

RULES – INFORMATION

FEBRUARY 21, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-054

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

KEY MESSAGE

We are providing a replacement rules attachment to filing [CA-2022-RCP1](#) in Arkansas.

BACKGROUND

In circular [LI-CA-2022-275](#), we provided a replacement rules attachment to filing CA-2022-RCP1 in Arkansas.

Subsequent to the release of circular [LI-CA-2022-275](#), it was discovered that the format in certain tables in the replacement rules attachment did not display as intended.

ISO ACTION

We are providing a replacement rules attachment to display the tables in paragraph **C.2.** as intended. Apart from the table formatting update, the information in circular [LI-CA-2022-275](#) remains unchanged.

REFERENCE(S)

[LI-CA-2022-275](#) (11/28/2022) Arkansas Supplement To The Commercial Auto 2022 Multistate Rules Filing; Replacement Rules Attachment Provided

[ATTACHMENT\(S\)](#)

Arkansas Replacement Rules Attachment to Filing CA-2022-RCP1

DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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CONTACT INFORMATION

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204. POLICY TERM

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

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

212. FORMS PORTFOLIO REFERENCE

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

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

1. Arkansas Changes Endorsement **CA 01 62**
2. Arkansas Changes – Cancellation And Nonrenewal Endorsement **IL 02 31**

215. INDIVIDUAL RISK SITUATIONS

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

A. Restrictions Of Coverage Or Increased Rate

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

1. The insured agrees in writing;
2. The policy would not be written otherwise; and
3. The insurer makes a filing with the Insurance Department in accordance with the consent to rate procedures as set forth in the Arkansas Insurance Code.

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

C. Filing Obligations

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

Note

Rates shall not be inadequate, excessive or unfairly discriminatory.

218. RATING TERRITORIES

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

A. Territory Determination

- 3.** If the manual refers to this paragraph to determine rating territory, use Territory 111 when the address of the named insured is located in this jurisdiction.

222. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

The following is added to Paragraph B.1.:

a. Liability Fleet Size Factors

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

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

b. Collision Fleet Size Factors

<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>	
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

<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

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>
Light Trucks (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	
Medium Trucks (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
Heavy Trucks (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
Extra-heavy Trucks (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
Heavy Truck-tractors (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
Extra-heavy Truck-tractors (Over 45,000 lbs. GCW)	<u>Local</u>	<u>All uses</u>	362-- and 365--	1.98	1.91	1.13
	<u>Intermediate</u>	<u>All uses</u>	501-- and 504--	2.00	1.99	1.09
Semitrailers	<u>Local</u>	<u>All uses</u>	502-- and 505--	2.66	2.49	1.34
	<u>Intermediate*</u>	<u>All uses</u>	671-- and 674--	0.18	0.76	0.55
Trailers	<u>Local</u>	<u>All uses</u>	672-- and 675--	0.23	1.16	0.68
	<u>Intermediate*</u>	<u>All uses</u>	681-- and 684--	0.08	0.51	0.71
Service Or Utility Trailers (Registered GVWR of 3,000 lbs. or less)	<u>Local</u>	<u>All uses</u>	682-- and 685--	0.11	0.77	0.87
	<u>Intermediate*</u>	<u>All uses</u>	691-- and 694--	0.18	0.44	0.76
			692-- and 695--	0.24	0.67	0.93

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

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

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

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

1. Application

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

2. Autos Having More Than One Use

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

3. Trucking Operations

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

4. Secondary Classification Factors

Trucks, Tractors And Trailers Secondary Classification	Code	Liability	Other Than Collision	Collision	
				Trucks And Truck-tractors	Trailers
Truckers: Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations <u>Common Carriers</u>	<u>---21</u>	<u>1.98</u>	<u>1.73</u>	<u>2.04</u>	<u>1.81</u>
<u>Contract Carriers (Other than Chemical or Iron and Steel Haulers)</u>	<u>---22</u>	<u>1.98</u>	<u>1.73</u>	<u>2.04</u>	<u>1.81</u>
<u>Contract Carriers Hauling Chemicals</u>	<u>---23</u>	<u>1.98</u>	<u>1.73</u>	<u>2.04</u>	<u>1.81</u>
<u>Contract Carriers Hauling Iron and Steel</u>	<u>---24</u>	<u>1.98</u>	<u>1.73</u>	<u>2.04</u>	<u>1.81</u>
<u>Exempt Carriers (Other than Livestock Haulers)</u>	<u>---25</u>	<u>1.98</u>	<u>1.73</u>	<u>2.04</u>	<u>1.81</u>
<u>Exempt Carriers Hauling Livestock</u>	<u>---26</u>	<u>1.98</u>	<u>1.73</u>	<u>2.04</u>	<u>1.81</u>
<u>Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others</u>	<u>---02</u>	<u>1.98</u>	<u>1.73</u>	<u>2.04</u>	<u>1.81</u>
<u>Tow Trucks For Hire</u>	<u>---03</u>	<u>2.01</u>	<u>1.95</u>	<u>2.04</u>	<u>1.81</u>
<u>Movers</u>	<u>---05</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>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</u>	<u>---06</u>	<u>2.18</u>	<u>1.90</u>	<u>2.24</u>	<u>1.99</u>
<u>All Other Truckers</u>	<u>---29</u>	<u>1.98</u>	<u>1.73</u>	<u>2.04</u>	<u>1.81</u>
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food <u>Canneries and Packing Plants</u>	<u>---31</u>	<u>1.71</u>	<u>1.13</u>	<u>1.48</u>	<u>1.62</u>
<u>Fish and Seafood</u>	<u>---32</u>	<u>1.71</u>	<u>1.13</u>	<u>1.48</u>	<u>1.62</u>
<u>Frozen Foods</u>	<u>---33</u>	<u>1.71</u>	<u>1.13</u>	<u>1.48</u>	<u>1.62</u>
<u>Fruits and Vegetables</u>	<u>---34</u>	<u>1.71</u>	<u>1.13</u>	<u>1.48</u>	<u>1.62</u>
<u>Meat or Poultry</u>	<u>---35</u>	<u>1.75</u>	<u>1.28</u>	<u>1.48</u>	<u>1.62</u>
<u>All Other Food Delivery</u>	<u>---39</u>	<u>1.71</u>	<u>1.13</u>	<u>1.48</u>	<u>1.62</u>
Specialized Delivery: Autos used in deliveries subject to time and similar constraints <u>Armored Cars</u>	<u>---41</u>	<u>1.53</u>	<u>1.43</u>	<u>1.47</u>	<u>1.49</u>
<u>Film Delivery</u>	<u>---42</u>	<u>1.53</u>	<u>1.43</u>	<u>1.47</u>	<u>1.49</u>
<u>Magazines or Newspapers</u>	<u>---43</u>	<u>1.53</u>	<u>1.43</u>	<u>1.47</u>	<u>1.49</u>
<u>Mail and Parcel Post</u>	<u>---44</u>	<u>1.53</u>	<u>1.43</u>	<u>1.47</u>	<u>1.49</u>
<u>All Other Specialized Delivery</u>	<u>---49</u>	<u>1.53</u>	<u>1.43</u>	<u>1.47</u>	<u>1.49</u>
Waste Disposal: <u>Auto Dismantlers</u>	<u>---51</u>	<u>1.36</u>	<u>1.38</u>	<u>1.40</u>	<u>1.68</u>

ARKANSAS – COMMERCIAL AUTO
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Autos transporting salvage and waste material for disposal or resale	Building Wrecking Operators	---52	1.36	1.38	1.40	1.68
	Garbage	---53	2.01	2.35	1.40	1.68
	Junk Dealers	---54	1.36	1.38	1.40	1.68
	All Other Waste Disposal	---59	1.36	1.38	1.40	1.68
Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corp. (Other than Livestock Hauling)	---61	0.49	0.76	0.87	0.87
	Livestock Hauling	---62	0.49	0.76	0.91	0.87
	All Other Farmers	---69	0.49	0.76	0.91	0.87
Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.)	Excavating	---71	0.89	0.93	0.83	1.83
	Sand and Gravel (Other than Quarrying)	---72	1.40	0.93	1.07	1.83
	Mining	---73	0.89	0.93	0.83	1.83
	Quarrying	---74	0.89	0.93	0.83	1.83
	All Other Dump and Transit Mix	---79	0.89	0.93	0.83	1.83
Contractors (Other than dump trucks)	Building Commercial	---81	1.00	1.06	1.07	0.49
	Building Private Dwellings	---82	1.00	1.06	1.07	0.55
	Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	---83	1.00	0.91	1.00	0.56
	Excavating	---84	0.86	1.06	1.04	0.72
	Street and Road	---85	1.00	1.06	1.10	0.72
	All Other Contractors	---89	1.00	1.06	1.10	0.72
Other	Logging and Lumbering	---91	1.21	1.00	1.94	1.00
	All Other	---99	1.00	1.00	1.00	1.00

Table 223.C.4. Secondary Classification Factors

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	0.50
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

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

i. Metropolitan To Metropolitan Table

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

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

ii. Regional To Regional Table

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

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

iii. Metropolitan To/From Regional Table

Zone 43 (Southwest) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.810	1.247	1.448
Mountain	0.666	1.024	1.193
Midwest	0.555	0.853	1.097
Southwest	0.622	0.956	1.210
North Central	0.589	0.906	1.346
Mideast	0.626	0.963	1.271
Gulf	0.594	0.914	1.215

