212. FORMS PORTFOLIO REFERENCE

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

The following endorsements are mandatory and must be attached to all Commercial Auto Coverage Parts, except as otherwise indicated:

**1.** Utah Changes – Cancellation And Nonrenewal Endorsement IL 02 66

**2.** Utah Changes – Auto Dealers Coverage Form (For use with the Auto Dealers Coverage Form) Endorsement CA 01 24

**3.** Utah Changes (For use with the Business Auto and Motor Carrier Coverage Forms) Endorsement CA 01 59

215. INDIVIDUAL RISK SITUATIONS

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

Note

To the extent that consent-to-rate procedures apply, they must be followed.

Paragraph **B.1.d.** does not apply.

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

**f.** The risk develops $100,000 or more annual manual basic limit premium individually or $250,000 in any combination with General Liability, Crime or Glass.

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

222. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

a. Liability Fleet Size Factors

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

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

b. Collision Fleet Size Factors

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Number Of Self-propelled Vehicles | Trucks And Truck-tractors | | | | Trailer Types |
|  | Service Use | Retail Use | Commercial Use | Extra-heavy Vehicles  (All Uses) |
|  | 0 | N/A | N/A | N/A | N/A | 1.00 |
|  | 1 | 1.23 | 1.24 | 1.11 | 1.12 | 1.00 |
|  | 2 | 1.14 | 1.20 | 1.06 | 1.06 | 1.00 |
|  | 3 to 4 | 1.08 | 1.16 | 1.03 | 1.02 | 1.00 |
|  | 5 to 9 | 1.01 | 1.12 | 0.99 | 0.97 | 1.00 |
|  | 10 to 14 | 0.96 | 1.08 | 0.96 | 0.93 | 1.00 |
|  | 15 to 19 | 0.92 | 1.06 | 0.94 | 0.91 | 1.00 |
|  | 20 to 29 | 0.89 | 1.04 | 0.93 | 0.88 | 1.00 |
|  | 30 to 39 | 0.86 | 1.02 | 0.91 | 0.86 | 1.00 |
|  | 40 to 49 | 0.84 | 1.01 | 0.89 | 0.84 | 1.00 |
|  | 50 to 59 | 0.82 | 0.99 | 0.88 | 0.83 | 1.00 |
|  | 60 to 69 | 0.81 | 0.98 | 0.88 | 0.82 | 1.00 |
|  | 70 to 79 | 0.79 | 0.98 | 0.87 | 0.81 | 1.00 |
|  | 80 to 89 | 0.78 | 0.97 | 0.86 | 0.80 | 1.00 |
|  | 90 to 99 | 0.78 | 0.96 | 0.86 | 0.79 | 1.00 |
|  | 100 to 114 | 0.77 | 0.96 | 0.85 | 0.79 | 1.00 |
|  | 115 to 129 | 0.76 | 0.95 | 0.85 | 0.78 | 1.00 |
|  | 130 to 154 | 0.74 | 0.94 | 0.84 | 0.77 | 1.00 |
|  | 155 to 194 | 0.73 | 0.93 | 0.83 | 0.76 | 1.00 |
|  | 195 to 289 | 0.71 | 0.92 | 0.81 | 0.74 | 1.00 |
|  | 290 or greater | 0.66 | 0.88 | 0.79 | 0.71 | 1.00 |

