collision Coverage must be offered without a deductible amount for private passenger non-fleet autos, but deductible options may be offered. For Limited Collision rating options, refer to Rule **298**.

**B. Broadened Collision Coverage**

Use Michigan Broadened Collision Coverage Endorsement **CA 22 22** to extend Collision Coverage to provide a waiver of the Collision Coverage deductible if the operator of the covered auto is not substantially at fault in the accident. This coverage is available only if the insured does not elect to purchase Limited Collision Coverage. The deductible is the deductible amount applicable under the standard Collision Coverage. For Broadened Collision Coverage rating options, refer to Rule **298**.

**C. Rating Procedures For Certain Vehicles**

When Collision Coverage premiums for miscellaneous or other classes are determined by reference to private passenger types or truck, tractor or trailer premiums, apply the same factor to determine the Limited Collision Coverage or Broadened Collision Coverage premium.

**RULE A2.  
PROPERTY DAMAGE LIABILITY COVERAGE BUYBACK**

**A. Eligibility**

For autos subject to the Michigan No-fault Law, Liability Coverage does not apply to damage to a motor vehicle caused by an accident occurring in Michigan. Use Class Code 7970.

**B. Applicable Endorsement**

A Property Damage Liability Coverage buyback may be offered. Use Michigan Property Damage Liability Coverage Buyback Endorsement **CA 99 41**. This coverage, subject to a limit of \$3,000 per claim, will either pay for the damage or reimburse the insured for payment of a small claims judgment.

**C. Premium Development**

This coverage must apply to all autos insured on the policy.

**1. Auto Dealer Risks**

Charge the amount shown in state loss cost Table **A2.C.1.(LC)** for each set of dealer or transporter plates in addition to the premiums charged for any individually rated autos in Paragraph **C.2**.

**2. Individually Rated Autos**

Charge the amount shown in state loss cost Table **A2.C.2.(LC)** for each auto. Do not charge for trailers when power units designed to tow such trailers are insured for property damage liability on the same coverage form.

**3. Modification**

Do not modify the premium under any rating plan or other manual rule provision.

**RULE A3.  
RESERVED FOR FUTURE USE**

**RULE A4.  
MICHIGAN CATASTROPHIC CLAIMS ASSOCIATION  
SURCHARGE**

- A.** For each auto other than trailers subject to no-fault where the number of vehicles can be identified, refer to the Michigan Catastrophic Claims Association Assessment Bulletin.
- B.** For historic vehicles defined by Michigan Vehicle Code Section 257.20a, refer to the Michigan Catastrophic Claims Association Assessment Bulletin for the appropriate surcharge.
- C.** For commercial fleets written on a gross receipts basis or where commercial auto vehicle years cannot be identified, multiply the PIP written premium by the following factor to determine the applicable additional charge:

Factor
0.974

**Table A4.C. Commercial Fleets Additional PIP Coverages Factor**

- D.** This additional charge is to be added to the final PIP premium that otherwise applies, after the application of all premium development calculations.
- E.** In the event of changes or cancellation during the policy term the applicable changes and cancellation rules apply. Otherwise, do not modify the additional charge under any rating plan or other manual rule provision.
- F.** There are no separate ISO statistical reporting requirements for the additional charge. For reporting purposes it should be added to the PIP premium for the policy.

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**RULE A5.  
LIABILITY COVERAGE OPTIONS**


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**Requirements**

- A.** Michigan requires a minimum \$510,000 Combined Single Limit under a policy of automobile liability insurance.
- B.** At the time of application or at the first renewal after July 1, 2020, an insurer shall offer an applicant or named insured the liability coverage options set forth in the Selection form provided by the Michigan Department of Insurance and Financial Services.  
  
For subsequent renewals issued to the named insured by the same insurer, the liability limits shall remain the same unless the named insured requests other limits by providing a signed and completed Selection form.
- C.** At the time of application or at each renewal after July 1, 2020, an applicant or named insured may select to purchase lower than \$510,000 Combined Single Limit but not lower than \$110,000 Combined Single Limit. If the applicant or named insured fails to provide a signed and completed Choice Of Bodily Injury Liability Coverage Limits Selection form and if the policy currently has limits less than \$510,000 Combined Single Limit, the \$510,000 Combined Single Limit will apply to the policy.
- D.** The Selection forms described above shall be delivered to the applicant or named insured using one of the following ways:
  - 1. Personal delivery;
  - 2. First-class mail, postage prepaid; or
  - 3. By electronic means.
- E.** The Selection forms described above shall be completed by the applicant or named insured using one of the following ways:
  - 1. Mark and sign a paper form;
  - 2. Give verbal instructions as set forth in MICH. COMP. LAWS ANN. § 500.3107e (2)(b); or
  - 3. Mark the form electronically and provide an electronic signature.

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**SECTION I  
GENERAL RULES**


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**RULE 204.  
POLICY TERM**


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The following is added to Rule **204.:**

- D.** For policies written on a continuous basis, at each anniversary date, substitute current editions of applicable forms if changed during the period of coverage.

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**RULE 211.  
POLICY CANCELLATIONS**


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Rule **211.** is replaced by the following:

- A.** Compute the return premium pro rata when a policy is cancelled. For motorcycles and snowmobiles, refer to Paragraph **D.** The minimum earned premium for a cancelled policy shall not be less than the pro rata premium for the expired time or \$25.00, whichever is greater.
- B.** The following provisions apply to bodily injury and property damage liability for private passenger types. Use Michigan Changes – Cancellation And Nonrenewal Endorsement **CA 02 17.**
  - 1. On a policy written as new business, the insurer may cancel only for any of the reasons listed below, unless notice of cancellation has been issued within 55 days of the effective date of the policy.
  - 2. On a policy written as renewal business, unless notice is mailed to the insured by first class mail at least 20 days prior to the expiration date of the policy, the insurance shall continue to be provided except that the insurer may cancel only for any of the reasons listed below.
  - 3. A policy may be cancelled by the insurer by 10 days' written notice if the insured fails to pay the premium for the policy or any installment thereof.
  - 4. Subject to the preceding paragraphs, the insurer may cancel for any of the following reasons:
    - a.** The risk is determined unacceptable to the company during the 55 days following the date of original issue of the policy.
    - b.** If the named insured or any other operator (either resident of same household or who customarily operates an auto insured under this policy) has had their operator's license suspended during the policy period and the suspension or revocation becomes final.
- C.** Compute return premium for motorcycles and snowmobiles as follows:
  - 1. For continuous and annual premium payment policies:  
  
Compute the return premium by multiplying the pro rata unearned premium for the one year or annual installment period by the factor in Table **211.C.6.**
  - 2. For prepaid policies:  
  
If cancelled during the first year, compute the return premium by multiplying the pro rata unearned premium for the first full year by the factor in Table **211.C.6.** then adding the full annual premium for subsequent years.

**RULE 211.  
POLICY CANCELLATIONS (Cont'd)**

3. For policies with term less than one year:  
Compute the return premium by multiplying the pro rata unearned premium by the factor in Table **211.C.6**.
4. For auto dealers' policies written on a reporting form basis:  
Compute the return or additional premium as follows:
  - a. Calculate the Full Premium based on average value reported during the period in which the policy was in effect.
  - b. Calculate the Short Rate Earned Premium, using the number of days the policy was in force as the value for n, and the number of days for which the full premium was determined as m:  
  

$$\text{Short Rate Earned Premium} = \text{Full Premium} * (n + (1 - \text{Policy Return Factor}) * (m - n)) / m$$
    - (1) Full Premium as in **C.4.a**.
    - (2) n and m as in **C.4.b**.
    - (3) Find the Policy Cancellation Factor in Table **211.C.6**.
  - c. If the short rate earned premium is less than the sum of all payments (including any deposit premium), the difference is the return premium.
  - d. If the short rate earned premium is greater than the sum of all payments (including any deposit premium), the difference is the additional premium due.
5. Retention of policywriting minimum premium:  
Retain the policywriting minimum premium except when a policy is cancelled as of the inception date.
6. Policy cancellation factor:

Factor
0.90

**Table 211.C.6. Policy Cancellation Factor**

**RULE 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. Michigan Changes Endorsement **CA 01 10**
  - b. Michigan Changes – Auto Dealers Coverage Form Endorsement **CA 27 03** (for use with the Auto Dealers Coverage Form)
  - c. Michigan Changes – Cancellation And Nonrenewal Endorsement **IL 02 86**
2. The following endorsement is mandatory and must be attached to all Motor Carrier Coverage Forms and to Business Auto and Auto Dealers Coverage Forms if the insured is engaged in trucking operations:  
  
 Michigan Motor Carrier Amendatory Endorsement **CA 23 11**
3. The following endorsement must be attached to the Motor Carrier Coverage Form when Truckers – Uniform Intermodal Interchange Endorsement Form UIIE–1 **CA 23 17** is attached:  
  
 Michigan Changes – Truckers Endorsement **CA 23 18**

**RULE 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 133 when the address of the named insured is located in this jurisdiction.

**SECTION II  
TRUCKS, TRACTORS AND TRAILERS**

**RULE 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**

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**b. Collision Fleet Size Factors**

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

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

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**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**

Paragraphs **C.3.** and **C.4.** are replaced by the following:

**C. Premium Computation**

**3. No-fault**

For higher limits, refer to company.

**a. Trucks And Truck-tractors Personal Injury Protection**

Premium = Loss Cost \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (3) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (4) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Trailers Personal Injury Protection**

Premium = Loss Cost \* Primary Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.B.7.** for the Medical Expense Coverage Factor.
- (4) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**c. Trucks, Tractors And Trailers Property Protection Insurance**

Premium = Loss Cost \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* Property Protection Insurance Deductible 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 **223.C.** for the Secondary Factor. Use the Liability Factor.
- (4) Refer to Paragraph **B.1.** for the Fleet Size Factor.
- (5) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* NAICS Factor \* Heavy Farm Factor \* Heavy Dumping Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **223.B.** for the Primary Factor.
- (3) Refer to Rule **223.C.** for the Secondary Factor.
- (4) Refer to Paragraph **B.1.** for the Fleet Size Factor.

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- (5) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (6) Refer to Rule **298.B.2.** for the Deductible Discount Factor.
- (7) Refer to Rule **306.** for the NAICS Factor.
- (8) Refer to the following table for the Heavy Farm Factor:

Vehicle Type	Factor
Farm Use Vehicles that are Heavy or Extra-heavy	0.78
All Other Trailers	1.00

**Table 222.C.4.a.(8) Heavy Farm Factor**

- (9) Refer to the following table for the Heavy Dumping Factor:

Vehicle Type	Factor
Dump and Transit-mix Vehicles that are Heavy or Extra-heavy	1.50
All Other Trailers	1.00

**Table 222.C.4.a.(9) Heavy Dumping Factor**

**b. Limited Collision**

Premium = Loss Cost \* Primary Factor \*  
Secondary Factor \* Fleet Size Factor \*  
(Vehicle Value Factor – Deductible Discount  
Factor) \* NAICS Factor \* Heavy Farm Factor  
\* Heavy Dumping Factor \* Limited Collision  
Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **223.B.** for the Primary Factor.
- (3) Refer to Rule **223.C.** for the Secondary Factor.
- (4) Refer to Paragraph **B.1.** for the Fleet Size Factor.
- (5) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (6) Refer to Rule **298.B.2.** for the Deductible Discount Factor.
- (7) Refer to Rule **306.** for the NAICS Factor.
- (8) Refer to Paragraph **C.4.a.(8)** for the Heavy Farm Factor.
- (9) Refer to Paragraph **C.4.a.(9)** for the Heavy Dumping Factor.
- (10) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 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**

**RULE 223.  
TRUCKS, TRACTORS AND TRAILERS  
CLASSIFICATIONS (Cont'd)**

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

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TRUCKS, TRACTORS AND TRAILERS  
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Trucks, Tractors And Trailers Secondary Classification		Code	Liability	Other Than Collision	Collision	
					Trucks And Truck-tractors	Trailers
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**

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**RULE 224.  
TRUCKERS/MOTOR CARRIERS**

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

**B. Special Provisions**

**1. Non-trucking Operations**

**a. Eligibility**

Liability coverage may be limited to non-trucking use when the autos are not rented, nor used for business purposes to carry property or to haul someone else's trailers. Use Michigan Motor Carrier – Insurance For Non-trucking Use Endorsement **CA 23 10**. Use Class Code 7489.