<u>Southeast</u>	<u>0.668</u>	<u>1.027</u>	<u>1.526</u>
<u>Eastern</u>	<u>0.531</u>	<u>0.817</u>	<u>1.938</u>
<u>New England</u>	<u>0.571</u>	<u>0.879</u>	<u>1.140</u>

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

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

The following is added to Paragraph C.1.:

<u>Number Of Powered Vehicles</u>	<u>Liability</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</u>	<u>Collision</u>	<u>Other Than Collision</u>
Medium Trucks (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>
Heavy Trucks (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>
Extra-heavy Trucks (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>
Heavy Truck-tractors (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>
Extra-heavy Truck-tractors (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>
Semitrailers	<u>All uses</u>	<u>673-- and 676--</u>	<u>0.14</u>	<u>0.69</u>	<u>0.69</u>
Trailers	<u>All uses</u>	<u>683-- and 686--</u>	<u>0.14</u>	<u>0.69</u>	<u>0.69</u>
Service Or Utility Trailers (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

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
	Contract Carriers (Other than Chemical or Iron and Steel Haulers)	---22	1.00	1.00	1.00
	Contract Carriers Hauling Chemicals	---23	1.00	1.00	1.00
	Contract Carriers Hauling Iron and Steel	---24	1.00	1.00	1.00
	Exempt Carriers (Other than Livestock Haulers)	---25	1.00	1.00	1.00
	Exempt Carriers Hauling Livestock	---26	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
	Tow Trucks For Hire	---03	1.00	1.00	1.00
	Movers	---05	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
All Other Truckers	---29	1.00	1.00	1.00	
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	Canneries and Packing Plants	---31	1.00	1.00	1.00
	Fish and Seafood	---32	1.00	1.00	1.00
	Frozen Foods	---33	1.00	1.00	1.00
	Fruits and Vegetables	---34	1.00	1.00	1.00
	Meat or Poultry	---35	1.00	1.00	1.00
All Other Food Delivery	---39	1.00	1.00	1.00	
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	Armored Cars	---41	1.00	1.00	1.00
	Film Delivery	---42	1.00	1.00	1.00
	Magazines or Newspapers	---43	1.00	1.00	1.00
	Mail and Parcel Post	---44	1.00	1.00	1.00
	All Other Specialized Delivery	---49	1.00	1.00	1.00
Waste Disposal: Autos transporting salvage and waste	Auto Dismantlers	---51	1.00	1.00	1.00
	Building Wrecking Operators	---52	1.00	1.00	1.00
	Garbage	---53	1.00	1.00	1.00

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material for disposal or resale	Junk Dealers	---54	1.00	1.00	1.00	1.00
	All Other Waste Disposal	---59	1.00	1.00	1.00	1.00
Farmers: Autos owned by a farmer, used in connection with the operation of his own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	1.00	1.00	1.00	1.00
	Livestock Hauling	---62	1.00	1.00	1.00	1.00
	All Other Farmers	---69	1.00	1.00	1.00	1.00
Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.)	Excavating	---71	1.00	1.00	1.00	1.00
	Sand and Gravel (Other than Quarrying)	---72	1.00	1.00	1.00	1.00
	Mining	---73	1.00	1.00	1.00	1.00
	Quarrying	---74	1.00	1.00	1.00	1.00
	All Other Dump and Transit Mix	---79	1.00	1.00	1.00	1.00
Contractors (Other than dump trucks)	Building Commercial	---81	1.00	1.00	1.00	1.00
	Building Private Dwellings	---82	1.00	1.00	1.00	1.00
	Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	---83	1.00	1.00	1.00	1.00
	Excavating	---84	1.00	1.00	1.00	1.00
	Street and Road	---85	1.00	1.00	1.00	1.00
	All Other Contractors	---89	1.00	1.00	1.00	1.00
Other	Logging and Lumbering	---91	1.00	1.00	1.00	1.00
	All Other	---99	1.00	1.00	1.00	1.00

Table 225.C.3.d. Secondary Classification Factors

231. ELIGIBILITY

Paragraph C. is replaced by the following:

C. Private Passenger Types Classifications

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

Table 231.C. Private Passenger Types Classification Factors

232. PRIVATE PASSENGER TYPES CLASSIFICATIONS

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

<u>Number Of Powered Vehicles</u>	<u>Liability</u>	<u>Collision</u>	<u>Other Than Collision</u>
<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. Private Passenger Types Fleet Size Factors

239. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

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

a. Liability And Medical Payments

<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 And Medical Payments

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

<u>115 to 129</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>130 to 154</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>155 to 194</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>195 to 289</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>290 or greater</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>

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

c. Other Than 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>
<u>1</u>	<u>1.00</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>1.00</u>
<u>3 to 4</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>5 to 9</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>10 to 14</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>15 to 19</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>20 to 29</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>30 to 39</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>40 to 49</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>50 to 59</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>60 to 69</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>70 to 79</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>80 to 89</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>90 to 99</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>100 to 114</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>115 to 129</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>130 to 154</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>155 to 194</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>195 to 289</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>
<u>290 or greater</u>	<u>1.00</u>	<u>0.85</u>	<u>0.85</u>	<u>0.85</u>

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

240. PUBLIC AUTO CLASSIFICATIONS

Paragraph C.3. is replaced by the following:

C. Primary Classifications

3. Primary Classifications – Rating Factors And Statistical Codes

a. Public Auto Use Classes (Except Van Pools)

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

* Liability Primary Factors apply to both Liability and Medical Payments.

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

b. Van Pools

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

Table 240.C.3.b. Van Pools

Paragraph D. is replaced by the following:

D. Secondary Classifications

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

Category		Liability And Medical Payments				Physical Damage Factor			
		Seating Capacity				Seating Capacity			
		1 – 8	9 – 20	21 – 60	Over 60	1 – 8	9 – 20	21 – 60	Over 60
School And Church Buses	Factor	0.00	+0.10	+0.25	+0.50	0.00	0.00	0.00	0.00
	Code*	---1	---2	---3	---4	---1	---2	---3	---4
Other Buses	Factor	-0.20	-0.15	+0.15	+0.40	0.00	0.00	0.00	0.00
	Code*	---1	---2	---3	---4	---1	---2	---3	---4
All Other Public Autos	Factor	0.00				0.00			

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

Table 240.D. Secondary Classifications

| **SECTION V – GARAGESAUTO DEALERS**

248. AUTO DEALERS – ELIGIBILITY

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

B. Classifications And Codes

1. Covered Autos Liability, General Liability And Physical Damage

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

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

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

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

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

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

Endorsement Status	Factor
All Policies	1.00

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

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

Coverage	Factor
Auto	0.50
Locations And Operations	0.20

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

250. AUTO DEALERS – ADDITIONAL PROVISIONS

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

272. FUNERAL DIRECTORS

Paragraph **C.** does not apply.

277. MOTORCYCLES

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

B. Premium Computation

7. Uninsured Motorists

Premium = Loss Cost * Uninsured Motorists Coverage Factor

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

b. Uninsured Motorists Coverage Factor

<u>Factor</u>
<u>2.00</u>

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

293. NO-FAULT COVERAGES

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

A. Application

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

1. The private passenger type auto not used as a public or livery conveyance;
2. A pickup, panel truck or sedan delivery not customarily used for business purposes; or
3. A motorcycle, motorscooter, motorbike or similar auto not used as a public or livery conveyance.

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

B. Premium Computation

1. Accidental Death Benefits (Class Code 9263)

Premium = Loss Cost

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

2. Work Loss Coverage (Class Code 9264)

Premium = Loss Cost

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

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

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

297. UNINSURED MOTORISTS INSURANCE

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

A. Application

1. Uninsured Motorists Coverage – Bodily Injury

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

- a. The named insured has the right to reject this coverage, except coverage is mandatory for an insured engaged in the transportation of members of the general public as passengers for compensation.
- b. The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.
- c. After a named insured or applicant for insurance rejects this coverage, the insurer or any of its affiliates shall not be required to notify any insured in any renewal, reinstatement, substitute, amended or replacement policy as to the availability of such coverage.
- d. If a named insured or applicant purchases third-party liability coverage in limits greater than the minimum provided by Arkansas law, coverage required under this section must be offered in limits up to his or her third-party liability limits. If the named insured or applicant elects not to purchase higher limits, such rejection must be in writing on all new policies written on or after January 1, 2000.

2. Underinsured Motorists Coverage – Bodily Injury

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

3. Uninsured Motorists Coverage – Property Damage

- a. This coverage must be offered when Uninsured Motorists Bodily Injury Coverage is provided. Use Arkansas Uninsured Motorists Coverage – Property Damage Endorsement **CA 21 66**.
- b. This coverage is subject to a \$200 deductible. However, this deductible shall not apply if:
 - (1) The auto is insured for collision and property damage uninsured motorists insurance on the same policy; and
 - (2) The operator of the vehicle causing the accident has been positively identified and is solely at fault.
- c. The named insured has the right to reject this coverage in writing.
- d. Unless the named insured requests such coverage in writing, the insurer does not have to provide Uninsured Motorists Property Damage Coverage on continuation, renewal, reinstatement or replacement of the policy, or the transfer of vehicles insured thereunder, when the named insured has rejected the coverage on the policy previously issued by the insurer.
- e. This coverage must be offered whenever a new application is submitted in connection with any renewal, reinstatement or replacement policy.
- f. Property damage uninsured motorists limits shall be made available up to the policy's property damage liability limits.
- g. Uninsured Motorists Property Damage Coverage does not provide coverage for property damage caused by underinsured motorists.