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

**i. Metropolitan To  
Metropolitan Table**

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.761	1.170	1.408
Mountain	0.629	0.967	1.705
Midwest	0.542	0.833	1.110
Southwest	0.571	0.878	1.346
North Central	0.547	0.842	1.087
Mideast	0.597	0.918	1.356
Gulf	0.580	0.892	1.326
Southeast	0.615	0.946	1.121
Eastern	0.478	0.735	1.338
New England	0.507	0.780	1.212

**Table 224.B.2.b.(2)(b)(iii)i. Metropolitan To Metropolitan Table – Zone 44 (North Central) Combinations Factors**

**ii. Regional To Regional Table**

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.801	1.232	1.600
Mountain	0.662	1.018	1.938
Midwest	0.570	0.877	1.261
Southwest	0.601	0.924	1.529
North Central	0.576	0.886	1.235
Mideast	0.628	0.966	1.541
Gulf	0.610	0.939	1.507
Southeast	0.647	0.996	1.274
Eastern	0.503	0.774	1.520
New England	0.534	0.821	1.377

**Table 224.B.2.b.(2)(b)(iii)ii. Regional To Regional Table – Zone 44 (North Central) Combinations Factors**

**iii. Metropolitan To/From  
Regional Table**

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.786	1.209	1.408
Mountain	0.649	0.999	1.705
Midwest	0.559	0.860	1.110
Southwest	0.589	0.906	1.346
North Central	0.565	0.869	1.087
Mideast	0.616	0.948	1.356
Gulf	0.599	0.921	1.326
Southeast	0.635	0.977	1.121
Eastern	0.494	0.759	1.338
New England	0.524	0.805	1.212

**Table 224.B.2.b.(2)(b)(iii)iii. Metropolitan To/From Regional Table – Zone 44 (North Central) Combinations Factors**

**RULE 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**

**RULE 225.  
PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**  
(Cont'd)

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.

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PREMIUM DEVELOPMENT – ZONE-RATED AUTOS  
(Cont'd)**

**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
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	All Other Truckers	---29	1.00	1.00	1.00	1.00
	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
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	All Other Food Delivery	---39	1.00	1.00	1.00	1.00
	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
Waste Disposal: Autos transporting salvage and waste material for disposal or resale	All Other Specialized Delivery	---49	1.00	1.00	1.00	1.00
	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
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	All Other Waste Disposal	---59	1.00	1.00	1.00	1.00
	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

**RULE 225.  
PREMIUM DEVELOPMENT – ZONE-RATED AUTOS  
(Cont'd)**

Trucks, Tractors And Trailers Secondary Classification		Code	Liability	Other Than Collision	Collision	
					Trucks And Truck-tractors	Trailers
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**

Paragraphs **D.1.**, **D.3.** and **D.4.** are replaced by the following:

**D. Premium Determination**

**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.

**3. No-fault Coverages**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* Primary Factor \* Fleet Size Factor \* No-fault Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor

- (1)** Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.
- (2)** Refer to Paragraph **C.2.** for the Primary Factor.
- (3)** Refer to Paragraph **C.1.** for the Fleet Size Factor.
- (4)** Refer to Rule **293.B.1.** for the No-fault Factor.
- (5)** Refer to Rule **293.B.6.** for the Medical Expense Coverage Factor.
- (6)** Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (7)** Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

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**RULE 225.**  
**PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**  
(Cont'd)

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**b. Property Protection Insurance**

Premium = Loss Cost \* Primary Factor \*  
Fleet Size Factor \* No-fault Factor \*  
Personal Injury Protection Deductible Factor

- (1) Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Paragraph **C.2.** for the Primary Factor.
- (3) Refer to Paragraph **C.1.** for the Fleet Size Factor.
- (4) Refer to Rule **293.B.1.** for the No-fault Factor.
- (5) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* Primary Factor \*  
Secondary Factor \* Fleet Size Factor \*  
(Vehicle Value Factor – Deductible Discount  
Factor) \* Heavy Dumping Factor

- (1) Refer to state Table **225.F.** for the Loss Cost.
- (2) Refer to Paragraph **C.2.** for the Primary Factor.
- (3) Refer to Paragraph **C.3.** for the Secondary Factor.

- (4) Refer to Paragraph **C.1.** for the Fleet Size Factor.
- (5) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (6) Refer to Rule **298.B.3.** for the Deductible Discount Factor.
- (7) Refer to Rule **222.C.4.i.** for the Heavy Dumping Factor.

**b. Limited Collision**

Premium = Loss Cost \* Primary Factor \*  
Secondary Factor \* Fleet Size Factor \*  
(Vehicle Value Factor – Deductible Discount  
Factor) \* Heavy Dumping Factor \* Limited  
Collision Factor

- (1) Refer to state Table **225.F.** for the Loss Cost.
- (2) Refer to Paragraph **C.2.** for the Primary Factor.
- (3) Refer to Paragraph **C.3.** for the Secondary Factor.
- (4) Refer to Paragraph **C.1.** for the Fleet Size Factor.
- (5) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (6) Refer to Rule **298.B.3.** for the Deductible Discount Factor.
- (7) Refer to Rule **222.C.4.i.** for the Heavy Dumping Factor.
- (8) Refer to Rule **298.B.5.** for the Limited Collision Factor.

**SECTION III  
PRIVATE PASSENGER TYPES**

**RULE 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

**Table 231.C. Private Passenger Types Classification Factors**

**RULE 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. Liability Fleet Size Factors**

Paragraphs **B.3.** and **B.4.** are replaced by the following:

**B. Premium Computation**

**3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* Class Factor \*  
Medical Expense Coverage Factor \*  
Coordination Of Benefits Factor \* Personal  
Injury Protection Deductible Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **231.C.** for the Class Factor.
- (3) Refer to Rule **293.B.6.** for the Medical Expense Coverage Factor.
- (4) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* Class Factor \*  
Property Protection Insurance Deductible  
Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **231.C.** for the Class Factor.
- (3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* Class Factor \* Fleet  
Size Factor \* (Vehicle Value Factor –  
Deductible Discount Factor) \* NAICS Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **231.C.** for the Class Factor.
- (3) Refer to Paragraph **A.3.** for the Fleet Size Factor.
- (4) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (5) Refer to Rule **298.B.2.** for the Deductible Discount Factor.
- (6) Refer to Rule **306.** for the NAICS Factor.

**b. Limited Collision**

Premium = Loss Cost \* Class Factor \* Fleet  
Size Factor \* (Vehicle Value Factor –  
Deductible Discount Factor) \* NAICS Factor  
\* Limited Collision Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **231.C.** for the Class Factor.
- (3) Refer to Paragraph **A.3.** for the Fleet Size Factor.
- (4) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (5) Refer to Rule **298.B.2.** for the Deductible Discount Factor.
- (6) Refer to Rule **306.** for the NAICS Factor.
- (7) Refer to Rule **298.B.5.** for the Limited Collision Factor.

**SECTION IV  
PUBLIC TRANSPORTATION**

**RULE 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 Limousines	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 Limousines	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**

**RULE 239.  
PREMIUM DEVELOPMENT – OTHER THAN ZONE-  
RATED AUTOS (Cont'd)**

**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**

Paragraphs **C.3.** and **C.4.** are replaced by the following:

**C. Premium Computation**

**3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.

- (3) Refer to Rule **240.D.** for the Secondary Factor.
- (4) Refer to Paragraph **B.2.** for the Fleet Size Factor.
- (5) Refer to Paragraph **C.8.** for the Mechanical Lift Factor.
- (6) Refer to Rule **293.B.6.** for the Medical Expense Coverage Factor.
- (7) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (8) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor \* Property Protection Insurance Deductible Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **240.D.** for the Secondary Factor.
- (4) Refer to Paragraph **B.2.** for the Fleet Size Factor.
- (5) Refer to Paragraph **C.8.** for the Mechanical Lift Factor.
- (6) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor)

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **240.D.** for the Secondary Factor.
- (4) Refer to Paragraph **B.2.** for the Fleet Size Factor.
- (5) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (6) Refer to Rule **298.B.2.** for the Deductible Discount Factor.

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**RULE 239.  
PREMIUM DEVELOPMENT – OTHER THAN ZONE-  
RATED AUTOS (Cont'd)**

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**b. Limited Collision**

Premium = Loss Cost \* Primary Factor \*  
Secondary Factor \* Fleet Size Factor \*  
(Vehicle Value Factor – Deductible Discount  
Factor) \* Limited Collision Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **240.D.** for the Secondary Factor.
- (4) Refer to Paragraph **B.2.** for the Fleet Size Factor.
- (5) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (6) Refer to Rule **298.B.2.** for the Deductible Discount Factor.
- (7) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 240.  
PUBLIC AUTO CLASSIFICATIONS**

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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

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**RULE 240.  
PUBLIC AUTO CLASSIFICATIONS (Cont'd)**

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.
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				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 Code	1.00 4111	1.05 4112	1.10 4113	1.50 4114	0.50 4111	0.45 4112	0.40 4113	0.35 4114
All Other	Factor Code	1.10 4121	1.15 4122	1.35 4123	1.75 4124	0.65 4121	0.55 4122	0.50 4123	0.45 4124

**Table 240.C.3.b. Van Pools**

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**RULE 240.  
PUBLIC AUTO CLASSIFICATIONS (Cont'd)**


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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				Physical Damage			
		Seating Capacity				Seating Capacity			
		1 – 8	9 – 20	21 – 60	Over 60	1 – 8	9 – 20	21 – 60	Over 60
School And Church Buses	<b>Factor</b> Code*	<b>0.00</b> ---1	<b>+0.10</b> ---2	<b>+0.25</b> ---3	<b>+0.50</b> ---4	<b>0.00</b> ---1	<b>0.00</b> ---2	<b>0.00</b> ---3	<b>0.00</b> ---4
Other Buses	<b>Factor</b> Code*	<b>-0.20</b> ---1	<b>-0.15</b> ---2	<b>+0.15</b> ---3	<b>+0.40</b> ---4	<b>0.00</b> ---1	<b>0.00</b> ---2	<b>0.00</b> ---3	<b>0.00</b> ---4
All Other Public Autos	<b>Factor</b>	<b>0.00</b>				<b>0.00</b>			

\* For buses not secondary rated, use Code ---9.

**Table 240.D. Secondary Classifications**

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**RULE 241.  
PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**


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Paragraph **D.1.** is 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.

**RULE 241.  
PREMIUM DEVELOPMENT – ZONE-RATED AUTOS  
(Cont'd)**

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

**3. No-fault Coverages**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* Primary Factor \*  
Mechanical Lift Factor \* No-fault Factor \*  
Medical Expense Coverage Factor \*  
Coordination Of Benefits Factor \* Personal  
Injury Protection Deductible Factor

- (1) Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **239.C.8.** for the Mechanical Lift Factor.
- (4) Refer to Rule **293.B.1.** for the No-fault Factor.
- (5) Refer to Rule **293.B.6.** for the Medical Expense Coverage Factor.
- (6) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (7) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* Primary Factor \*  
Mechanical Lift Factor \* No-fault Factor \*  
Personal Injury Protection Deductible Factor

- (1) Refer to state Table **225.F.** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **239.C.8.** for the Mechanical Lift Factor.
- (4) Refer to Rule **293.B.1.** for the No-fault Factor.
- (5) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* Primary Factor \*  
(Vehicle Value Factor – Deductible Discount  
Factor) \* Heavy Dumping Factor

- (1) Refer to state Table **225.F.** for the Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **301.C.** for the Vehicle Value Factor.

- (4) Refer to Rule **298.B.3.** for the Deductible Discount Factor.

**b. Limited Collision**

Premium = Loss Cost \* Primary Factor \*  
(Vehicle Value Factor – Deductible Discount  
Factor) \* Limited Collision Factor

- (1) Refer to state Table **225.F.** for the Loss Cost.
- (2) Refer to Rule **240.C.** for the Primary Factor.
- (3) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (4) Refer to Rule **298.B.3.** for the Deductible Discount Factor.
- (5) Refer to Rule **298.B.5.** for the Limited Collision Factor.

**SECTION V  
AUTO DEALERS**

**RULE 249.  
AUTO DEALERS – PREMIUM DEVELOPMENT FOR  
COMMON COVERAGES**

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

Coverage	Factor
Locations And Operations	0.45

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

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

**M. Driveaway Collision**

Use Dealers Driveaway Collision Coverage Endorsement **CA 25 02**. Autos being driven, towed or carried on any other auto or trailer owned or hired by the insured from the point of purchase or distribution to the point of destination. Use the distance from the point of purchase or distribution to point of destination to determine the mileage rating basis. This coverage is not available to driveaway contractors.

**1. Individual Coverage**

When collision is not written on all dealers' autos, charge a premium per-car and per-trip.

Premium = Loss Cost

- a.** Select a loss cost according to the coverage provided as follows.

**(1) Standard Collision Coverage**

Refer to state Table **249.M.1.a.(1)(LC)**.

**(2) Limited Collision Coverage**

Refer to state Table **249.M.1.a.(2)(LC)**.