B. Premium Computation

1. Identify the exposures in this jurisdiction for which coverage applies and a premium will be charged. Exposures include owned self-propelled vehicles and sets of registration plates not issued to a specific auto (including dealer and transporter plates).
2. Do not charge a premium for the following:
 - a. Trailers;
 - b. Hired and non-owned autos;
 - c. Owned vehicles which have not been assigned registration plates (such as Auto Dealers' inventory); or
 - d. Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **269.**).

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

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

Premium = Loss Cost

a. Select the appropriate loss costs table as follows.

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

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

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

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

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

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

Additional Premium = Loss Cost

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

298. DEDUCTIBLE INSURANCE

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

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

Table 298.A.2. Liability Deductible Discount Factors

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

B. Physical Damage Coverages

1. Special Provisions

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

2. Non-zone-rated Vehicles

a. Private Passenger Types Deductible Discount Factors

<u>Deductible Amount</u>	<u>Collision</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	N/A	-0.172	-0.172	-0.172	-0.172	0.000
50	-0.16	-0.171	-0.159	-0.171	-0.163	0.004
100	-0.15	-0.170	-0.146	-0.170	-0.156	0.009
200	-0.10	-0.169	-0.102	-0.169	-0.133	0.018
250	-0.08	-0.168	-0.081	-0.168	-0.122	0.023
500	0.00	-0.167	0.004	-0.167	-0.078	0.044
1,000	0.14	-0.166	0.122	-0.166	-0.002	0.090
2,000	0.39	-0.165	0.285	-0.165	0.131	0.177
3,000	0.61	-0.164	0.441	-0.164	0.265	0.275
5,000	1.05	-0.163	0.645	-0.163	0.463	0.419
10,000	N/A	-0.156	0.901	-0.162	0.722	0.630
15,000	N/A	-0.141	1.012	-0.161	0.835	0.752
20,000	N/A	-0.132	1.069	-0.160	0.894	0.839

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

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

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

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

3. Zone-rated Vehicles Deductible Discount Factors

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

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

4. Auto Dealers And Garagekeepers

a. Auto Dealers Blanket Collision Deductible Factors

<u>Deductible Amount</u>	<u>Factor</u>
\$ 250	1.00
500	0.65
1,000	0.35

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

b. Auto Dealers And Garagekeepers Other Than Collision Deductible Factors

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

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

300. INCREASED LIABILITY LIMITS

The following is added to Paragraph B.:

Combined Single Limit Of Liability (000s)	1. Light And Medium Trucks	2. Heavy Trucks And Truck- tractors	3. Extra- heavy Trucks And Truck- tractors	4. Trucks, Tractors And Trailers Zone-rated	5. All Other Risks
<u>25</u>	<u>0.63</u>	<u>0.64</u>	<u>0.62</u>	<u>0.65</u>	<u>0.66</u>
<u>75</u>	<u>0.92</u>	<u>0.91</u>	<u>0.91</u>	<u>0.92</u>	<u>0.92</u>
<u>100</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>125</u>	<u>1.07</u>	<u>1.07</u>	<u>1.08</u>	<u>1.07</u>	<u>1.06</u>
<u>150</u>	<u>1.13</u>	<u>1.14</u>	<u>1.14</u>	<u>1.13</u>	<u>1.12</u>
<u>200</u>	<u>1.22</u>	<u>1.24</u>	<u>1.25</u>	<u>1.24</u>	<u>1.21</u>
<u>250</u>	<u>1.30</u>	<u>1.33</u>	<u>1.34</u>	<u>1.32</u>	<u>1.28</u>
<u>300</u>	<u>1.37</u>	<u>1.41</u>	<u>1.43</u>	<u>1.40</u>	<u>1.34</u>
<u>350</u>	<u>1.43</u>	<u>1.48</u>	<u>1.50</u>	<u>1.47</u>	<u>1.40</u>
<u>400</u>	<u>1.49</u>	<u>1.55</u>	<u>1.57</u>	<u>1.53</u>	<u>1.45</u>
<u>500</u>	<u>1.58</u>	<u>1.66</u>	<u>1.70</u>	<u>1.64</u>	<u>1.54</u>
<u>600</u>	<u>1.66</u>	<u>1.76</u>	<u>1.80</u>	<u>1.74</u>	<u>1.62</u>
<u>750</u>	<u>1.77</u>	<u>1.89</u>	<u>1.94</u>	<u>1.86</u>	<u>1.72</u>
<u>1,000</u>	<u>1.90</u>	<u>2.06</u>	<u>2.12</u>	<u>2.02</u>	<u>1.85</u>
<u>1,500</u>	<u>2.10</u>	<u>2.31</u>	<u>2.39</u>	<u>2.25</u>	<u>2.04</u>
<u>2,000</u>	<u>2.25</u>	<u>2.50</u>	<u>2.60</u>	<u>2.41</u>	<u>2.18</u>
<u>2,500</u>	<u>2.37</u>	<u>2.65</u>	<u>2.77</u>	<u>2.54</u>	<u>2.30</u>
<u>3,000</u>	<u>2.47</u>	<u>2.79</u>	<u>2.92</u>	<u>2.66</u>	<u>2.40</u>
<u>5,000</u>	<u>2.78</u>	<u>3.22</u>	<u>3.40</u>	<u>3.01</u>	<u>2.73</u>
<u>7,500</u>	<u>3.07</u>	<u>3.63</u>	<u>3.88</u>	<u>3.34</u>	<u>3.05</u>
<u>10,000</u>	<u>3.31</u>	<u>3.99</u>	<u>4.30</u>	<u>3.62</u>	<u>3.33</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

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<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

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<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

Price Bracket	Vehicle Value Factor
\$ 0 to 999	0.67
<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>

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<u>100,000 to 114,999</u>	<u>1.07</u>
<u>115,000 to 129,999</u>	<u>1.11</u>
<u>130,000 to 149,999</u>	<u>1.15</u>
<u>150,000 to 174,999</u>	<u>1.19</u>
<u>175,000 to 199,999</u>	<u>1.24</u>
<u>200,000 to 229,999</u>	<u>1.29</u>
<u>230,000 to 259,999</u>	<u>1.34</u>
<u>260,000 to 299,999</u>	<u>1.39</u>
<u>300,000 to 349,999</u>	<u>1.44</u>
<u>350,000 to 399,999</u>	<u>1.50</u>
<u>400,000 to 449,999</u>	<u>1.55</u>
<u>450,000 to 499,999</u>	<u>1.60</u>
<u>500,000 to 599,999</u>	<u>1.66</u>
<u>600,000 to 699,999</u>	<u>1.74</u>
<u>700,000 to 799,999</u>	<u>1.81</u>
<u>800,000 to 899,999</u>	<u>1.87</u>
<u>900,000 or greater</u>	<u>1.93</u>

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

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

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
<u>1,000 to 1,999</u>	<u>0.27</u>
<u>2,000 to 2,999</u>	<u>0.33</u>
<u>3,000 to 3,999</u>	<u>0.37</u>
<u>4,000 to 4,999</u>	<u>0.40</u>
<u>5,000 to 5,999</u>	<u>0.43</u>
<u>6,000 to 7,999</u>	<u>0.47</u>
<u>8,000 to 9,999</u>	<u>0.50</u>
<u>10,000 to 11,999</u>	<u>0.53</u>
<u>12,000 to 13,999</u>	<u>0.56</u>
<u>14,000 to 15,999</u>	<u>0.59</u>
<u>16,000 to 17,999</u>	<u>0.61</u>
<u>18,000 to 19,999</u>	<u>0.63</u>
<u>20,000 to 24,999</u>	<u>0.66</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.76</u>
<u>35,000 to 39,999</u>	<u>0.85</u>
<u>40,000 to 44,999</u>	<u>0.94</u>
<u>45,000 to 49,999</u>	<u>1.03</u>
<u>50,000 to 54,999</u>	<u>1.12</u>
<u>55,000 to 64,999</u>	<u>1.25</u>
<u>65,000 to 74,999</u>	<u>1.41</u>
<u>75,000 to 84,999</u>	<u>1.58</u>
<u>85,000 to 99,999</u>	<u>1.77</u>
<u>100,000 to 114,999</u>	<u>2.00</u>
<u>115,000 to 129,999</u>	<u>2.22</u>
<u>130,000 to 149,999</u>	<u>2.47</u>
<u>150,000 to 174,999</u>	<u>2.78</u>
<u>175,000 to 199,999</u>	<u>3.12</u>
<u>200,000 to 229,999</u>	<u>3.48</u>
<u>230,000 to 259,999</u>	<u>3.87</u>
<u>260,000 to 299,999</u>	<u>4.29</u>
<u>300,000 to 349,999</u>	<u>4.82</u>
<u>350,000 to 399,999</u>	<u>5.41</u>
<u>400,000 to 449,999</u>	<u>5.99</u>
<u>450,000 to 499,999</u>	<u>6.55</u>
<u>500,000 to 599,999</u>	<u>7.25</u>
<u>600,000 to 699,999</u>	<u>8.35</u>
<u>700,000 to 799,999</u>	<u>9.41</u>

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

<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.(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

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
10,000 to 11,999	0.37	0.28	0.28	0.28	0.27	0.26	0.25	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
12,000 to 13,999	0.45	0.34	0.34	0.34	0.32	0.31	0.30	0.28	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27
14,000 to 15,999	0.53	0.39	0.39	0.39	0.38	0.36	0.35	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
16,000 to 17,999	0.60	0.45	0.45	0.45	0.43	0.42	0.40	0.38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36
18,000 to 19,999	0.68	0.51	0.51	0.51	0.49	0.47	0.45	0.43	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41
20,000 to 24,999	0.80	0.60	0.60	0.60	0.58	0.55	0.53	0.50	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
25,000 to 29,999	1.00	0.75	0.75	0.75	0.72	0.69	0.66	0.63	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
30,000 to 34,999	1.20	0.90	0.90	0.90	0.87	0.83	0.79	0.76	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72
35,000 to 39,999	1.41	1.05	1.05	1.05	1.01	0.97	0.93	0.89	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84
40,000 to 44,999	1.55	1.17	1.17	1.17	1.12	1.07	1.03	0.98	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
45,000 to 49,999	1.62	1.22	1.22	1.22	1.17	1.12	1.07	1.02	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
50,000 to 54,999	1.69	1.27	1.27	1.27	1.22	1.17	1.12	1.06	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
85,000 to 99,999	2.11	1.58	1.58	1.58	1.52	1.45	1.39	1.33	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
100,000 to 114,999	2.23	1.67	1.67	1.67	1.61	1.54	1.47	1.41	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
115,000 to 129,999	2.35	1.76	1.76	1.76	1.69	1.62	1.55	1.48	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41
130,000 to 149,999	2.47	1.85	1.85	1.85	1.78	1.70	1.63	1.56	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48
150,000 to 174,999	2.61	1.96	1.96	1.96	1.88	1.80	1.73	1.65	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57
175,000 to 199,999	2.76	2.07	2.07	2.07	1.99	1.91	1.82	1.74	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66
200,000 to 229,999	2.91	2.18	2.18	2.18	2.10	2.01	1.92	1.83	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
230,000 to 259,999	3.06	2.30	2.30	2.30	2.21	2.11	2.02	1.93	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84
260,000 to 299,999	3.22	2.41	2.41	2.41	2.32	2.22	2.12	2.03	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93

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100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

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

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

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	1.03	0.95	0.92	0.83	0.78	0.56	0.40	0.31	0.23	0.17	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01
1,000 to 1,999	1.05	0.97	0.93	0.85	0.79	0.59	0.44	0.35	0.26	0.20	0.18	0.15	0.12	0.10	0.09	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01
2,000 to 2,999	1.07	0.98	0.94	0.86	0.80	0.62	0.47	0.39	0.31	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.07	0.06	0.05	0.05	0.04	0.03	0.03	0.03	0.02	0.02	0.02
3,000 to 3,999	1.08	0.99	0.95	0.87	0.81	0.64	0.50	0.42	0.34	0.27	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	0.02
4,000 to 4,999	1.08	1.00	0.96	0.87	0.81	0.65	0.52	0.44	0.36	0.29	0.26	0.23	0.20	0.18	0.15	0.14	0.12	0.11	0.09	0.08	0.07	0.06	0.06	0.05	0.04	0.04	0.03	0.03
5,000 to 5,999	1.09	1.00	0.96	0.88	0.82	0.66	0.53	0.46	0.38	0.31	0.27	0.24	0.22	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04
6,000 to 7,999	1.09	1.01	0.97	0.88	0.82	0.68	0.55	0.48	0.40	0.33	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05
8,000 to 9,999	1.10	1.01	0.98	0.89	0.83	0.69	0.57	0.51	0.43	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06
10,000 to 11,999	1.11	1.02	0.98	0.89	0.83	0.70	0.58	0.52	0.45	0.38	0.33	0.30	0.28	0.25	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07
12,000 to 13,999	1.11	1.02	0.98	0.90	0.83	0.71	0.59	0.54	0.46	0.40	0.35	0.32	0.30	0.27	0.25	0.23	0.21	0.20	0.18	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.09	0.09
14,000 to 15,999	1.11	1.03	0.99	0.90	0.84	0.72	0.60	0.55	0.48	0.42	0.37	0.34	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.10	0.09
16,000 to 17,999	1.11	1.02	0.98	0.89	0.83	0.72	0.61	0.56	0.49	0.43	0.37	0.34	0.32	0.29	0.27	0.25	0.23	0.21	0.19	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.10	0.09
18,000 to 19,999	1.07	0.98	0.95	0.86	0.80	0.69	0.59	0.55	0.48	0.42	0.37	0.35	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.13	0.12	0.11
20,000 to 24,999	1.01	0.93	0.90	0.82	0.76	0.66	0.57	0.54	0.47	0.42	0.37	0.34	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.15	0.14	0.13	0.12	0.12	0.11
25,000 to 29,999	1.00	0.92	0.89	0.81	0.75	0.66	0.58	0.55	0.49	0.43	0.38	0.36	0.33	0.31	0.29	0.27	0.25	0.23	0.21	0.20	0.19	0.17	0.16	0.15	0.14	0.13	0.12	0.11
30,000 to 34,999	1.08	0.99	0.95	0.87	0.81	0.72	0.63	0.60	0.54	0.49	0.43	0.40	0.38	0.36	0.34	0.31	0.30	0.28	0.26	0.25	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15

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35,000 to 39,999	1.14	1.05	1.01	0.92	0.86	0.77	0.68	0.65	0.59	0.54	0.47	0.44	0.42	0.39	0.37	0.35	0.33	0.31	0.29	0.27	0.25	0.24	0.23	0.21	0.20	0.19	0.18	0.17
40,000 to 44,999	1.21	1.11	1.07	0.97	0.91	0.82	0.73	0.70	0.64	0.59	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22
45,000 to 49,999	1.27	1.17	1.12	1.02	0.95	0.86	0.77	0.75	0.69	0.63	0.56	0.53	0.50	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.27	0.26	0.24	0.23
50,000 to 54,999	1.34	1.23	1.19	1.08	1.01	0.92	0.82	0.81	0.74	0.69	0.60	0.57	0.54	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25
55,000 to 64,999	1.48	1.36	1.31	1.19	1.11	1.02	0.92	0.91	0.84	0.78	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34
65,000 to 74,999	1.65	1.52	1.46	1.33	1.23	1.14	1.04	1.04	0.97	0.91	0.80	0.77	0.74	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
75,000 to 84,999	1.81	1.66	1.60	1.46	1.36	1.26	1.16	1.16	1.09	1.03	0.91	0.87	0.83	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45
85,000 to 99,999	1.99	1.84	1.78	1.62	1.52	1.42	1.31	1.31	1.23	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.81	0.79	0.77	0.74	0.72	0.70	0.68	0.66	0.64	0.62
100,000 to 114,999	2.22	2.06	1.98	1.82	1.71	1.61	1.49	1.49	1.41	1.34	1.20	1.17	1.13	1.10	1.07	1.03	1.00	0.97	0.94	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72
115,000 to 129,999	2.43	2.26	2.19	2.02	1.90	1.79	1.67	1.67	1.58	1.51	1.37	1.33	1.29	1.25	1.21	1.17	1.14	1.11	1.07	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.82
130,000 to 149,999	2.66	2.48	2.41	2.23	2.11	1.99	1.87	1.87	1.78	1.71	1.55	1.52	1.49	1.46	1.43	1.41	1.38	1.35	1.32	1.30	1.27	1.25	1.22	1.20	1.17	1.15	1.13	1.10
150,000 to 174,999	2.95	2.76	2.68	2.50	2.37	2.25	2.12	2.12	2.03	1.95	1.80	1.76	1.72	1.69	1.66	1.62	1.59	1.56	1.53	1.50	1.47	1.44	1.41	1.38	1.35	1.33	1.30	1.27
175,000 to 199,999	3.26	3.07	2.98	2.79	2.66	2.54	2.40	2.40	2.31	2.23	2.07	2.03	1.98	1.95	1.91	1.87	1.83	1.79	1.76	1.72	1.69	1.65	1.62	1.59	1.56	1.53	1.50	1.47
200,000 to 229,999	3.57	3.38	3.30	3.10	2.97	2.84	2.70	2.70	2.61	2.52	2.36	2.31	2.27	2.22	2.18	2.13	2.09	2.05	2.01	1.97	1.93	1.89	1.85	1.81	1.78	1.74	1.71	1.67
230,000 to 259,999	3.92	3.72	3.63	3.44	3.30	3.17	3.03	3.03	2.94	2.85	2.68	2.63	2.58	2.53	2.48	2.43	2.38	2.33	2.28	2.24	2.19	2.15	2.11	2.06	2.02	1.98	1.94	1.90
260,000 to 299,999	4.28	4.09	4.00	3.80	3.66	3.54	3.40	3.40	3.30	3.22	3.05	3.02	2.99	2.96	2.93	2.90	2.87	2.84	2.81	2.78	2.76	2.73	2.70	2.67	2.65	2.62	2.60	2.57
300,000 to 349,999	4.73	4.54	4.45	4.26	4.12	4.00	3.86	3.86	3.76	3.68	3.51	3.48	3.44	3.41	3.38	3.34	3.31	3.28	3.24	3.21	3.18	3.15	3.12	3.08	3.05	3.02	2.99	2.96
350,000 to 399,999	5.23	5.03	4.95	4.75	4.62	4.49	4.35	4.35	4.25	4.17	4.00	3.96	3.92	3.88	3.85	3.81	3.77	3.73	3.69	3.66	3.62	3.58	3.55	3.51	3.48	3.44	3.41	3.37
400,000 to 449,999	5.70	5.51	5.42	5.22	5.08	4.95	4.80	4.80	4.70	4.62	4.45	4.40	4.36	4.31	4.27	4.23	4.19	4.14	4.10	4.06	4.02	3.98	3.94	3.90	3.86	3.82	3.79	3.75
450,000 to 499,999	6.16	5.95	5.85	5.63	5.48	5.34	5.19	5.19	5.08	4.99	4.80	4.76	4.71	4.66	4.61	4.57	4.52	4.48	4.43	4.39	4.34	4.30	4.26	4.22	4.17	4.13	4.09	4.05
500,000 to 599,999	6.73	6.49	6.39	6.15	5.99	5.83	5.67	5.66	5.55	5.45	5.24	5.19	5.14	5.09	5.04	4.99	4.94	4.89	4.84	4.79	4.74	4.70	4.65	4.60	4.56	4.51	4.47	4.42
600,000 to 699,999	7.60	7.33	7.21	6.94	6.76	6.59	6.40	6.39	6.26	6.15	5.92	5.86	5.80	5.74	5.69	5.63	5.57	5.52	5.46	5.41	5.35	5.30	5.25	5.20	5.14	5.09	5.04	4.99
700,000 to 799,999	8.42	8.13	8.00	7.70	7.49	7.30	7.09	7.09	6.94	6.82	6.56	6.50	6.43	6.37	6.30	6.24	6.18	6.12	6.06	6.00	5.94	5.88	5.82	5.76	5.70	5.64	5.59	5.53
800,000 to 899,999	9.43	9.08	8.92	8.56	8.32	8.09	7.84	7.83	7.66	7.51	7.20	7.13	7.06	6.99	6.92	6.85	6.78	6.71	6.65	6.58	6.52	6.45	6.39	6.32	6.26	6.20	6.13	6.07
900,000 or greater	10.51	10.08	9.89	9.47	9.17	8.90	8.59	8.59	8.38	8.20	7.83	7.76	7.68	7.60	7.53	7.45	7.38	7.30	7.23	7.16	7.09	7.01	6.94	6.87	6.81	6.74	6.67	6.60