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**RULE 249.  
AUTO DEALERS – PREMIUM DEVELOPMENT FOR  
COMMON COVERAGES (Cont'd)**

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**(3) Broadened Collision Coverage**

Refer to state Table **249.M.1.a.(1)(LC)**; then add this loss cost to the appropriate per-car, per-trip loss cost shown in state Table **249.M.1.a.(3)(LC)**.

**2. Blanket Coverage**

When collision coverage is written on all dealers' autos and driveaway operation is in excess of 50 miles, charge a premium per-car and per-trip.

Premium = Loss Cost

- a. Select a loss cost according to the coverage provided as follows.

**(1) Standard Collision Coverage**

Refer to state Table **249.M.2.a.(1)(LC)**.

**(2) Limited Collision Coverage**

Refer to state Table **249.M.2.a.(2)(LC)**.

**(3) Broadened Collision Coverage**

Refer to state Table **249.M.2.a.(1)(LC)**; then add this loss cost to the appropriate per-car, per-trip loss cost shown in state Table **249.M.2.a.(3)(LC)**.

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**RULE 250.  
AUTO DEALERS – ADDITIONAL PROVISIONS**

---

Paragraphs **B.1.**, **B.4.** and **B.6.** are replaced by the following:

**B. Other Additional Coverages**

**1. Employee Benefits Liability (Class Code 7807)**

- a. To provide coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefits program, use Michigan Employee Benefits Liability Coverage Endorsement **CA 27 01**.

- b. An extended reporting period option is available if the Michigan Employee Benefits Liability Coverage endorsement is cancelled or not renewed by the company or the company renews or replaces the endorsement with insurance that has a Retroactive Date later than the date shown in the Schedule of the endorsement or does not apply to a negligent act, error or omission on a claims-made basis. It provides for a five-year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period but not before the Retroactive Date, if any, shown in the Schedule of the endorsement. The named insured must request this endorsement in writing within 60 days after the end of the policy period.
- c. If the extended reporting period is purchased, use Michigan Extended Reporting Period Endorsement For Employee Benefits Liability Coverage **CA 27 04**.
- d. The premium charged for the extended reporting period may not exceed 1.00 times the annual premium for the Michigan Employee Benefits Liability Coverage endorsement.
- e. If the extended reporting period is in effect, an Extended Reporting Period Aggregate Limit will be provided, but only for claims first received and recorded during the extended reporting period. The Extended Reporting Period Aggregate Limit will be equal to the Aggregate Limit entered on the Schedule of the Michigan Employee Benefits Liability Coverage endorsement in effect at the end of the policy period.
- f. Refer to company for rating of these endorsements.

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**RULE 250.**  
**AUTO DEALERS – ADDITIONAL PROVISIONS (Cont'd)**

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**4. Customer Complaint Legal Defense Coverage (Class Code 7814)**

To provide coverage for defense expenses only arising out of the sale, service or repair of an auto in the named insured's auto dealer operations, use Michigan Customer Complaint Legal Defense Coverage Endorsement **CA 27 02**. Refer to company for rating of this endorsement.

**6. Sexual Abuse Or Sexual Molestation Coverage Options**

Do not attach more than one of the following optional endorsements to the same policy.

- a.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by anyone; or the negligent employment, investigation, supervision or retention of a person for whom any insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Michigan Sexual Abuse Or Sexual Molestation Liability Coverage Endorsement **CA 27 27**.

Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed during the policy period.

- b.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by the insured; or the negligent employment, investigation, supervision or retention of a person for whom the insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Michigan Sexual Abuse Or Sexual Molestation Of Any Person Committed By The Insured Liability Coverage Endorsement **CA 27 28**.

Coverage applies with respect to injury caused by an act of sexual abuse or sexual molestation or interrelated acts committed during the policy period.

Refer to company for rating of these endorsements.

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**SECTION VI**  
**SPECIAL TYPES**

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**RULE 264.**  
**AMBULANCE SERVICES**

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Paragraphs **B.3.** and **B.4.** are replaced by the following:

**3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* Ambulance Services Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.8.** for the Ambulance Services Factor.
- (3)** Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (4)** Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (5)** Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* Ambulance Services Factor \* Property Protection Insurance Deductible 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.8.** for the Ambulance Services Factor.
- (3)** Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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**RULE 264.  
AMBULANCE SERVICES (Cont'd)**


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**4. Collision****a. Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Ambulance Services Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (2) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (3) Refer to Rule **298.B.2.** for the Deductible Discount Factor.
- (4) Refer to Paragraph **B.8.** for the Ambulance Services Factor.

**b. Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Ambulance Services Factor \* Limited Collision Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (2) Refer to Rule **301.C.** for the Vehicle Value Factor.
- (3) Refer to Rule **298.B.2.** for the Deductible Discount Factor.
- (4) Refer to Paragraph **B.8.** for the Ambulance Services Factor.
- (5) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 266.  
ANTIQUE AUTOS**


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

For historic vehicles defined by Michigan Vehicle Code Section 257.20a, refer to the Michigan Catastrophic Claims Association Assessment Bulletin for the appropriate surcharge.

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

**B. Premium Computation****3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* Antique Autos Coverage Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.8.** for the Antique Autos Coverage Factor.
- (3) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (4) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* Antique Autos Coverage Factor \* Property Protection Insurance Deductible 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.8.** for the Antique Autos Coverage Factor.
- (3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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

**4. Collision**

- a.** Charge a premium based on the stated amount as follows.

Premium = (Stated Amount Of Insurance / 100) \* Loss Cost

- (1) Use the Stated Amount on the Stated Amount Endorsement.
- (2) For Standard Collision or Broadened Collision with a \$50 deductible, refer to state Table **266.B.** for the Loss Cost. For Limited Collision with no deductible, refer to state Table **266.B.4.a.(2)(LC).**

- b.** For Broadened Collision, also charge an additional premium for each vehicle.

Additional Premium = Loss Cost

- (1) Refer to state Table **266.B.4.b.(1)(LC).**

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

Paragraphs **A.3.c.** and **A.3.d.** are replaced by the following:

**A. Educational Institutions**

**3. Premium Computation**

**c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Driver Training  
Owned Autos Factor \* Medical Expense  
Coverage Factor \* Coordination Of  
Benefits Factor \* Personal Injury  
Protection Deductible Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.
- (c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Driver Training  
Owned Autos Factor \* Property  
Protection Insurance Deductible Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.
- (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Driver Training Owned Autos Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.

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

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Driver Training Owned Autos Factor \*  
Limited Collision Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.
- (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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

**c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Driver Training  
Owned Autos Factor \* Medical Expense  
Coverage Factor \* Coordination Of Benefits  
Factor \* Personal Injury Protection  
Deductible Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.
- (c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Driver Training  
Owned Autos Factor \* Property Protection  
Insurance Deductible Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.
- (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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**RULE 268.  
DRIVER TRAINING PROGRAMS (EDUCATIONAL  
INSTITUTIONS AND COMMERCIAL DRIVING SCHOOLS)  
AND AUTO REPAIR TRAINING (Cont'd)**

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**d. Collision****(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Driver Training Owned Autos Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Driver Training Owned Autos Factor \*  
Limited Collision Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.
- (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 270.  
FINANCED AUTOS**

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

**A. Application**

Write financed autos at manual rates and minimum charges except for single interest coverage. Use Single Interest Automobile Physical Damage Insurance Policy (Individual Policy Form) **CA 26 01** or Single Interest Automobile Physical Damage Insurance Policy (Finance Master Policy Form) **CA 26 02** and mandatory Endorsement **CA 26 28** – Michigan Amendment Of Single Interest Policy Provisions – Cancellation to provide single interest coverages.

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**RULE 271.  
FIRE DEPARTMENTS**

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

**B. Premium Computation****1. Private Passenger Types (Class Code 7908)****c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Private  
Passenger Types Fire Department  
Factor \* Medical Expense Coverage  
Factor \* Coordination Of Benefits  
Factor \* Personal Injury Protection  
Deductible 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.1.h.** for the Private Passenger Types Fire Department Factor.
- (c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Private  
Passenger Types Fire Department  
Factor \* Property Protection Insurance  
Deductible 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.1.h.** for the Private Passenger Types Fire Department Factor.
- (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**RULE 271.**  
**FIRE DEPARTMENTS (Cont'd)**

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Private Passenger Types Fire Department Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **B.1.h.** for the Private Passenger Types Fire Department Factor.

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Private Passenger Types Fire Department Factor \* Limited Collision Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **B.1.h.** for the Private Passenger Types Fire Department Factor.
- (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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

**3. All Other Types (Class Code 7909)**

**c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* All Other Types Fire Department Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.3.h.** for the All Other Types Fire Department Factor.
- (c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* All Other Types Fire Department Factor \* Property Protection Insurance Deductible 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.3.h.** for the All Other Types Fire Department Factor.
- (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* All Other Types Fire Department Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Loss Cost.

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**RULE 271.  
FIRE DEPARTMENTS (Cont'd)**


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- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Loss Cost.
- (d) Refer to Paragraph **B.3.h.** for the All Other Types Fire Department Factor.

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* All Other Types Fire Department Factor \* Limited Collision Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Loss Cost.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Loss Cost.
- (d) Refer to Paragraph **B.3.h.** for the All Other Types Fire Department Factor.
- (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 272.  
FUNERAL DIRECTORS**


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

**B. Premium Computation****1. Limousines (Class Code 7915)****c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Funeral Director Limousines Coverage Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.1.h.** for the Funeral Director Limousines Coverage Factor.
- (c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

- (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Funeral Director Limousines Coverage Factor \* Property Protection Insurance Deductible 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.1.h.** for the Funeral Director Limousines Coverage Factor.
- (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**d. Collision****(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Funeral Director Limousines Coverage Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **B.1.h.** for the Funeral Director Limousines Coverage Factor.

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Funeral Director Limousines Coverage Factor \* Limited Collision Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **B.1.h.** for the Funeral Director Limousines Coverage Factor.
- (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 272.**  
**FUNERAL DIRECTORS (Cont'd)**

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

**2. Hearses And Flower Cars (Class Code 7922)**

**c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Funeral  
Directors Hearses And Flower Cars  
Coverage Factor \* Medical Expense  
Coverage Factor \* Coordination Of  
Benefits Factor \* Personal Injury  
Protection Deductible 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.2.h.** for the Funeral Directors Hearses And Flower Cars Coverage Factor.
- (c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Funeral  
Directors Hearses And Flower Cars  
Coverage Factor \* Property Protection  
Insurance Deductible 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.2.h.** for the Funeral Directors Hearses And Flower Cars Coverage Factor.
- (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Funeral Directors Hearses And Flower  
Cars Coverage Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.

- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

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

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Funeral Directors Hearses And Flower  
Cars Coverage Factor \* Limited  
Collision Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (d) Refer to Paragraph **B.2.h.** for the Funeral Directors Hearses And Flower Cars Coverage Factor.
- (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

Paragraph **C.** does not apply.

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**RULE 273.**  
**GOLF CARTS AND LOW-SPEED VEHICLES**

---

Paragraphs **C.3.** and **C.4.** are replaced by the following:

**C. Premium Computation**

**3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* Low-speed Vehicles  
Factor \* Medical Expense Coverage Factor  
\* Coordination Of Benefits Factor \*  
Personal Injury Protection Deductible 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.8.** for the Low Speed Vehicles Factor.
- (3) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (4) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

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**RULE 273.  
GOLF CARTS AND LOW-SPEED VEHICLES (Cont'd)**


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**b. Property Protection Insurance**

Premium = Loss Cost \* Low-speed Vehicles Factor \* Property Protection Insurance Deductible 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.8.** for the Low-speed Vehicles Factor.
- (3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**4. Collision****a. Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Low-speed Vehicles Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (4) Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

**b. Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Low-speed Vehicles Factor \* Limited Collision Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (4) Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.
- (5) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 274.  
LAW ENFORCEMENT AGENCIES**


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

**B. Premium Computation****1. Private Passenger Types (Class Code 7911)****c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Law Enforcement Coverage Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible 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.5.** for the Law Enforcement Coverage Factor.
- (c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Law Enforcement Coverage Factor \* Property Protection Insurance Deductible 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.5.** for the Law Enforcement Coverage Factor.
- (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**RULE 274.**  
**LAW ENFORCEMENT AGENCIES (Cont'd)**

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Law Enforcement Coverage Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Law Enforcement Coverage Factor \*  
Limited Collision Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- (d) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.
- (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

**4. All Other Types (Class Code 7912)**

**c. No-fault**

For higher limits, refer to company.

**(1) Personal Injury Protection**

Premium = Loss Cost \* Law  
Enforcement Coverage Factor \*  
Medical Expense Coverage Factor \*  
Coordination Of Benefits Factor \*  
Personal Injury Protection Deductible  
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.5.** for the Law Enforcement Coverage Factor.
- (c) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.