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

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

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18

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\$ 0 to 999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.33	0.24	0.22	0.19	0.16	0.13	0.11	0.10	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01
1,000 to 1,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.34	0.26	0.23	0.20	0.18	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	0.02
2,000 to 2,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.35	0.27	0.25	0.22	0.20	0.17	0.16	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.03
3,000 to 3,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.35	0.28	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04
4,000 to 4,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04
5,000 to 5,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.30	0.27	0.25	0.22	0.20	0.19	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05
6,000 to 7,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.36	0.30	0.28	0.25	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.06
8,000 to 9,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.37	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.10	0.09	0.08	0.07	0.07
10,000 to 11,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.37	0.32	0.29	0.27	0.25	0.23	0.22	0.20	0.19	0.17	0.16	0.15	0.14	0.13	0.12	0.11	0.10	0.10	0.09	0.08
12,000 to 13,999	0.95	0.95	0.87	0.82	0.76	0.60	0.52	0.44	0.38	0.32	0.29	0.27	0.25	0.24	0.22	0.20	0.19	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.11	0.10	0.09	0.09
14,000 to 15,999	0.93	0.93	0.85	0.80	0.74	0.59	0.52	0.44	0.38	0.33	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.12	0.12	0.11	0.10	0.09	0.09
16,000 to 17,999	0.91	0.91	0.84	0.79	0.72	0.58	0.52	0.44	0.38	0.33	0.30	0.28	0.27	0.25	0.24	0.22	0.21	0.20	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.12	0.11	0.11
18,000 to 19,999	0.89	0.89	0.82	0.77	0.71	0.58	0.51	0.44	0.38	0.34	0.31	0.29	0.27	0.25	0.24	0.22	0.21	0.20	0.19	0.17	0.16	0.15	0.15	0.14	0.13	0.12	0.11	0.11
20,000 to 24,999	0.90	0.90	0.82	0.77	0.71	0.58	0.52	0.45	0.40	0.35	0.32	0.30	0.28	0.26	0.25	0.23	0.22	0.21	0.19	0.18	0.17	0.16	0.15	0.14	0.13	0.13	0.12	0.11
25,000 to 29,999	1.00	1.00	0.92	0.86	0.79	0.66	0.59	0.52	0.46	0.41	0.37	0.36	0.34	0.32	0.30	0.29	0.27	0.26	0.25	0.24	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.16
30,000 to 34,999	1.09	1.09	1.01	0.95	0.87	0.72	0.66	0.58	0.52	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22	0.21	0.20	0.19	0.18
35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41
85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79

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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
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Table 301.C.2.a.(5) All Other Vehicles Vehicle Value Factors – Collision With Actual Cash Value Rating

b. Other Than Collision

(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25
20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49
75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80

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260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84
300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

Table 301.C.2.b.(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Current Year	First Preceding 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

ARKANSAS – COMMERCIAL AUTO
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65,000 to 74,999	2.02	1.96	1.90	1.78	1.66	1.54	1.41	1.29	1.17	1.05	0.93	0.90	0.87	0.85	0.82	0.80	0.77	0.75	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.55
75,000 to 84,999	2.25	2.19	2.12	1.98	1.85	1.71	1.58	1.44	1.31	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72	0.70	0.68	0.66	0.64	0.62
85,000 to 99,999	2.53	2.45	2.38	2.22	2.07	1.92	1.77	1.62	1.47	1.31	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78	0.76	0.74	0.71	0.69
100,000 to 114,999	2.86	2.77	2.68	2.51	2.34	2.17	2.00	1.83	1.66	1.48	1.31	1.27	1.24	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78
115,000 to 129,999	3.17	3.08	2.98	2.79	2.60	2.41	2.22	2.03	1.84	1.65	1.46	1.42	1.37	1.33	1.29	1.25	1.22	1.18	1.14	1.11	1.08	1.04	1.01	0.98	0.95	0.92	0.90	0.87
130,000 to 149,999	3.53	3.42	3.32	3.11	2.89	2.68	2.47	2.26	2.05	1.84	1.62	1.57	1.53	1.48	1.44	1.39	1.35	1.31	1.27	1.23	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97
150,000 to 174,999	3.97	3.85	3.73	3.50	3.26	3.02	2.78	2.54	2.30	2.07	1.83	1.77	1.72	1.67	1.62	1.57	1.52	1.48	1.43	1.39	1.35	1.31	1.27	1.23	1.19	1.16	1.12	1.09
175,000 to 199,999	4.46	4.33	4.19	3.93	3.66	3.39	3.12	2.85	2.59	2.32	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51	1.47	1.42	1.38	1.34	1.30	1.26	1.22
200,000 to 229,999	4.97	4.82	4.67	4.38	4.08	3.78	3.48	3.18	2.88	2.59	2.29	2.22	2.15	2.09	2.02	1.96	1.91	1.85	1.79	1.74	1.69	1.64	1.59	1.54	1.49	1.45	1.40	1.36
230,000 to 259,999	5.53	5.36	5.19	4.86	4.53	4.20	3.87	3.54	3.21	2.87	2.54	2.47	2.39	2.32	2.25	2.18	2.12	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51
260,000 to 299,999	6.13	5.95	5.76	5.39	5.03	4.66	4.29	3.92	3.56	3.19	2.82	2.74	2.65	2.57	2.50	2.42	2.35	2.28	2.21	2.14	2.08	2.02	1.96	1.90	1.84	1.79	1.73	1.68
300,000 to 349,999	6.89	6.68	6.47	6.06	5.65	5.23	4.82	4.41	3.99	3.58	3.17	3.07	2.98	2.89	2.80	2.72	2.64	2.56	2.48	2.41	2.34	2.27	2.20	2.13	2.07	2.01	1.95	1.89
350,000 to 399,999	7.73	7.50	7.27	6.80	6.34	5.88	5.41	4.95	4.48	4.02	3.56	3.45	3.35	3.25	3.15	3.05	2.96	2.87	2.79	2.70	2.62	2.54	2.47	2.39	2.32	2.25	2.18	2.12
400,000 to 449,999	8.55	8.30	8.04	7.53	7.01	6.50	5.99	5.47	4.96	4.45	3.93	3.82	3.70	3.59	3.48	3.38	3.28	3.18	3.08	2.99	2.90	2.81	2.73	2.65	2.57	2.49	2.42	2.34
450,000 to 499,999	9.36	9.08	8.79	8.23	7.67	7.11	6.55	5.99	5.43	4.87	4.30	4.17	4.05	3.93	3.81	3.70	3.58	3.48	3.37	3.27	3.17	3.08	2.99	2.90	2.81	2.73	2.64	2.56
500,000 to 599,999	10.36	10.05	9.74	9.12	8.50	7.87	7.25	6.63	6.01	5.39	4.77	4.62	4.48	4.35	4.22	4.09	3.97	3.85	3.74	3.62	3.51	3.41	3.31	3.21	3.11	3.02	2.93	2.84
600,000 to 699,999	11.92	11.57	11.21	10.49	9.78	9.06	8.35	7.63	6.92	6.20	5.48	5.32	5.16	5.01	4.86	4.71	4.57	4.43	4.30	4.17	4.04	3.92	3.81	3.69	3.58	3.47	3.37	3.27
700,000 to 799,999	13.44	13.04	12.63	11.83	11.02	10.21	9.41	8.60	7.79	6.99	6.18	6.00	5.82	5.64	5.47	5.31	5.15	4.99	4.84	4.70	4.56	4.42	4.29	4.16	4.04	3.91	3.80	3.68
800,000 to 899,999	14.91	14.47	14.02	13.12	12.23	11.33	10.44	9.54	8.65	7.75	6.86	6.65	6.45	6.26	6.07	5.89	5.71	5.54	5.38	5.22	5.06	4.91	4.76	4.62	4.48	4.34	4.21	4.09
900,000 or greater	16.35	15.86	15.37	14.39	13.41	12.43	11.45	10.47	9.49	8.50	7.52	7.30	7.08	6.87	6.66	6.46	6.27	6.08	5.90	5.72	5.55	5.38	5.22	5.06	4.91	4.76	4.62	4.48