- (d) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.

- (e) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**(2) Property Protection Insurance**

Premium = Loss Cost \* Law  
Enforcement Coverage Factor \*  
Property Protection Insurance  
Deductible 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.5.** for the Law Enforcement Coverage Factor.
- (c) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Law Enforcement Coverage Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (d) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value  
Factor – Deductible Discount Factor) \*  
Law Enforcement Coverage Factor \*  
Limited Collision Factor

- (a) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Factors.
- (b) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (c) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (d) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.
- (e) Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 275.  
LEASING OR RENTAL CONCERNS**

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Paragraphs **B.1.b.(1)(d)** and **B.1.b.(2)(d)** are replaced by the following:

**B. Premium Computation**

**1. Specified Auto Basis**

**b. Short Term – Autos Rented By The Hour,  
Day Or Week**

**(1) Trucks, Tractors And Trailers**

**(d) Collision**

**(i) Standard Or Broadened  
Collision**

Premium = Loss Cost \* (Vehicle  
Value Factor – Deductible  
Factor) \* Leasing Or Rental  
Concerns Coverage Factor

- i. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- ii. Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- iii. Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- iv. Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

**(ii) Limited Collision**

Premium = Loss Cost \* (Vehicle  
Value Factor – Deductible  
Factor) \* Leasing Or Rental  
Concerns Coverage Factor \*  
Limited Collision Factor

- i. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- ii. Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- iii. Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- iv. Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

- v. Refer to Rule **298.B.5.** for the Limited Collision Factor.

**(2) Private Passenger Types (Class Code 7214)**

**(d) Collision**

**(i) Standard Or Broadened  
Collision**

Premium = Loss Cost \* (Vehicle  
Value Factor – Deductible  
Factor) \* Leasing Or Rental  
Concerns Coverage Factor

- i. Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- ii. Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- iii. Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- iv. Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

**(ii) Limited Collision**

Premium = Loss Cost \* (Vehicle  
Value Factor – Deductible  
Factor) \* Leasing Or Rental  
Concerns Coverage Factor \*  
Limited Collision Factor

- i. Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- ii. Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Private Passenger Types Factors.
- iii. Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Private Passenger Types Factors.
- iv. Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.
- v. Refer to Rule **298.B.5.** for the Limited Collision Factor.

**RULE 276.  
MOBILE HOMES**

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

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

**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Mobile Homes Coverage Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (4) Refer to Paragraph **B.9.** for the Mobile Homes Coverage Factor.

**b. Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Mobile Homes Coverage Factor \* Limited Collision Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (4) Refer to Paragraph **B.9.** for the Mobile Homes Coverage Factor.
- (5) Refer to Rule **298.B.5.** for the Limited Collision Factor

**RULE 277.  
MOTORCYCLES**

Paragraphs **B.2., B.4.** and **B.7.** are replaced by the following:

**B. Premium Computation**

**2. Medical Payments**

- a. First party medical benefits in increments of \$5,000 must be offered to the owner or registrant of a motorcycle who is an individual. These benefits are payable for motorcycle accidents as defined in the Michigan No-fault Law. Use Michigan Motorcycle Medical Payments Coverage Endorsement **CA 99 43.**

- b. If Endorsement **CA 99 43** is attached, refer to company for rating.

**4. Collision**

Use the following procedures to determine the actual cash value basis premium. For stated amount collision rating, refer to company.

**a. Standard Or Broadened Collision**

Premium = Private Passenger Types Loss Cost \* Motorcycle Age Factor \* (Motorcycle Original Cost New Factor – Deductible Discount Factor)

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (2) Motorcycle Age Factors

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

**Table 277.B.4.a.(2) Motorcycle Age Factors**

**(3) Motorcycle Original Cost New Factors**

Original Cost New	Factor
\$ 0 – 4,500	0.415
4,501 – 6,000	0.490
6,001 – 8,000	0.598
8,001 – 10,000	0.689
10,001 – 15,000	0.747
15,001 – 20,000	0.830
Over 20,000	0.929

**Table 277.B.4.a.(3) Motorcycle Original Cost New Factors**

- (4) Refer to Rule **298.B.2.** for the Deductible Discount Factors. Use the Private Passenger Types Factors.

**RULE 277.**  
**MOTORCYCLES (Cont'd)**

**b. Limited Collision**

Premium = Private Passenger Types Loss Cost \* Motorcycle Age Factor \* (Motorcycle Original Cost New Factor – Deductible Discount Factor) \* Limited Collision 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.4.a.(2)** for the Motorcycle Age Factors.
- (3) Refer to Paragraph **B.4.a.(3)** for the Motorcycle Original Cost New Factors.
- (4) Refer to Rule **298.B.2.** for the Deductible Discount Factors. Use the Private Passenger Types Factors.
- (5) Refer to Rule **298.B.5.** for the Limited Collision Factor.

**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

	<b>Factor</b>
Autos subject to no-fault	2.00
Autos not subject to no-fault	5.00

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

**RULE 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.

**a. Personal Injury Protection**

Premium = Loss Cost \* Number Of Autos \* No-fault Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor

- (1) Refer to Table **279.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.
- (2) 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.
- (3) Refer to Rule **293.B.1.** for the No-fault Factor.
- (4) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (5) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (6) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.
- (7) For minimum premium, refer to Table **279.B.1.e.(LC).**

**b. Property Protection Insurance**

Premium = Loss Cost \* Number Of Autos \* No-fault Factor \* Property Protection Insurance Deductible Factor

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

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**RULE 279.  
REPOSSESSED AUTOS (Cont'd)**

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- (2) 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.
- (3) Refer to Rule **293.B.1.** for the No-fault Factor.
- (4) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.
- (5) For minimum premium, refer to Table **279.B.1.e.(LC).**

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**RULE 280.  
SNOWMOBILES**

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

**B. Premium Computation**

For autos of this type which are used as a public or livery conveyance for passengers and propeller-driven equipment, refer to company for rating. Otherwise use the following formulas.

**1. Liability**

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

- a. Refer to state Table **280.B.1.a.(LC)** for the Loss Cost.
- b. Refer to Rule **300.** for the Increased Limits Factor.
- c. Refer to Rule **298.A.** for the Deductible Discount Factor.
- d. Refer to Rule **293.B.1.** for the No-fault Factor.

**2. Medical Payments**

Premium = Loss Cost

- a. Refer to state Table **280.B.2.a.(LC)** for the loss cost. For higher limits, refer to company.

**3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* No-fault Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor

- (1) Refer to state Table **280.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Rule **293.B.1.** for the No-fault Factor.
- (3) Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (4) Refer to Rule **293.C.** for the Coordination Of Benefits Factor.
- (5) Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* No-fault Factor \* Personal Injury Protection Deductible Factor

- (1) Refer to state Table **280.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.
- (2) Refer to Rule **293.B.1.** for the No-fault Factor.
- (3) Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

**4. Collision**

For other deductibles, refer to company.

**a. Standard Or Broadened Collision**

Premium = Stated Amount \* Loss Cost / 100

- (1) Use the stated amount on the endorsement.
- (2) Refer to state Table **280.B.5.b.(LC)** for the Loss Cost.

**b. Limited Collision**

Premium = Stated Amount \* Loss Cost / 100

- (1) Use the stated amount on the endorsement.
- (2) Refer to state Table **280.B.5.a.(LC)** for the Loss Cost.

**5. Comprehensive**

Premium = Stated Amount \* Loss Cost / 100

- a. Use the stated amount on the endorsement.
- b. Refer to state Table **280.B.4.b.(LC)** for the Loss Cost. For other deductibles, refer to company.

**6. Limited Other Than Collision**

Refer to company for rating.

**7. Uninsured Motorists**

Refer to Rule **297.** For higher limits, refer to company.

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**RULE 281.  
MOBILE OR FARM EQUIPMENT**


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

**C. Specified Auto Basis**

**2. Premium Computation**

**d. Collision**

**(1) Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Mobile Or Farm Equipment Coverage Factor

- (a)** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (b)** Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (c)** Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (d)** Refer to Paragraph **C.2.h.** for the Mobile Or Farm Equipment Coverage Factor.

**(2) Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Mobile Or Farm Equipment Coverage Factor \* Limited Collision Factor

- (a)** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (b)** Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (c)** Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (d)** Refer to Paragraph **C.2.h.** for the Mobile Or Farm Equipment Coverage Factor.
- (e)** Refer to Rule **298.B.5.** for the Limited Collision Factor.

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**RULE 284.  
ALL-TERRAIN VEHICLES AND UTILITY TASK  
VEHICLES**


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Paragraphs **C.3.** and **C.4.** are replaced by the following:

**C. Premium Computation**

**3. No-fault**

For higher limits, refer to company.

**a. Personal Injury Protection**

Premium = Loss Cost \* All-terrain Vehicles And Utility Vehicles Factor \* Medical Expense Coverage Factor \* Coordination of Benefits Factor \* Personal Injury Protection Deductible 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.8.** for the All-terrain Vehicles And Utility Vehicles Factor.
- (3)** Refer to Rule **293.B.7.** for the Medical Expense Coverage Factor.
- (4)** Refer to Rule **293.C.** for the Coordination of Benefits Factor.
- (5)** Refer to Rule **298.C.1.** for the Personal Injury Protection Deductible Factor.

**b. Property Protection Insurance**

Premium = Loss Cost \* All-terrain Vehicles And Utility Vehicles Factor \* Property Protection Insurance Deductible 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.8.** for the All-terrain Vehicles And Utility Vehicles Factor.
- (3)** Refer to Rule **298.C.2.** for the Property Protection Insurance Deductible Factor.

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**RULE 284.**  
**ALL-TERRAIN VEHICLES AND UTILITY TASK**  
**VEHICLES (Cont'd)**

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**4. Collision**

**a. Standard Or Broadened Collision**

Premium = Loss Cost \* (Vehicle Value Factor - Deductible Factor) \* All-terrain Vehicles And Utility Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (4) Refer to Paragraph **C.8.** for the All-terrain Vehicles And Utility Vehicles Factor.

**b. Limited Collision**

Premium = Loss Cost \* (Vehicle Value Factor - Deductible Factor) \* All-terrain Vehicles And Utility Factor \* Limited Collision Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- (2) Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors.
- (3) Refer to Rule **298.B.2.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.
- (4) Refer to Paragraph **C.8.** for the All-terrain Vehicles And Utility Vehicles Factor.
- (5) Refer to Rule **298.B.5.** for the Limited Collision Factor

- (1) Refer to Table **290.C.3.a.(1)(LC)** for the Loss Cost.
- (2) Refer to Paragraph **C.2.** for instructions on calculating the Cost of Hire.

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**RULE 292.**  
**MEDICAL PAYMENTS**

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

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**RULE 293.**  
**NO-FAULT COVERAGES**

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

**A. Personal Injury Protection And Property Protection**

Use Michigan Personal Injury Protection Endorsement **CA 22 20** and Michigan Property Protection Coverage Endorsement **CA 22 24.**

This coverage must be provided on every auto and trailer having more than two wheels designed for use upon public highways and driven by power other than muscular power.

This coverage is not required for the following:

1. Special mobile equipment as defined in the Michigan Vehicle Code.
2. Mobile homes.
3. Motorcycles.

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**SECTION VII**  
**COMMON COVERAGES AND RATING PROCEDURES**

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**RULE 290.**  
**HIRED AUTOS**

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

**C. Cost Of Hire Basis – Physical Damage Coverages**

**3. Premium Computation**

- a. For each group referenced in Paragraph **290.C.2.b.** determine the advance premium.

Advance Premium = Loss Cost \* Estimated Annual Cost of Hire / 100

**RULE 293.  
NO-FAULT COVERAGES (Cont'd)**

**B. Premium Development PIP Full Coverage**

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

Coverage	Zone-rated Interstate	Zone-rated Intrastate	All Other
\$100,000 Liability	0.80	0.20	0.80
Personal Injury Protection	0.05	0.07	0.07
Property Protection	0.02	0.07	0.07

**Table 293.B.1. No-fault Factors**

2. When determining liability premiums for autos where Personal Injury Protection and Property Protection are not required, multiply the liability base loss cost by the following factor only if Personal Injury Protection and Property Protection loss costs are provided for such autos:

Factor
6.20

**Table 293.B.2. Not Eligible Personal Injury Protection And Property Protection Factor**

**3. Coverage Options**

Michigan law requires the explanation and election of Personal Injury Protection Coverage for medical expenses limit or the rejection of such coverage under a commercial auto policy to be in writing through the use of a Coverage Selection/Rejection form that must be filed and approved by the Michigan Department of Insurance and Financial Services. The Coverage Selection/Rejection form shall be delivered to the applicant or named insured using one of the following ways:

- a. Personal delivery;
- b. First-class mail, postage prepaid; or
- c. By electronic means.