Table 301.C.2.b.(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25

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20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49
75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84
300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

Table 301.C.2.b.(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

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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

Price Bracket (OCN Or Stated Amount)	Light Trucks	Medium Trucks	Heavy Trucks	Extra- heavy Trucks	Heavy Truck- tractors	Extra- heavy Truck- tractors	Semi- trailers	Trailers	Service Or Utility Trailers	Private Passenger Types
\$ 0 to 999	0.57	0.55	0.52	0.78	0.51	0.79	0.32	0.42	0.54	1.26
1,000 to 1,999	0.63	0.61	0.58	0.81	0.56	0.81	0.40	0.53	0.67	1.21
2,000 to 2,999	0.70	0.67	0.64	0.84	0.62	0.84	0.49	0.66	0.83	1.17
3,000 to 3,999	0.74	0.71	0.68	0.85	0.66	0.86	0.56	0.75	0.95	1.14
4,000 to 4,999	0.77	0.74	0.71	0.87	0.69	0.87	0.62	0.82	1.04	1.12
5,000 to 5,999	0.80	0.77	0.73	0.88	0.71	0.88	0.66	0.88	1.11	1.11
6,000 to 7,999	0.83	0.80	0.76	0.89	0.74	0.89	0.72	0.95	1.21	1.09
8,000 to 9,999	0.86	0.83	0.79	0.90	0.77	0.90	0.78	1.04	1.32	1.07
10,000 to 11,999	0.88	0.86	0.81	0.91	0.79	0.91	0.84	1.11	1.41	1.06
12,000 to 13,999	0.91	0.88	0.83	0.92	0.81	0.92	0.88	1.17	1.49	1.05
14,000 to 15,999	0.93	0.90	0.85	0.92	0.83	0.93	0.92	1.23	1.56	1.04
16,000 to 17,999	0.94	0.91	0.87	0.93	0.85	0.93	0.96	1.28	1.62	1.03
18,000 to 19,999	0.96	0.93	0.88	0.93	0.86	0.94	1.00	1.33	1.68	1.03
20,000 to 24,999	0.98	0.95	0.90	0.94	0.88	0.95	1.05	1.40	1.77	1.02
25,000 to 29,999	1.01	0.98	0.93	0.95	0.91	0.96	1.12	1.49	1.89	1.01
30,000 to 34,999	1.04	1.00	0.95	0.96	0.93	0.96	1.18	1.57	1.99	1.00
35,000 to 39,999	1.06	1.02	0.97	0.97	0.95	0.97	1.24	1.64	2.09	0.99
40,000 to 44,999	1.08	1.04	0.99	0.97	0.97	0.98	1.29	1.71	2.17	0.98
45,000 to 49,999	1.10	1.06	1.01	0.98	0.98	0.98	1.34	1.77	2.25	0.97
50,000 to 54,999	1.11	1.08	1.02	0.98	1.00	0.99	1.38	1.83	2.32	0.97
55,000 to 64,999	1.13	1.10	1.04	0.99	1.02	0.99	1.44	1.91	2.43	0.96
65,000 to 74,999	1.16	1.12	1.07	1.00	1.04	1.00	1.51	2.01	2.55	0.95
75,000 to 84,999	1.18	1.15	1.09	1.00	1.06	1.01	1.58	2.10	2.66	0.95
85,000 to 99,999	1.21	1.17	1.11	1.01	1.08	1.01	1.65	2.19	2.78	0.94
100,000 to 114,999	1.23	1.19	1.14	1.02	1.11	1.02	1.73	2.30	2.92	0.93
115,000 to 129,999	1.26	1.22	1.16	1.02	1.13	1.03	1.81	2.40	3.04	0.92
130,000 to 149,999	1.28	1.24	1.18	1.03	1.15	1.03	1.88	2.50	3.17	0.92
150,000 to 174,999	1.31	1.27	1.20	1.04	1.17	1.04	1.97	2.62	3.32	0.91
175,000 to 199,999	1.34	1.29	1.23	1.05	1.20	1.05	2.06	2.74	3.48	0.90
200,000 to 229,999	1.36	1.32	1.25	1.05	1.22	1.06	2.15	2.86	3.63	0.89
230,000 to 259,999	1.39	1.34	1.28	1.06	1.24	1.06	2.24	2.98	3.78	0.89

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<u>260,000 to 299,999</u>	<u>1.42</u>	<u>1.37</u>	<u>1.30</u>	<u>1.07</u>	<u>1.27</u>	<u>1.07</u>	<u>2.34</u>	<u>3.10</u>	<u>3.94</u>	<u>0.88</u>
<u>300,000 to 349,999</u>	<u>1.45</u>	<u>1.40</u>	<u>1.33</u>	<u>1.07</u>	<u>1.29</u>	<u>1.08</u>	<u>2.45</u>	<u>3.25</u>	<u>4.12</u>	<u>0.87</u>
<u>350,000 to 399,999</u>	<u>1.48</u>	<u>1.43</u>	<u>1.36</u>	<u>1.08</u>	<u>1.32</u>	<u>1.09</u>	<u>2.56</u>	<u>3.40</u>	<u>4.31</u>	<u>0.87</u>
<u>400,000 to 449,999</u>	<u>1.50</u>	<u>1.45</u>	<u>1.38</u>	<u>1.09</u>	<u>1.35</u>	<u>1.09</u>	<u>2.66</u>	<u>3.54</u>	<u>4.49</u>	<u>0.86</u>
<u>450,000 to 499,999</u>	<u>1.53</u>	<u>1.48</u>	<u>1.40</u>	<u>1.09</u>	<u>1.37</u>	<u>1.10</u>	<u>2.76</u>	<u>3.66</u>	<u>4.65</u>	<u>0.85</u>
<u>500,000 to 599,999</u>	<u>1.55</u>	<u>1.50</u>	<u>1.43</u>	<u>1.10</u>	<u>1.39</u>	<u>1.11</u>	<u>2.87</u>	<u>3.81</u>	<u>4.84</u>	<u>0.85</u>
<u>600,000 to 699,999</u>	<u>1.59</u>	<u>1.54</u>	<u>1.47</u>	<u>1.11</u>	<u>1.43</u>	<u>1.11</u>	<u>3.03</u>	<u>4.03</u>	<u>5.11</u>	<u>0.84</u>
<u>700,000 to 799,999</u>	<u>1.63</u>	<u>1.58</u>	<u>1.50</u>	<u>1.12</u>	<u>1.46</u>	<u>1.12</u>	<u>3.18</u>	<u>4.22</u>	<u>5.36</u>	<u>0.83</u>
<u>800,000 to 899,999</u>	<u>1.66</u>	<u>1.61</u>	<u>1.53</u>	<u>1.13</u>	<u>1.49</u>	<u>1.13</u>	<u>3.31</u>	<u>4.40</u>	<u>5.58</u>	<u>0.83</u>
<u>900,000 or greater</u>	<u>1.69</u>	<u>1.63</u>	<u>1.55</u>	<u>1.13</u>	<u>1.51</u>	<u>1.14</u>	<u>3.43</u>	<u>4.56</u>	<u>5.79</u>	<u>0.82</u>

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>
<u>All ages</u>	<u>1.00</u>	<u>1.00</u>

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>
<u>Current model year</u>	<u>1.04</u>	<u>0.92</u>
<u>First preceding model year</u>	<u>1.08</u>	<u>0.99</u>
<u>2nd</u>	<u>1.10</u>	<u>1.03</u>
<u>3rd</u>	<u>1.12</u>	<u>1.07</u>
<u>4th</u>	<u>1.13</u>	<u>1.09</u>
<u>5th</u>	<u>1.09</u>	<u>1.06</u>
<u>6th</u>	<u>1.05</u>	<u>1.03</u>
<u>7th</u>	<u>1.02</u>	<u>1.00</u>
<u>8th</u>	<u>0.99</u>	<u>0.98</u>
<u>9th</u>	<u>0.97</u>	<u>0.96</u>
<u>10th</u>	<u>0.95</u>	<u>0.94</u>
<u>11th</u>	<u>0.93</u>	<u>0.93</u>
<u>12th</u>	<u>0.91</u>	<u>0.92</u>
<u>13th</u>	<u>0.90</u>	<u>0.90</u>

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<u>14th</u>	<u>0.88</u>	<u>0.89</u>
<u>15th</u>	<u>0.87</u>	<u>0.88</u>
<u>16th</u>	<u>0.85</u>	<u>0.86</u>
<u>17th</u>	<u>0.84</u>	<u>0.85</u>
<u>18th</u>	<u>0.82</u>	<u>0.84</u>
<u>19th</u>	<u>0.81</u>	<u>0.82</u>
<u>20th</u>	<u>0.80</u>	<u>0.81</u>
<u>21st</u>	<u>0.78</u>	<u>0.80</u>
<u>22nd</u>	<u>0.77</u>	<u>0.79</u>
<u>23rd</u>	<u>0.76</u>	<u>0.78</u>
<u>24th</u>	<u>0.74</u>	<u>0.76</u>
<u>25th</u>	<u>0.73</u>	<u>0.75</u>
<u>26th</u>	<u>0.72</u>	<u>0.74</u>
<u>27th and older</u>	<u>0.71</u>	<u>0.73</u>

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

308. PHYSICAL DAMAGE COVERAGES

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

A. Limited Other Than Collision Coverage Factors

Coverage	Non-zone-rated Vehicles	Zone-rated Vehicles
Fire Only	0.350	0.328
Fire And Theft Only	0.500	0.469
Fire, Theft And Windstorm Only	0.800	0.750
Limited Specified Causes Of Loss	0.900	0.843
Specified Causes of Loss	1.000	0.937
For Stated Amount rating, refer to company.		

Table 308.A. Limited Other Than Collision Coverage Factors

4. POLICY TERM

Paragraph A. is replaced by the following:

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

12. FORMS PORTFOLIO REFERENCE

Paragraph ~~B.~~ is amended by the addition of the following:

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

~~**CA 01 62** Arkansas Changes~~

~~**IL 02 31** Arkansas Changes – Cancellation And Nonrenewal~~

15. INDIVIDUAL RISK SITUATIONS

Paragraph A. is replaced by the following:

~~— **A. Restrictions Of Coverage Or Increased Rate**~~

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

- ~~— **1.** The insured agrees in writing;~~
- ~~— **2.** The policy would not be written otherwise; and~~
- ~~— **3.** The insurer makes a filing with the Insurance Department in accordance with the consent to rate procedures as set forth in the Arkansas Insurance Code.~~

Paragraph C. is replaced by the following:

~~— **C. Filing Obligations**~~

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

~~Note~~

~~Rates shall not be inadequate, excessive or unfairly discriminatory.~~

18. RATING TERRITORIES

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

A. Territory Determination

- 3.** If the manual refers to this paragraph to determine rating territory, use Territory 111 when the address of the named insured is located in this jurisdiction.

22. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

C. Premium Computation

2. Liability

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

Factor
1.10

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

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

3. Physical Damage Coverages

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

Other Than Collision	Collision
.75	.95

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

23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

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

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

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

Paragraph C. is replaced by the following:

C. Secondary Classification – Special Industry Class

1. Application

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

2. Autos Having More Than One Use

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

3. Trailer Types And Zone-rated Autos

a. Codes

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

b. Factors

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

4. Truckers

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

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

Table 23.C.4. Truckers

5. Food Delivery

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

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

d. Fruit and Vegetable	+0.45	---34
e. Meat or Poultry	+0.45	---35
f. All Other	+0.45	---39

Table 23.C.5. Food Delivery

6. Specialized Delivery

Autos used in deliveries subject to time and similar constraints.

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

Table 23.C.6. Specialized Delivery

7. Waste Disposal

Autos transporting salvage and waste material for disposal or resale.

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

Table 23.C.7. Waste Disposal

8. Farmers

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

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

c. All Other	-0.50	---69
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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.)

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

Table 23.C.9. Dump And Transit Mix

10. Contractors

(Other than dump trucks)

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

Table 23.C.10. Contractors

11. Not Otherwise Specified

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

Table 23.C.11. Not Otherwise Specified

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

D. Special Provisions For Certain Risks

3. Amusement Devices (Class Code 7905)

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

Factor
1.60

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

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

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

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.50
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.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 43 (Southwest) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.785	1.207	1.448
Mountain	0.645	0.992	1.193
Midwest	0.537	0.827	1.097
Southwest	0.602	0.926	1.210
North Central	0.571	0.878	1.346
Mideast	0.606	0.933	1.271
Gulf	0.576	0.885	1.215
Southeast	0.647	0.995	1.526
Eastern	0.514	0.791	1.938
New England	0.553	0.851	1.140

Table 24.B.2.b.(2)(e)(i) Metropolitan To Metropolitan Table – Zone 43 (Southwest) Combinations Factors

(ii) Regional to Regional Table:

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

Table 24.B.2.b.(2)(e)(ii) Regional To Regional Table – Zone 43 (Southwest) Combinations Factors

(iii) Metropolitan to/from Regional Table:

Zone 43 (Southwest) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.810	1.247	1.448

Mountain	0.666	1.024	1.193
Midwest	0.555	0.853	1.097
Southwest	0.622	0.956	1.210
North Central	0.589	0.906	1.346
Mideast	0.626	0.963	1.274
Gulf	0.594	0.914	1.215
Southeast	0.668	1.027	1.526
Eastern	0.534	0.817	1.938
New-England	0.574	0.879	1.140

Table 24.B.2.b.(2)(e)(iii) Metropolitan To/From Regional Table – Zone 43 (Southwest) 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)

d. Medical Payments

If the policy provides medical payments, compute the premium by multiplying the \$100,000 limit liability premium and minimum premium by the following factors:

Limits	\$500	\$1000	\$2000	\$5000
	.037	.044	.050	.059

Table 24.C.3.d. Medical Payments Coverage Factors

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Paragraph **C.2.b.** is 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

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

— **3. Physical Damage Coverages**

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

Other Than Collision	Collision
.59	.63

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

39. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

B. Determination Of Classification Rating Factor And Class Code

- 2. Determine the primary classification code and rating factor from Rule **40.** based on use class and radius class. For van pools and limousines, the rating factor is based on seating capacity.
- 3. Except for taxicabs, paratransits, car service, van pools and limousines (other than airport limousines), determine the secondary classification code and rating factor from Rule **40.** based on the seating capacity.

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

C. Premium Computation

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

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

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

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

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

- d. For public autos that are equipped with a mechanical lift and that have Liability Coverage, Medical Payments Coverage or 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

40. PUBLIC AUTO CLASSIFICATIONS

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

D. Primary Classifications

2. Use Class

a. Taxicab

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

b. Car Service

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

c. Limousine

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

d. School Bus

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

(1) Separate codes and rating factors apply to:

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

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

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

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

e. Church Bus

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

f. Inter-city Bus

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

g. Urban Bus

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

h. Airport Bus Or Airport Limousine

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

i. Charter Bus

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

j. Sightseeing Bus

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

k. Transportation Of Athletes And Entertainers

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

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

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

I. 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).

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(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	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

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

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

b. Van Pools

Categories		Liability				Physical Damage			
		Seating Capacity				Seating Capacity			
		1—8	9—20	21—60	Over 60	1—8	9—20	21—60	Over 60
Employer-Furnished	Factor 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 40.D.3.b. Van Pools

Paragraph E. is replaced by the following:

E. Secondary Classifications

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

Categories		Liability				Physical Damage Factor			
		Seating Capacity				Seating Capacity			
		1—8	9—20	21—60	Over 60	1—8	9—20	21—60	Over 60
School And Church Buses	Factor Code	0.00 —1	+0.10 —2	+0.25 —3	+0.50 —4	0.00 —1	0.00 —2	0.00 —3	0.00 —4
Other Buses	Factor Code	-0.20 —1	-0.15 —2	+0.15 —3	+0.40 —4	0.00 —1	0.00 —2	0.00 —3	0.00 —4

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	0.50
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

41. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

C. Premium Development

2. Liability And Basic No-fault Coverages

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

42. GROSS RECEIPTS OR MILEAGE BASIS

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

~~D. Medical Payments~~

If the policy provides medical payments, compute the premium by multiplying the \$100,000 limit liability premium and minimum premium by the following factors:

Limits	\$500	\$1000	\$5000
	.021	.024	.032

Table 42.D. Medical Payments Factors

48. AUTO DEALERS – ELIGIBILITY

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

B. Classifications And Codes

1. Covered Autos Liability, General Liability And Physical Damage

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

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

Table 48.B.1. Covered Autos Liability, General Liability And Physical Damage

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

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

C. Liability And Basic No-fault Coverages

1. Base Premium Computation

e. Liability coverage must be extended to provide the full covered autos liability limit for customers. The auto dealer's base loss costs reflect this extension. No further adjustment is necessary.

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

	Medical Payments Limit Per Person			
	\$500	\$1,000	\$2,000	\$5,000
Auto	0.019	0.022	0.025	0.034
Locations And Operations	0.006	0.008	0.012	0.015

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

50. AUTO DEALERS – ADDITIONAL PROVISIONS

Paragraph ~~B.4.~~ does not apply.

72. FUNERAL DIRECTORS

Paragraph ~~C.~~ does not apply.