The Coverage/Selection Rejection form shall be completed by the applicant or named insured using one of the following ways:

- Mark and sign a paper form;
- Give verbal instructions as set forth in MICH. COMP. LAWS ANN. § 500.3107e (2)(b); or
- Mark the form electronically and provide an electronic signature.

If the applicant or named insured has not made an effective election of Personal Injury Protection Coverage for medical expenses limit or has not rejected such coverage, the following will apply:

- If the applicant or named insured paid a premium or premium installment, the amount paid accurately reflects the level of coverage applicable to the policy.
- In all other instances, unlimited Medical Expenses Coverage applies to the policy.

**4. Coverage Limits**

The applicant or named insured shall select one of the following coverage limits for medical expenses:

- a. \$50,000;  
This option is only available if:
  - (1) The applicant or named insured is a Medicaid participant; and
  - (2) The applicant's or named insured's spouse and any resident relative of either the applicant or named insured has qualified health coverage as defined by Michigan law, is enrolled in Medicaid or is covered for personal injury protection under an insurance policy.
- b. \$250,000;
- c. \$500,000; or
- d. Unlimited.

**RULE 293.  
NO-FAULT COVERAGES (Cont'd)**

**5. Rejection Of PIP Medical Expenses For Medicare Enrollees**

An applicant or the named insured has the option to reject coverage for PIP Medical Expenses if all of the following apply:

- a. The applicant or named insured is enrolled in Medicare; and
- b. The applicant's or named insured's spouse and any resident relative of either have qualified health coverage as defined by Michigan law or have PIP Medical Expenses Coverage under an automobile insurance policy.

**6. Exclusion Of PIP Medical Expenses Under Qualified Health Coverage**

This option shall be offered on all policies covering individually owned automobiles.

An insurer shall offer the option to exclude medical expenses under Personal Injury Protection Coverage under the \$250,000 limit to the applicant or named insured. The applicant or named insured may elect to have the exclusion apply if any of the following applies:

- a. The named insured is covered under qualified health coverage that is not Medicare; or
- b. The named insured's spouse or any resident relative of either the named insured or the spouse is covered under qualified health coverage as defined by Michigan law.

The amount of premium reduction must appear in a conspicuous manner in the Declarations and be shown as a dollar amount of a percentage.

To calculate the loss cost based on the applicability of qualified health coverage, multiply the \$250,000 Medical Expense loss cost calculated in Paragraph **B.4.** by the appropriate factor in Table **293.B.7.**

**7. Medical Expenses Coverage Factors**

<b>Medical Expenses Coverage</b>		<b>Factor</b>
Either Medical Expenses Coverage is rejected by a Medicare enrollee, or all household members are covered by qualified health coverage and excluded from medical expenses under the policy		0.144
\$250,000 Limit when one or more household member(s), but not all, is (are) covered by qualified health coverage and excluded from medical expenses under the policy.		0.672
If there is no rejection or exclusion of Medical Expenses Coverage, select a factor according to the limit amount:	\$ 50,000	0.800
	250,000	0.960
	500,000	0.990
	Unlimited	1.000

**Table 293.B.7. Medical Expenses Coverage Factors**

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**RULE 293.**  
**NO-FAULT COVERAGES (Cont'd)**

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**8. Deductibles**

Personal Injury Protection Deductible Factors are available in Rule **298**. Do not offer PIP Deductibles if Medical Expenses Coverage has been excluded or if the Coordination of Benefits Endorsement in Paragraph **C**. is attached.

**9. Proof Of Medicaid Or Medicare Enrollment Or Qualified Health Coverage**

If the options described in Paragraphs **B.4.a.**, **B.5.** or **B.6.** are being used, insurers must collect directly or through their agents documentation for Medicaid, Medicare or qualified health coverage as applicable. Such documentation must be collected at the time of application and at each renewal.

For Medicare or Medicaid, proof of enrollment can be in the form of a current Medicare or Medicaid card.

For qualified health coverage, the applicant or named insured must provide a document from his or her health insurer or employer which states:

- a.** The names and dates of birth of all persons covered under the qualified health coverage; and
- b.** Whether the coverage provided constitutes qualified health coverage as defined by Michigan law or that the coverage does not exclude motor vehicle accidents and has an annual deductible of \$6,000 or less per covered individual.

With respect to the option to exclude medical expenses under Personal Injury Protection Coverage described in Paragraph **B.6.**, if the applicant or named insured fails to provide proof of qualified health coverage as stated above, the insurer must issue or renew the policy with the \$250,000 limit for medical expenses under Personal Injury Protection Coverage unless the applicant or named insured thereafter provides proof of qualified health coverage. However, the insurer must provide the exclusion for medical expenses under Personal Injury Protection Coverage to any or all household members that provide proof of qualified health coverage.

**C. Coordination Of Benefits – Excess Personal Injury Protection**

Use Michigan Coordination Of Personal Injury Protection Coverage Endorsement **CA 22 21**.

The option to provide this coverage shall be offered on all policies covering individually owned automobiles. The insurer does not have to provide this coverage on renewal policies when the named insured has rejected the coverage on the policy previously issued by the insurer.

**RULE 293.  
NO-FAULT COVERAGES (Cont'd)**

One of the factors below will apply. If the base Loss Cost used to calculate the rate is specifically for risks covered by Workers Compensation, use only the first factor in the table (1.00).

	<b>Factor</b>
Endorsement not attached, or no factor below applies.	1.00
The named insured has other primary coverage providing benefits for allowable medical expenses, except Medicare Coverage.	0.85
The named insured has other primary coverage providing benefits for work loss.	0.80
The named insured has other primary coverage providing benefits for allowable medical expenses and work loss.	0.65

**Table 293.C. Coordination of Benefits Factor**

**D. Excess Attendant Care**

**Requirement**

An insurer shall offer the applicant or named insured the option to purchase Excess Attendant Care Coverage. A \$10,000 per person/per accident coverage limit is available if the applicant or named insured selects any of the following PIP Medical Expenses Coverage limits: \$50,000, \$250,000 or \$500,000. Refer to company for Excess Attendant Care Coverage limits other than \$10,000. Charge an additional premium per vehicle:

Additional Premium = Loss Cost \* Medical Expenses Coverage Factor \* Excess Attendant Care Coverage Factor

1. Refer to the territorial loss costs/rates for the Loss Cost.
2. Refer to Paragraph **B.7.** for the Medical Expenses Coverage Factor.

**3. Excess Attendant Care Coverage Factors**

<b>Medical Expense Coverage Limit</b>	<b>Factor</b>
\$ 50,000	0.058
250,000	0.006
500,000	0.002

**Table 293.D.3. Excess Attendant Care Coverage Factors**

**E. Broadened Personal Injury Protection Coverage For Named Individuals**

An individual who regularly uses the insured auto may be provided Personal Injury Protection by naming the individual as a named insured. Use Named Individuals – Broadened Personal Injury Protection Coverage Endorsement **CA 22 01**. Charge an additional premium:

Additional Premium = Loss Cost

1. Loss Cost in state Table **293.E.1.(LC)**.

**RULE 297.  
UNINSURED MOTORISTS INSURANCE**

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

**A. Application**

1. Uninsured (includes underinsured) Motorists Bodily Injury Coverage may be provided. Use Michigan Uninsured Motorists Coverage Endorsement **CA 21 31**. For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement **CA 21 02**.
2. Increased limits are subject to the maximum liability limits of the policy.
3. Uninsured Motorists Coverage does not provide coverage for property damage.

**B. Premium Computation**

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

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.**).

**RULE 297.  
UNINSURED MOTORISTS INSURANCE (Cont'd)**

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 this Division One. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.
3. For some autos the Uninsured And Underinsured Motorists Coverage Premium Formula is given in the section for that auto. For all other autos to which the coverage applies, the following premium formula applies for each auto. Note that the additional premium in Paragraph B.4. may apply in either case.

Premium = Loss Cost

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

- (1) For Single Limits Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(1)(LC)**.
- (2) For Split Limits Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(2)(LC)**. The initial limits provided are the minimum financial responsibility limits required in Michigan.
4. For policies (other than Auto Dealers) issued to individual named insureds, charge an additional premium once per exposure.

Additional Premium = Loss Cost

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

**RULE 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	0.008	0.010	0.007	0.009
500	0.016	0.019	0.014	0.018
1,000	0.030	0.037	0.026	0.034
2,500	0.065	0.083	0.055	0.075
5,000	0.108	0.143	0.084	0.125
10,000	0.165	0.223	0.112	0.182
20,000	0.242	0.313	0.133	0.230
25,000	0.272	0.344	0.137	0.242
50,000	0.384	0.451	0.146	0.269
75,000	0.462	0.520	0.150	0.279
100,000	0.524	0.571	0.151	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.

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**RULE 298.  
DEDUCTIBLE INSURANCE (Cont'd)**

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

**a. Private Passenger Types Other Than  
Collision Deductible Discount Factors**

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

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

**b. Private Passenger Types Collision  
Deductible Discount Factors**

<b>Deductible Amount</b>	<b>Standard Collision</b>	<b>Broadened Collision</b>	<b>Limited Collision</b>
\$ 0	N/A	N/A	0.000
50	-0.16	-0.133	-0.16
100	-0.15	-0.120	-0.15
200	-0.10	-0.105	-0.10
250	-0.08	-0.094	-0.08
500	0.00	-0.054	0.00
1,000	0.14	0.018	0.14
2,000	0.39	0.164	0.39
3,000	0.61	0.282	0.61
5,000	1.05	0.491	1.05
10,000	N/A	N/A	N/A
15,000	N/A	N/A	N/A
20,000	N/A	N/A	N/A

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

**RULE 298.  
DEDUCTIBLE INSURANCE (Cont'd)**

**c. Trucks, Tractors And Trailers And All  
Autos Except Zone-rated Risks Other  
Than Collision Deductible Discount  
Factors**

<b>Deductible Amount</b>	<b>Comprehensive Deductible For Theft, Mischief And Vandalism</b>	<b>Comprehensive All Perils Deductible</b>	<b>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</b>	<b>Comprehensive All Perils Deductible With Full Glass Coverage</b>	<b>Specified Causes Of Loss All Perils Deductible</b>
\$ 0	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.133	-0.106	-0.141	-0.115	0.007
200	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.131	-0.056	-0.139	-0.089	0.018
500	-0.130	0.004	-0.138	-0.057	0.036
1,000	-0.129	0.086	-0.137	0.001	0.079
2,000	-0.128	0.218	-0.136	0.113	0.171
3,000	-0.127	0.335	-0.135	0.223	0.261
5,000	-0.109	0.497	-0.134	0.385	0.392
10,000	-0.063	0.715	-0.133	0.609	0.589
15,000	-0.035	0.824	-0.132	0.722	0.703
20,000	-0.016	0.890	-0.131	0.791	0.784

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

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

<b>Deductible Amount</b>	<b>Trucks And Truck-tractors Standard Collision</b>	<b>Trailer Types Standard Collision</b>	<b>Trucks, Tractors And Trailers Broadened Collision</b>	<b>Trucks, Tractors And Trailers Limited Collision</b>
\$ 0	N/A	N/A	N/A	0.00
50	-0.09	-0.06	-0.068	-0.09
100	-0.08	-0.05	-0.058	-0.08
200	N/A	N/A	N/A	N/A
250	-0.06	-0.04	-0.048	-0.06
500	0.00	0.00	-0.032	0.00
1,000	0.10	0.09	0.013	0.10
2,000	0.26	0.24	0.106	0.26
3,000	0.36	0.31	0.191	0.36
5,000	0.46	0.41	0.315	0.46
10,000	N/A	N/A	N/A	N/A
15,000	N/A	N/A	N/A	N/A
20,000	N/A	N/A	N/A	N/A

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

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**RULE 298.  
DEDUCTIBLE INSURANCE (Cont'd)**

**3. Zone-rated Vehicles**

**a. Zone-rated Vehicles Other Than Collision  
Deductible Discount Factors**

<b>Deductible Amount</b>	<b>Comprehensive Deductible For Theft, Mischief And Vandalism</b>	<b>Comprehensive All Perils Deductible</b>	<b>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</b>	<b>Comprehensive All Perils Deductible With Full Glass Coverage</b>	<b>Specified Causes Of Loss All Perils Deductible</b>
\$ 0	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.133	-0.106	-0.141	-0.115	0.007
200	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.131	-0.056	-0.139	-0.089	0.018
500	-0.130	0.004	-0.138	-0.057	0.036
1,000	-0.129	0.086	-0.137	0.001	0.079
2,000	-0.128	0.218	-0.136	0.113	0.171
3,000	-0.127	0.335	-0.135	0.223	0.261
5,000	-0.109	0.497	-0.134	0.385	0.392
10,000	-0.063	0.715	-0.133	0.609	0.589
15,000	-0.035	0.824	-0.132	0.722	0.703
20,000	-0.016	0.890	-0.131	0.791	0.784