93. NO-FAULT COVERAGES

Rule ~~93~~ is replaced by the following:

~~—~~ **A. Application**

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

- ~~—~~ 1. The private passenger type auto not used as a public or livery conveyance.
- ~~—~~ 2. A pickup, panel truck or sedan delivery not customarily used for business purposes.
- ~~—~~ 3. A motorcycle, motorscooter, motorbike or similar auto not used as a public or livery conveyance.

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

~~—~~ **B. Premium Development**

- ~~—~~ 1. For accidental death benefits (Class Code 9263), charge the loss cost shown in state Table ~~93.B.1.(LC)~~.
- ~~—~~ 2. For work loss coverage (Class Code 9264), charge the loss cost shown in state Table ~~93.B.2.(LC)~~.
- ~~—~~ 3. If both accidental death benefits and work loss coverage are provided, use Class Code 9265.
- ~~—~~ 4. For medical expenses coverage at a limit of up to \$5,000, use the Medical Payments Coverage loss costs at the appropriate limit, or refer to the applicable procedures in the division rules to determine the loss cost at this limit.

97. UNINSURED MOTORISTS INSURANCE

The following is added to Rule 97.:

~~A. Application~~

~~1. Uninsured Motorists Bodily Injury Coverage~~

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

- ~~a. The named insured has the right to reject this coverage, except coverage is mandatory for an insured engaged in the transportation of members of the general public as passengers for compensation.~~
- ~~b. The written agreement to reject such coverage shall continue until the rejection is withdrawn in writing by the named insured.~~
- ~~c. After a named insured or applicant for insurance rejects this coverage, the insurer or any of its affiliates shall not be required to notify any insured in any renewal, reinstatement, substitute, amended or replacement policy as to the availability of such coverage.~~
- ~~d. If a named insured or applicant purchases third party liability coverage in limits greater than the minimum provided by Arkansas law, coverage required under this section must be offered in limits up to his or her third party liability limits. If the named insured or applicant elects not to purchase higher limits, such rejection must be in writing on all new policies written on or after January 1, 2000.~~

~~2. Underinsured Motorists Bodily Injury Coverage~~

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

~~3. Uninsured Motorists Property Damage Coverage~~

- ~~a. This coverage must be offered when Uninsured Motorists Bodily Injury Coverage is provided. Use Arkansas Uninsured Motorists Coverage – Property Damage Endorsement **CA 21 66**.~~
- ~~b. This coverage is subject to a \$200 deductible. However, this deductible shall not apply if:
 - ~~(1) The auto is insured for collision and property damage uninsured motorists insurance on the same policy; and~~
 - ~~(2) The operator of the vehicle causing the accident has been positively identified and is solely at fault.~~~~
- ~~c. The named insured has the right to reject this coverage in writing.~~
- ~~d. Unless the named insured requests such coverage in writing, the insurer does not have to provide Uninsured Motorists Property Damage Coverage on continuation, renewal, reinstatement or replacement of the policy, or the transfer of vehicles insured thereunder, when the named insured has rejected the coverage on the policy previously issued by the insurer.~~
- ~~e. This coverage must be offered whenever a new application is submitted in connection with any renewal, reinstatement, or replacement policy.~~
- ~~f. Property damage uninsured motorists limits shall be made available up to the policy's property damage liability limits.~~
- ~~g. Uninsured Motorists Property Damage Coverage does not provide coverage for property damage caused by underinsured motorists.~~

~~B. Premium Development~~

~~1. Select the appropriate loss costs table as follows:~~

- ~~a. For single limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.a.(LC)**.~~
- ~~b. For single limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.b.(LC)**.~~
- ~~c. For split limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.c.(LC)**. The initial limits provided are the minimum financial responsibility limits required in Arkansas.~~
- ~~d. For split limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.d.(LC)**. The initial limits provided are the minimum financial responsibility limits required in Arkansas.~~
- ~~e. For Uninsured Motorists Property Damage Coverage, refer to state loss costs Table **97.B.1.e.(LC)**. The initial limit provided is the minimum financial responsibility limit required in Arkansas.~~

~~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).~~

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- ~~_____ a. Separately determine the premium for each such exposure as follows:~~
 - ~~_____ (1) Determine the exposure type (Private Passenger Type or Other Than Private Passenger Type). For the purposes of this premium development, Private Passenger Types include exposures which are classified under Section III of this division or are explicitly described as Private Passenger Types elsewhere in this division. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.~~
 - ~~_____ (2) Within the appropriate loss costs table (single or split limits), locate the column corresponding to the exposure type determined in Paragraph **B.2.a.(1)**.~~
 - ~~_____ (3) From within this column, determine the appropriate loss cost based on the desired limit of coverage.~~
 - ~~_____ (4) For policies (other than Auto Dealers) issued to individual named insureds, add the amount shown in state loss costs Table **97.B.2.a.(4)(LC)**.~~
 - ~~_____ (5) Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.~~
- ~~_____ b. Primary, secondary, fleet, operator experience and use rating factors do not apply.~~
- ~~_____ c. Do not charge a premium for the following:~~
 - ~~_____ (1) Trailers;~~
 - ~~_____ (2) Hired and non-owned autos;~~
 - ~~_____ (3) Owned vehicles which have not been assigned registration plates (such as Auto Dealers' inventory); or~~
 - ~~_____ (4) Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **69**).~~
- ~~_____ d. Do not apply the charge in Table **97.B.2.a.(4)(LC)** for Uninsured Motorists Property Damage Coverage or Underinsured Motorists Coverage.~~

98. DEDUCTIBLE INSURANCE

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

A. Liability Coverages

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

Deductible Amount	Combined Single Limit		Property Damage Per Accident	
	Non-zone Rated	Zone-rated	Non-zone Rated	Zone-rated
\$ 250	0.987	0.990	0.988	0.994
500	0.974	0.981	0.976	0.982
1,000	0.954	0.963	0.954	0.966
2,500	0.894	0.917	0.903	0.925
5,000	0.826	0.857	0.847	0.875
10,000	0.743	0.777	0.792	0.818
20,000	0.653	0.687	0.754	0.770
25,000	0.624	0.656	0.745	0.758
50,000	0.542	0.549	0.730	0.734
75,000	0.446	0.480	0.725	0.724
100,000	0.399	0.429	0.723	0.746

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:

$$\text{Base loss cost} \times \text{Age Group factor from Rule 101} \times (\text{Original Cost New factor} - \text{deductible factor from Rule 98.})$$

(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~~

~~(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

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

~~(4) Specified Causes Of Loss~~

~~(a) Private Passenger Types~~

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

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

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

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

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

~~2. Zone-rated Risks~~

~~a. Computation Procedures~~

~~(1) Determine the base loss cost.~~

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

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

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

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

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

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

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

b. Deductible Factors

(1) Comprehensive Coverage – With Full Safety Glass Coverage

(a) All Perils With Full Safety Glass Coverage

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

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

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

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

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

(2) Comprehensive Coverage – Without Full Safety Glass Coverage

(a) All Perils Without Full Safety Glass Coverage

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

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

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

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

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

(3) Collision Coverage

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

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

3. Auto Dealers Blanket Collision Coverage

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

Factor
.65

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

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

Factor
.35

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

4. Auto Dealers And Garagekeepers Insurance Other Than Collision 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

100. INCREASED LIABILITY LIMITS

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

Combined Single Limit Of Liability (000's)	1. Light And Medium Trucks	2. Heavy Trucks And Truck- tractors	3. Extra- heavy Trucks And Truck- tractors	4. Trucks, Tractors And Trailers Zone-rated	5. All Other Risks
25	0.63	0.64	0.62	0.65	0.66
75	0.92	0.91	0.91	0.92	0.92
100	1.00	1.00	1.00	1.00	1.00
125	1.07	1.07	1.08	1.07	1.06
150	1.13	1.14	1.14	1.13	1.12
200	1.22	1.24	1.25	1.24	1.21
250	1.30	1.33	1.34	1.32	1.28
300	1.37	1.41	1.43	1.40	1.34
350	1.43	1.48	1.50	1.47	1.40
400	1.49	1.55	1.57	1.53	1.45
500	1.58	1.66	1.70	1.64	1.54
600	1.66	1.76	1.80	1.74	1.62
750	1.77	1.89	1.94	1.86	1.72
1,000	1.90	2.06	2.12	2.02	1.85
1,500	2.10	2.31	2.39	2.25	2.04
2,000	2.25	2.50	2.60	2.41	2.18
2,500	2.37	2.65	2.77	2.54	2.30
3,000	2.47	2.79	2.92	2.66	2.40
5,000	2.78	3.22	3.40	3.01	2.73
7,500	3.07	3.63	3.88	3.34	3.05
10,000	3.31	3.99	4.30	3.62	3.33

Table 100.B. Increased Liability Limits

101. PHYSICAL DAMAGE COVERAGE RATING PROCEDURES

Paragraph A.4. is replaced by the following:

A. Actual Cash Value Premiums

4. Premium Computation

a. Base Premium Development

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

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

(1) Trucks, Tractors And Trailers And Public Autos

(a) Original Cost New Factors

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

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

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

(b) Age Group Factors

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

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

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

(2) Private Passenger Types

(a) Original Cost New Factors

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

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

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

(b) Age Group Factors

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

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

(3) Auto Dealers

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

(4) Zone-rated Risks

(a) Original Cost New Factors

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

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

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

(b) Age Group Factors

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

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

b. Deductibles

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

111. TERRORISM ENDORSEMENT OPTIONS

Refer to the Terrorism Supplement to the CLM.