**Table 298.B.3.a. Zone-rated Vehicles Other Than Collision Deductible Discount Factors**

**b. Zone-rated Vehicles Collision Deductible Discount Factors**

<b>Deductible Amount</b>	<b>Trucks And Truck-tractors Standard Collision</b>	<b>Trailer Types Standard Collision</b>	<b>Trucks, Tractors And Trailers Broadened Collision</b>	<b>Trucks, Tractors And Trailers Limited Collision</b>
\$ 0	N/A	N/A	N/A	0.00
50	-0.09	-0.06	-0.068	-0.09
100	-0.08	-0.05	-0.058	-0.08
200	N/A	N/A	N/A	N/A
250	-0.06	-0.04	-0.048	-0.06
500	0.00	0.00	-0.032	0.00
1,000	0.10	0.09	0.013	0.10
2,000	0.26	0.24	0.106	0.26
3,000	0.36	0.31	0.191	0.36
5,000	0.46	0.41	0.315	0.46
10,000	N/A	N/A	N/A	N/A
15,000	N/A	N/A	N/A	N/A
20,000	N/A	N/A	N/A	N/A

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

**RULE 298.  
DEDUCTIBLE INSURANCE (Cont'd)**

**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**

**5. Limited Collision Factors**

Deductible Amount	Trucks, Tractors And Trailers Limited Collision	Private Passenger Types Limited Collision
\$ 0	0.50	0.53
All Other	0.45	0.45

**Table 298.B.5. Limited Collision Factors**

Paragraph C. is replaced by the following:

**C. Personal Injury Protection**

1. A policy insuring an individually owned auto may provide a personal injury protection deductible, per accident, to apply to the named insured and resident relatives. If a deductible applies, but the insured has rejected Medical Expense Coverage, refer to company for rating.

Deductible Amount	Factor Applied To Personal Injury Protection Base Premium
None	1.00
\$ 100	0.90
200	0.85
300	0.80

**Table 298.C.1. Personal Injury Protection Deductible  
Factors**

2. A policy may provide a property protection insurance deductible, per accident, as follows:

Deductible Amount	Factor
None	1.00
\$ 25	0.89
50	0.81
75	0.76
100	0.71
200	0.62
250	0.58
300	0.56
400	0.53
500	0.51
750	0.51
1,000	0.50

**Table 298.C.2. Property Protection Insurance  
Deductible Factors**

3. Refer to company for factors for higher deductibles.

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**RULE 300.  
INCREASED LIABILITY LIMITS**

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

<b>Combined Single Limit Of Liability (000's)</b>	<b>1.  Light And Medium Trucks</b>	<b>2.  Heavy Trucks And Truck- tractors</b>	<b>3. Extra- heavy Trucks And Truck- tractors</b>	<b>4.  Trucks, Tractors And Trailers Zone-rated</b>	<b>5.  All Other Risks</b>
110	1.04	1.04	1.04	1.03	1.04
125	1.09	1.09	1.09	1.07	1.08
150	1.17	1.18	1.18	1.13	1.16
200	1.32	1.33	1.32	1.24	1.29
250	1.44	1.46	1.45	1.32	1.41
300	1.55	1.58	1.56	1.40	1.51
350	1.65	1.69	1.66	1.47	1.60
400	1.73	1.79	1.75	1.53	1.68
500	1.89	1.98	1.91	1.64	1.82
510	1.90	2.00	1.92	1.65	1.84
600	2.02	2.14	2.04	1.74	1.94
750	2.18	2.35	2.22	1.86	2.09
1,000	2.39	2.62	2.45	2.02	2.29
1,500	2.69	3.02	2.79	2.25	2.58
2,000	2.92	3.31	3.04	2.41	2.79
2,500	3.10	3.55	3.26	2.54	2.96
3,000	3.26	3.75	3.44	2.66	3.10
5,000	3.76	4.40	4.04	3.01	3.55
7,500	4.23	5.02	4.63	3.34	3.97
10,000	4.63	5.55	5.15	3.62	4.32

**Table 300.B. Increased Liability Limits**

**RULE 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**

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VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**(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**

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VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**(5) All Other Vehicles Vehicle Value  
Factors – Collision With Stated  
Amount Rating**

Price Bracket	Vehicle Value Factor
\$ 0 to 999	0.67
1,000 to 1,999	0.67
2,000 to 2,999	0.67
3,000 to 3,999	0.67
4,000 to 4,999	0.67
5,000 to 5,999	0.67
6,000 to 7,999	0.67
8,000 to 9,999	0.67
10,000 to 11,999	0.67
12,000 to 13,999	0.67
14,000 to 15,999	0.65
16,000 to 17,999	0.64
18,000 to 19,999	0.63
20,000 to 24,999	0.63
25,000 to 29,999	0.70
30,000 to 34,999	0.77
35,000 to 39,999	0.81
40,000 to 44,999	0.83
45,000 to 49,999	0.86
50,000 to 54,999	0.88
55,000 to 64,999	0.91
65,000 to 74,999	0.95
75,000 to 84,999	0.99
85,000 to 99,999	1.03
100,000 to 114,999	1.07
115,000 to 129,999	1.11
130,000 to 149,999	1.15
150,000 to 174,999	1.19
175,000 to 199,999	1.24
200,000 to 229,999	1.29
230,000 to 259,999	1.34
260,000 to 299,999	1.39
300,000 to 349,999	1.44
350,000 to 399,999	1.50
400,000 to 449,999	1.55
450,000 to 499,999	1.60
500,000 to 599,999	1.66
600,000 to 699,999	1.74
700,000 to 799,999	1.81
800,000 to 899,999	1.87
900,000 or greater	1.93

**Table 301.C.1.a.(5) All Other Vehicles Vehicle Value  
Factors – Collision With Stated Amount Rating**

**b. Other Than Collision**

**(1) Zone-rated Vehicles Vehicle Value  
Factors – Other Than Collision With  
Stated Amount Rating**

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

**Table 301.C.1.b.(1) Zone-rated Vehicles Vehicle Value  
Factors – Other Than Collision With Stated Amount  
Rating**

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VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**(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**

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**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

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**

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

**COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
EXCEPTION PAGES**

**MICHIGAN (21)**

**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

	Current Model Year	First Preceding Model Year																										27th and older
OCN Price Bracket			2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	
\$ 55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
85,000 to 99,999	2.11	1.58	1.58	1.58	1.52	1.45	1.39	1.33	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
100,000 to 114,999	2.23	1.67	1.67	1.67	1.61	1.54	1.47	1.41	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
115,000 to 129,999	2.35	1.76	1.76	1.76	1.69	1.62	1.55	1.48	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41
130,000 to 149,999	2.47	1.85	1.85	1.85	1.78	1.70	1.63	1.56	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48
150,000 to 174,999	2.61	1.96	1.96	1.96	1.88	1.80	1.73	1.65	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57
175,000 to 199,999	2.76	2.07	2.07	2.07	1.99	1.91	1.82	1.74	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66
200,000 to 229,999	2.91	2.18	2.18	2.18	2.10	2.01	1.92	1.83	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
230,000 to 259,999	3.06	2.30	2.30	2.30	2.21	2.11	2.02	1.93	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84
260,000 to 299,999	3.22	2.41	2.41	2.41	2.32	2.22	2.12	2.03	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93
300,000 to 349,999	3.40	2.55	2.55	2.55	2.45	2.35	2.25	2.14	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04
350,000 to 399,999	3.60	2.70	2.70	2.70	2.59	2.48	2.37	2.27	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16
400,000 to 449,999	3.78	2.84	2.84	2.84	2.72	2.61	2.50	2.38	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27
450,000 to 499,999	3.95	2.96	2.96	2.96	2.85	2.73	2.61	2.49	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37
500,000 to 599,999	4.15	3.11	3.11	3.11	2.99	2.86	2.74	2.61	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49
600,000 to 699,999	4.44	3.33	3.33	3.33	3.20	3.06	2.93	2.80	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66
700,000 to 799,999	4.70	3.53	3.53	3.53	3.38	3.24	3.10	2.96	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82
800,000 to 899,999	4.94	3.71	3.71	3.71	3.56	3.41	3.26	3.11	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96
900,000 or greater	5.16	3.87	3.87	3.87	3.72	3.56	3.41	3.25	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10

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

**COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
EXCEPTION PAGES**

**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**(2) Zone-rated Non-trailers Vehicle Value Factors – Collision  
With Actual Cash Value Rating**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.33	0.24	0.22	0.19	0.16	0.13	0.11	0.10	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01
1,000 to 1,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.34	0.26	0.23	0.20	0.18	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	0.02
2,000 to 2,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.35	0.27	0.25	0.22	0.20	0.17	0.16	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.03
3,000 to 3,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.35	0.28	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04
4,000 to 4,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04
5,000 to 5,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.30	0.27	0.25	0.22	0.20	0.19	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05
6,000 to 7,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.30	0.28	0.25	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.06
8,000 to 9,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.37	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.10	0.09	0.08	0.07	0.07
10,000 to 11,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.37	0.32	0.29	0.27	0.25	0.23	0.22	0.20	0.19	0.17	0.16	0.15	0.14	0.13	0.12	0.11	0.10	0.10	0.09	0.08
12,000 to 13,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.38	0.32	0.29	0.27	0.25	0.24	0.22	0.20	0.19	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.11	0.10	0.09	0.09
14,000 to 15,999	0.93	0.93	0.85	0.80	0.74	0.59	0.52	0.44	0.38	0.33	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.12	0.12	0.11	0.10	0.09	0.09
16,000 to 17,999	0.91	0.91	0.84	0.79	0.72	0.58	0.52	0.44	0.38	0.33	0.30	0.28	0.27	0.25	0.24	0.22	0.21	0.20	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.12	0.11	0.11
18,000 to 19,999	0.89	0.89	0.82	0.77	0.71	0.58	0.51	0.44	0.38	0.34	0.31	0.29	0.27	0.25	0.24	0.22	0.21	0.20	0.19	0.17	0.16	0.15	0.15	0.14	0.13	0.12	0.11	0.11
20,000 to 24,999	0.90	0.90	0.82	0.77	0.71	0.58	0.52	0.45	0.40	0.35	0.32	0.30	0.28	0.26	0.25	0.23	0.22	0.21	0.19	0.18	0.17	0.16	0.15	0.14	0.13	0.13	0.12	0.11
25,000 to 29,999	1.00	1.00	0.92	0.86	0.79	0.66	0.59	0.52	0.46	0.41	0.37	0.36	0.34	0.32	0.30	0.29	0.27	0.26	0.25	0.24	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.16
30,000 to 34,999	1.09	1.09	1.01	0.95	0.87	0.72	0.66	0.58	0.52	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.20	0.19	0.18
35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41

**COMMERCIAL LINES MANUAL  
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**MICHIGAN (21)**

**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

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

**COMMERCIAL LINES MANUAL  
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**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**(3) Private Passenger Types Vehicle Value Factors – Collision  
With Actual Cash Value Rating**

	Current Model Year	First Preceding Model Year																											27th and older
OCN Price Bracket	Year	Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th		
\$ 0 to 999	1.03	0.95	0.92	0.83	0.78	0.56	0.40	0.31	0.23	0.17	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01	
1,000 to 1,999	1.05	0.97	0.93	0.85	0.79	0.59	0.44	0.35	0.26	0.20	0.18	0.15	0.12	0.10	0.09	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01	
2,000 to 2,999	1.07	0.98	0.94	0.86	0.80	0.62	0.47	0.39	0.31	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.07	0.06	0.05	0.05	0.04	0.03	0.03	0.03	0.02	0.02	0.02	
3,000 to 3,999	1.08	0.99	0.95	0.87	0.81	0.64	0.50	0.42	0.34	0.27	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	0.02	
4,000 to 4,999	1.08	1.00	0.96	0.87	0.81	0.65	0.52	0.44	0.36	0.29	0.26	0.23	0.20	0.18	0.15	0.14	0.12	0.11	0.09	0.08	0.07	0.06	0.06	0.05	0.04	0.04	0.03	0.03	
5,000 to 5,999	1.09	1.00	0.96	0.88	0.82	0.66	0.53	0.46	0.38	0.31	0.27	0.24	0.22	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04	
6,000 to 7,999	1.09	1.01	0.97	0.88	0.82	0.68	0.55	0.48	0.40	0.33	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	
8,000 to 9,999	1.10	1.01	0.98	0.89	0.83	0.69	0.57	0.51	0.43	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06	
10,000 to 11,999	1.11	1.02	0.98	0.89	0.83	0.70	0.58	0.52	0.45	0.38	0.33	0.30	0.28	0.25	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	
12,000 to 13,999	1.11	1.02	0.98	0.90	0.83	0.71	0.59	0.54	0.46	0.40	0.35	0.32	0.30	0.27	0.25	0.23	0.21	0.20	0.18	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.09	0.09	
14,000 to 15,999	1.11	1.03	0.99	0.90	0.84	0.72	0.60	0.55	0.48	0.42	0.37	0.34	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.10	0.09	
16,000 to 17,999	1.11	1.02	0.98	0.89	0.83	0.72	0.61	0.56	0.49	0.43	0.37	0.34	0.32	0.29	0.27	0.25	0.23	0.21	0.19	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.10	0.09	
18,000 to 19,999	1.07	0.98	0.95	0.86	0.80	0.69	0.59	0.55	0.48	0.42	0.37	0.35	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.13	0.12	0.11	
20,000 to 24,999	1.01	0.93	0.90	0.82	0.76	0.66	0.57	0.54	0.47	0.42	0.37	0.34	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.15	0.14	0.13	0.12	0.12	0.11	
25,000 to 29,999	1.00	0.92	0.89	0.81	0.75	0.66	0.58	0.55	0.49	0.43	0.38	0.36	0.33	0.31	0.29	0.27	0.25	0.23	0.21	0.20	0.19	0.17	0.16	0.15	0.14	0.13	0.12	0.11	
30,000 to 34,999	1.08	0.99	0.95	0.87	0.81	0.72	0.63	0.60	0.54	0.49	0.43	0.40	0.38	0.36	0.34	0.31	0.30	0.28	0.26	0.25	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	
35,000 to 39,999	1.14	1.05	1.01	0.92	0.86	0.77	0.68	0.65	0.59	0.54	0.47	0.44	0.42	0.39	0.37	0.35	0.33	0.31	0.29	0.27	0.25	0.24	0.23	0.21	0.20	0.19	0.18	0.17	
40,000 to 44,999	1.21	1.11	1.07	0.97	0.91	0.82	0.73	0.70	0.64	0.59	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	
45,000 to 49,999	1.27	1.17	1.12	1.02	0.95	0.86	0.77	0.75	0.69	0.63	0.56	0.53	0.50	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.27	0.26	0.24	0.23	
50,000 to 54,999	1.34	1.23	1.19	1.08	1.01	0.92	0.82	0.81	0.74	0.69	0.60	0.57	0.54	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	
55,000 to 64,999	1.48	1.36	1.31	1.19	1.11	1.02	0.92	0.91	0.84	0.78	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	
65,000 to 74,999	1.65	1.52	1.46	1.33	1.23	1.14	1.04	1.04	0.97	0.91	0.80	0.77	0.74	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	
75,000 to 84,999	1.81	1.66	1.60	1.46	1.36	1.26	1.16	1.16	1.09	1.03	0.91	0.87	0.83	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	

**COMMERCIAL LINES MANUAL  
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**MICHIGAN (21)**

**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 85,000 to 99,999	1.99	1.84	1.78	1.62	1.52	1.42	1.31	1.31	1.23	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.81	0.79	0.77	0.74	0.72	0.70	0.68	0.66	0.64	0.62
100,000 to 114,999	2.22	2.06	1.98	1.82	1.71	1.61	1.49	1.49	1.41	1.34	1.20	1.17	1.13	1.10	1.07	1.03	1.00	0.97	0.94	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72
115,000 to 129,999	2.43	2.26	2.19	2.02	1.90	1.79	1.67	1.67	1.58	1.51	1.37	1.33	1.29	1.25	1.21	1.17	1.14	1.11	1.07	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.82
130,000 to 149,999	2.66	2.48	2.41	2.23	2.11	1.99	1.87	1.87	1.78	1.71	1.55	1.52	1.49	1.46	1.43	1.41	1.38	1.35	1.32	1.30	1.27	1.25	1.22	1.20	1.17	1.15	1.13	1.10
150,000 to 174,999	2.95	2.76	2.68	2.50	2.37	2.25	2.12	2.12	2.03	1.95	1.80	1.76	1.72	1.69	1.66	1.62	1.59	1.56	1.53	1.50	1.47	1.44	1.41	1.38	1.35	1.33	1.30	1.27
175,000 to 199,999	3.26	3.07	2.98	2.79	2.66	2.54	2.40	2.40	2.31	2.23	2.07	2.03	1.98	1.95	1.91	1.87	1.83	1.79	1.76	1.72	1.69	1.65	1.62	1.59	1.56	1.53	1.50	1.47
200,000 to 229,999	3.57	3.38	3.30	3.10	2.97	2.84	2.70	2.70	2.61	2.52	2.36	2.31	2.27	2.22	2.18	2.13	2.09	2.05	2.01	1.97	1.93	1.89	1.85	1.81	1.78	1.74	1.71	1.67
230,000 to 259,999	3.92	3.72	3.63	3.44	3.30	3.17	3.03	3.03	2.94	2.85	2.68	2.63	2.58	2.53	2.48	2.43	2.38	2.33	2.28	2.24	2.19	2.15	2.11	2.06	2.02	1.98	1.94	1.90
260,000 to 299,999	4.28	4.09	4.00	3.80	3.66	3.54	3.40	3.40	3.30	3.22	3.05	3.02	2.99	2.96	2.93	2.90	2.87	2.84	2.81	2.78	2.76	2.73	2.70	2.67	2.65	2.62	2.60	2.57
300,000 to 349,999	4.73	4.54	4.45	4.26	4.12	4.00	3.86	3.86	3.76	3.68	3.51	3.48	3.44	3.41	3.38	3.34	3.31	3.28	3.24	3.21	3.18	3.15	3.12	3.08	3.05	3.02	2.99	2.96
350,000 to 399,999	5.23	5.03	4.95	4.75	4.62	4.49	4.35	4.35	4.25	4.17	4.00	3.96	3.92	3.88	3.85	3.81	3.77	3.73	3.69	3.66	3.62	3.58	3.55	3.51	3.48	3.44	3.41	3.37
400,000 to 449,999	5.70	5.51	5.42	5.22	5.08	4.95	4.80	4.80	4.70	4.62	4.45	4.40	4.36	4.31	4.27	4.23	4.19	4.14	4.10	4.06	4.02	3.98	3.94	3.90	3.86	3.82	3.79	3.75
450,000 to 499,999	6.16	5.95	5.85	5.63	5.48	5.34	5.19	5.19	5.08	4.99	4.80	4.76	4.71	4.66	4.61	4.57	4.52	4.48	4.43	4.39	4.34	4.30	4.26	4.22	4.17	4.13	4.09	4.05
500,000 to 599,999	6.73	6.49	6.39	6.15	5.99	5.83	5.67	5.66	5.55	5.45	5.24	5.19	5.14	5.09	5.04	4.99	4.94	4.89	4.84	4.79	4.74	4.70	4.65	4.60	4.56	4.51	4.47	4.42
600,000 to 699,999	7.60	7.33	7.21	6.94	6.76	6.59	6.40	6.39	6.26	6.15	5.92	5.86	5.80	5.74	5.69	5.63	5.57	5.52	5.46	5.41	5.35	5.30	5.25	5.20	5.14	5.09	5.04	4.99
700,000 to 799,999	8.42	8.13	8.00	7.70	7.49	7.30	7.09	7.09	6.94	6.82	6.56	6.50	6.43	6.37	6.30	6.24	6.18	6.12	6.06	6.00	5.94	5.88	5.82	5.76	5.70	5.64	5.59	5.53
800,000 to 899,999	9.43	9.08	8.92	8.56	8.32	8.09	7.84	7.83	7.66	7.51	7.20	7.13	7.06	6.99	6.92	6.85	6.78	6.71	6.65	6.58	6.52	6.45	6.39	6.32	6.26	6.20	6.13	6.07
900,000 or greater	10.51	10.08	9.89	9.47	9.17	8.90	8.59	8.59	8.38	8.20	7.83	7.76	7.68	7.60	7.53	7.45	7.38	7.30	7.23	7.16	7.09	7.01	6.94	6.87	6.81	6.74	6.67	6.60

**Table 301.C.2.a.(3) Private Passenger Types Vehicle Value Factors –  
Collision With Actual Cash Value Rating**

**COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
EXCEPTION PAGES**

**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**(4) Non-zone-rated Trailers Vehicle Value Factors – Collision  
With Actual Cash Value Rating**

	Current Model Year	First Preceding Model Year																										27th and older
OCN Price Bracket	Year	Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	
10,000 to 11,999	0.37	0.28	0.28	0.28	0.27	0.26	0.25	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	
12,000 to 13,999	0.45	0.34	0.34	0.34	0.32	0.31	0.30	0.28	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	
14,000 to 15,999	0.53	0.39	0.39	0.39	0.38	0.36	0.35	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	
16,000 to 17,999	0.60	0.45	0.45	0.45	0.43	0.42	0.40	0.38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	
18,000 to 19,999	0.68	0.51	0.51	0.51	0.49	0.47	0.45	0.43	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	
20,000 to 24,999	0.80	0.60	0.60	0.60	0.58	0.55	0.53	0.50	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	
25,000 to 29,999	1.00	0.75	0.75	0.75	0.72	0.69	0.66	0.63	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	
30,000 to 34,999	1.20	0.90	0.90	0.90	0.87	0.83	0.79	0.76	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	
35,000 to 39,999	1.41	1.05	1.05	1.05	1.01	0.97	0.93	0.89	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	
40,000 to 44,999	1.55	1.17	1.17	1.17	1.12	1.07	1.03	0.98	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	
45,000 to 49,999	1.62	1.22	1.22	1.22	1.17	1.12	1.07	1.02	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	
50,000 to 54,999	1.69	1.27	1.27	1.27	1.22	1.17	1.12	1.06	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	
55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	

**COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
EXCEPTION PAGES**

**MICHIGAN (21)**

**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

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

**COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
EXCEPTION PAGES**

**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**(5) All Other Vehicles Vehicle Value Factors – Collision With  
Actual Cash Value Rating**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.33	0.24	0.22	0.19	0.16	0.13	0.11	0.10	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01
1,000 to 1,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.34	0.26	0.23	0.20	0.18	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	0.02
2,000 to 2,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.35	0.27	0.25	0.22	0.20	0.17	0.16	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.03
3,000 to 3,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.35	0.28	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04
4,000 to 4,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04
5,000 to 5,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.30	0.27	0.25	0.22	0.20	0.19	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05
6,000 to 7,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.30	0.28	0.25	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.06
8,000 to 9,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.37	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.10	0.09	0.08	0.07	0.07
10,000 to 11,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.37	0.32	0.29	0.27	0.25	0.23	0.22	0.20	0.19	0.17	0.16	0.15	0.14	0.13	0.12	0.11	0.10	0.10	0.09	0.08
12,000 to 13,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.38	0.32	0.29	0.27	0.25	0.24	0.22	0.20	0.19	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.11	0.10	0.09	0.09
14,000 to 15,999	0.93	0.93	0.85	0.80	0.74	0.59	0.52	0.44	0.38	0.33	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.12	0.12	0.11	0.10	0.09	0.09
16,000 to 17,999	0.91	0.91	0.84	0.79	0.72	0.58	0.52	0.44	0.38	0.33	0.30	0.28	0.27	0.25	0.24	0.22	0.21	0.20	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.12	0.11	0.11
18,000 to 19,999	0.89	0.89	0.82	0.77	0.71	0.58	0.51	0.44	0.38	0.34	0.31	0.29	0.27	0.25	0.24	0.22	0.21	0.20	0.19	0.17	0.16	0.15	0.15	0.14	0.13	0.12	0.11	0.11
20,000 to 24,999	0.90	0.90	0.82	0.77	0.71	0.58	0.52	0.45	0.40	0.35	0.32	0.30	0.28	0.26	0.25	0.23	0.22	0.21	0.19	0.18	0.17	0.16	0.15	0.14	0.13	0.13	0.12	0.11
25,000 to 29,999	1.00	1.00	0.92	0.86	0.79	0.66	0.59	0.52	0.46	0.41	0.37	0.36	0.34	0.32	0.30	0.29	0.27	0.26	0.25	0.24	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.16
30,000 to 34,999	1.09	1.09	1.01	0.95	0.87	0.72	0.66	0.58	0.52	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.20	0.19	0.18
35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41

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**MICHIGAN (21)**

**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

**Table 301.C.2.a.(5) All Other Vehicles Vehicle Value Factors – Collision With Actual Cash Value Rating**

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**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**b. Other Than Collision**

**(1) Zone-rated Vehicles Vehicle Value Factors – Other Than  
Collision With Actual Cash Value Rating**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25
20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49

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**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84
300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

**Table 301.C.2.b.(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating**

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**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

**(2) Private Passenger Types Vehicle Value Factors – Other  
Than Collision With Actual Cash Value Rating**

OCN Price Bracket	Cur- rent Model Year	First Pre- ced- ing Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.32	0.31	0.30	0.28	0.26	0.24	0.22	0.20	0.18	0.17	0.15	0.14	0.14	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.11	0.10	0.10	0.10	0.10	0.09	0.09	0.09
1,000 to 1,999	0.39	0.38	0.36	0.34	0.32	0.29	0.27	0.25	0.22	0.20	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.11
2,000 to 2,999	0.47	0.46	0.45	0.42	0.39	0.36	0.33	0.30	0.27	0.25	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13
3,000 to 3,999	0.53	0.52	0.50	0.47	0.44	0.40	0.37	0.34	0.31	0.28	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.18	0.17	0.16	0.16	0.16	0.15	0.15
4,000 to 4,999	0.58	0.56	0.54	0.51	0.47	0.44	0.40	0.37	0.34	0.30	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.21	0.21	0.20	0.20	0.19	0.18	0.18	0.17	0.17	0.16	0.16
5,000 to 5,999	0.62	0.60	0.58	0.54	0.51	0.47	0.43	0.39	0.36	0.32	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.17	0.17
6,000 to 7,999	0.66	0.65	0.63	0.59	0.55	0.51	0.47	0.43	0.39	0.35	0.31	0.30	0.29	0.28	0.27	0.26	0.25	0.25	0.24	0.23	0.23	0.22	0.21	0.21	0.20	0.19	0.19	0.18
8,000 to 9,999	0.72	0.70	0.68	0.63	0.59	0.55	0.50	0.46	0.42	0.37	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20
10,000 to 11,999	0.76	0.74	0.72	0.67	0.63	0.58	0.53	0.49	0.44	0.40	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21
12,000 to 13,999	0.80	0.78	0.75	0.71	0.66	0.61	0.56	0.51	0.47	0.42	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.26	0.26	0.25	0.24	0.23	0.23	0.22
14,000 to 15,999	0.84	0.81	0.79	0.74	0.69	0.64	0.59	0.54	0.49	0.44	0.39	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23
16,000 to 17,999	0.87	0.84	0.82	0.77	0.71	0.66	0.61	0.56	0.50	0.45	0.40	0.39	0.38	0.37	0.35	0.34	0.33	0.32	0.31	0.30	0.30	0.29	0.28	0.27	0.26	0.25	0.25	0.24
18,000 to 19,999	0.90	0.87	0.84	0.79	0.74	0.68	0.63	0.58	0.52	0.47	0.41	0.40	0.39	0.38	0.37	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.29	0.28	0.27	0.26	0.25	0.25
20,000 to 24,999	0.94	0.92	0.89	0.83	0.77	0.72	0.66	0.60	0.55	0.49	0.43	0.42	0.41	0.40	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.27	0.26
25,000 to 29,999	1.00	0.97	0.94	0.88	0.82	0.76	0.70	0.64	0.58	0.52	0.46	0.45	0.43	0.42	0.41	0.40	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27
30,000 to 34,999	1.08	1.05	1.02	0.95	0.89	0.82	0.76	0.69	0.63	0.56	0.50	0.48	0.47	0.45	0.44	0.43	0.41	0.40	0.39	0.38	0.37	0.36	0.34	0.33	0.32	0.31	0.31	0.30
35,000 to 39,999	1.21	1.18	1.14	1.07	0.99	0.92	0.85	0.78	0.70	0.63	0.56	0.54	0.53	0.51	0.49	0.48	0.46	0.45	0.44	0.42	0.41	0.40	0.39	0.38	0.36	0.35	0.34	0.33
40,000 to 44,999	1.34	1.30	1.26	1.18	1.10	1.02	0.94	0.86	0.78	0.70	0.62	0.60	0.58	0.56	0.55	0.53	0.51	0.50	0.48	0.47	0.46	0.44	0.43	0.42	0.40	0.39	0.38	0.37
45,000 to 49,999	1.47	1.42	1.38	1.29	1.20	1.12	1.03	0.94	0.85	0.76	0.68	0.66	0.64	0.62	0.60	0.58	0.56	0.55	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.42	0.40
50,000 to 54,999	1.59	1.55	1.50	1.40	1.31	1.21	1.12	1.02	0.92	0.83	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.56	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.44
55,000 to 64,999	1.78	1.73	1.68	1.57	1.46	1.35	1.25	1.14	1.03	0.93	0.82	0.80	0.77	0.75	0.73	0.70	0.68	0.66	0.64	0.62	0.60	0.59	0.57	0.55	0.54	0.52	0.50	0.49
65,000 to 74,999	2.02	1.96	1.90	1.78	1.66	1.54	1.41	1.29	1.17	1.05	0.93	0.90	0.87	0.85	0.82	0.80	0.77	0.75	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.55

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OCN Price Bracket	Cur- rent Model Year	First Pre- ced- ing Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 75,000 to 84,999	2.25	2.19	2.12	1.98	1.85	1.71	1.58	1.44	1.31	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72	0.70	0.68	0.66	0.64	0.62
85,000 to 99,999	2.53	2.45	2.38	2.22	2.07	1.92	1.77	1.62	1.47	1.31	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78	0.76	0.74	0.71	0.69
100,000 to 114,999	2.86	2.77	2.68	2.51	2.34	2.17	2.00	1.83	1.66	1.48	1.31	1.27	1.24	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78
115,000 to 129,999	3.17	3.08	2.98	2.79	2.60	2.41	2.22	2.03	1.84	1.65	1.46	1.42	1.37	1.33	1.29	1.25	1.22	1.18	1.14	1.11	1.08	1.04	1.01	0.98	0.95	0.92	0.90	0.87
130,000 to 149,999	3.53	3.42	3.32	3.11	2.89	2.68	2.47	2.26	2.05	1.84	1.62	1.57	1.53	1.48	1.44	1.39	1.35	1.31	1.27	1.23	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97
150,000 to 174,999	3.97	3.85	3.73	3.50	3.26	3.02	2.78	2.54	2.30	2.07	1.83	1.77	1.72	1.67	1.62	1.57	1.52	1.48	1.43	1.39	1.35	1.31	1.27	1.23	1.19	1.16	1.12	1.09
175,000 to 199,999	4.46	4.33	4.19	3.93	3.66	3.39	3.12	2.85	2.59	2.32	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51	1.47	1.42	1.38	1.34	1.30	1.26	1.22
200,000 to 229,999	4.97	4.82	4.67	4.38	4.08	3.78	3.48	3.18	2.88	2.59	2.29	2.22	2.15	2.09	2.02	1.96	1.91	1.85	1.79	1.74	1.69	1.64	1.59	1.54	1.49	1.45	1.40	1.36
230,000 to 259,999	5.53	5.36	5.19	4.86	4.53	4.20	3.87	3.54	3.21	2.87	2.54	2.47	2.39	2.32	2.25	2.18	2.12	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51
260,000 to 299,999	6.13	5.95	5.76	5.39	5.03	4.66	4.29	3.92	3.56	3.19	2.82	2.74	2.65	2.57	2.50	2.42	2.35	2.28	2.21	2.14	2.08	2.02	1.96	1.90	1.84	1.79	1.73	1.68
300,000 to 349,999	6.89	6.68	6.47	6.06	5.65	5.23	4.82	4.41	3.99	3.58	3.17	3.07	2.98	2.89	2.80	2.72	2.64	2.56	2.48	2.41	2.34	2.27	2.20	2.13	2.07	2.01	1.95	1.89
350,000 to 399,999	7.73	7.50	7.27	6.80	6.34	5.88	5.41	4.95	4.48	4.02	3.56	3.45	3.35	3.25	3.15	3.05	2.96	2.87	2.79	2.70	2.62	2.54	2.47	2.39	2.32	2.25	2.18	2.12
400,000 to 449,999	8.55	8.30	8.04	7.53	7.01	6.50	5.99	5.47	4.96	4.45	3.93	3.82	3.70	3.59	3.48	3.38	3.28	3.18	3.08	2.99	2.90	2.81	2.73	2.65	2.57	2.49	2.42	2.34
450,000 to 499,999	9.36	9.08	8.79	8.23	7.67	7.11	6.55	5.99	5.43	4.87	4.30	4.17	4.05	3.93	3.81	3.70	3.58	3.48	3.37	3.27	3.17	3.08	2.99	2.90	2.81	2.73	2.64	2.56
500,000 to 599,999	10.36	10.05	9.74	9.12	8.50	7.87	7.25	6.63	6.01	5.39	4.77	4.62	4.48	4.35	4.22	4.09	3.97	3.85	3.74	3.62	3.51	3.41	3.31	3.21	3.11	3.02	2.93	2.84
600,000 to 699,999	11.92	11.57	11.21	10.49	9.78	9.06	8.35	7.63	6.92	6.20	5.48	5.32	5.16	5.01	4.86	4.71	4.57	4.43	4.30	4.17	4.04	3.92	3.81	3.69	3.58	3.47	3.37	3.27
700,000 to 799,999	13.44	13.04	12.63	11.83	11.02	10.21	9.41	8.60	7.79	6.99	6.18	6.00	5.82	5.64	5.47	5.31	5.15	4.99	4.84	4.70	4.56	4.42	4.29	4.16	4.04	3.91	3.80	3.68
800,000 to 899,999	14.91	14.47	14.02	13.12	12.23	11.33	10.44	9.54	8.65	7.75	6.86	6.65	6.45	6.26	6.07	5.89	5.71	5.54	5.38	5.22	5.06	4.91	4.76	4.62	4.48	4.34	4.21	4.09
900,000 or greater	16.35	15.86	15.37	14.39	13.41	12.43	11.45	10.47	9.49	8.50	7.52	7.30	7.08	6.87	6.66	6.46	6.27	6.08	5.90	5.72	5.55	5.38	5.22	5.06	4.91	4.76	4.62	4.48

**Table 301.C.2.b.(2) Private Passenger Types Vehicle Value Factors – Other  
Than Collision With Actual Cash Value Rating**

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**(3) All Other Vehicles Vehicle Value Factors – Other Than  
Collision With Actual Cash Value Rating**

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25
20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49

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OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84
300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

**Table 301.C.2.b.(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating**

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**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

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

**D. Liability Factors**

**1. Liability Original Cost New Factors**

**b. Original Cost New Factors**

<b>Price Bracket (OCN Or Stated Amt.)</b>	<b>Light Trucks</b>	<b>Medium Trucks</b>	<b>Heavy Trucks</b>	<b>Extra- heavy Trucks</b>	<b>Heavy Truck- tractors</b>	<b>Extra- heavy Truck- tractors</b>	<b>Semi- trailers</b>	<b>Trailers</b>	<b>Service Or Utility Trailers</b>	<b>Private Passenger Types</b>
\$ 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

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**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**

Price Bracket (OCN Or Stated Amt.)	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
\$ 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**

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**RULE 301.  
VEHICLE AGE AND PRICE BRACKET (Cont'd)**


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**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**

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**RULE 302.  
SUSPENSION**


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

- D.** For autos subject to No-fault Law, Comprehensive Coverage may not be suspended.

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**RULE 308.  
PHYSICAL DAMAGE COVERAGES**


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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	0.800	0.750
Limited Specified Causes Of Loss	0.900	0.843
Specified Causes Of Loss	1.000	0.937
For Stated Amount rating, refer to company.		

**Table 308.A. Limited Other Than Collision Coverage Factors**

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**RULE 314.  
VEHICLE TELEMATICS RATING**


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Paragraph **A.** does not apply.

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

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

**B. Exclusionary Endorsements**

1. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos as described in Paragraph **A.1.**, may be excluded by attaching Michigan Public Or Livery Passenger Conveyance And Transportation Network Services Exclusion Endorsement **CA 05 11.**
2. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos and autos used to provide delivery services, as described in Paragraphs **A.1.** and **A.2.**, may be excluded by attaching Michigan Public Or Livery Passenger Conveyance, Transportation Network And On-demand Delivery Services Exclusion Endorsement **CA 23 77.**

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

**C. Premium Computation – Transportation Network Services Autos**

For vehicles that would otherwise be rated as a private passenger type described in Rule **231.** or light trucks described in Rule **223.** when neither Endorsement **CA 05 11** nor Endorsement **CA 23 77** has been attached to the policy, use the following rating procedures. For public autos that also operate as transportation network services autos, refer to Rule **238.** For all other vehicles, refer to company.