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

c. Other Than Collision Fleet Size Factors

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

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

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

**c.** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

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

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Size Class | | Radius | Business Use | Primary Class Codes (Non-fleet And Fleet) | Liability | Collision | Other Than Collision |
|  | **Light Trucks** (0 – 10,000 lbs. GVWR) | |  | Service | 011-- and 014-- | 1.00 | 1.00 | 1.00 |
|  | Local | Retail | 021-- and 024-- | 1.39 | 1.13 | 0.80 |
|  |  | Commercial | 031-- and 034-- | 1.12 | 1.10 | 0.92 |
|  |  | Service | 012-- and 015-- | 1.33 | 1.09 | 1.23 |
|  | Intermediate | Retail | 022-- and 025-- | 1.85 | 1.23 | 0.98 |
|  |  | Commercial | 032-- and 035-- | 1.49 | 1.20 | 1.12 |
|  |  | Service | 013-- and 016-- | 1.30 | 1.43 | 1.26 |
|  | Long | Retail | 023-- and 026-- | 1.80 | 1.61 | 1.01 |
|  |  | Commercial | 033-- and 036-- | 1.45 | 1.58 | 1.16 |
|  | **Medium Trucks** (10,001 – 20,000 lbs. GVWR) | |  | Service | 211-- and 214-- | 1.03 | 0.92 | 1.03 |
|  | Local | Retail | 221-- and 224-- | 1.43 | 1.04 | 0.82 |
|  |  | Commercial | 231-- and 234-- | 1.15 | 1.01 | 0.94 |
|  |  | Service | 212-- and 215-- | 1.37 | 1.15 | 1.26 |
|  | Intermediate | Retail | 222-- and 225-- | 1.90 | 1.29 | 1.01 |
|  |  | Commercial | 232-- and 235-- | 1.53 | 1.26 | 1.15 |
|  | **Heavy Trucks** (20,001 – 45,000 lbs. GVWR) | |  | Service | 311-- and 314-- | 1.01 | 1.10 | 0.91 |
|  | Local | Retail | 321-- and 324-- | 1.41 | 1.25 | 0.73 |
|  |  | Commercial | 331-- and 334-- | 1.14 | 1.22 | 0.83 |
|  |  | Service | 312-- and 315-- | 1.35 | 1.38 | 1.11 |
|  | Intermediate | Retail | 322-- and 325-- | 1.87 | 1.56 | 0.89 |
|  |  | Commercial | 332-- and 335-- | 1.51 | 1.52 | 1.02 |
|  | **Extra-heavy Trucks** (Over 45,000 lbs. GVWR) | | Local | All uses | 401-- and 404-- | 1.84 | 1.82 | 1.23 |
|  | Intermediate | All uses | 402-- and 405-- | 2.45 | 2.27 | 1.50 |
|  | **Heavy Truck-tractors** (0 – 45,000 lbs. GCW) | |  | Service | 341-- and 344-- | 1.33 | 1.39 | 1.01 |
|  | Local | Retail | 351-- and 354-- | 1.85 | 1.57 | 0.81 |
|  |  | Commercial | 361-- and 364-- | 1.49 | 1.53 | 0.92 |
|  |  | Service | 342-- and 345-- | 1.77 | 1.74 | 1.23 |
|  | Intermediate | Retail | 352-- and 355-- | 2.46 | 1.96 | 0.99 |
|  |  | Commercial | 362-- and 365-- | 1.98 | 1.91 | 1.13 |
|  | **Extra-heavy Truck-tractors** (Over 45,000 lbs. GCW) | | Local | All uses | 501-- and 504-- | 2.00 | 1.99 | 1.09 |
|  | Intermediate | All uses | 502-- and 505-- | 2.66 | 2.49 | 1.34 |
|  | **Semitrailers** | | Local | All uses | 671-- and 674-- | 0.18 | 0.76 | 0.55 |
|  | Intermediate\* | All uses | 672-- and 675-- | 0.23 | 1.16 | 0.68 |
|  | **Trailers** | | Local | All uses | 681-- and 684-- | 0.08 | 0.51 | 0.71 |
|  | Intermediate\* | All uses | 682-- and 685-- | 0.11 | 0.77 | 0.87 |
|  | **Service Or Utility Trailers** (Registered GVWR of 3,000 lbs. or less) | | Local | All uses | 691-- and 694-- | 0.18 | 0.44 | 0.76 |
|  | Intermediate\* | All uses | 692-- and 695-- | 0.24 | 0.67 | 0.93 |
|  | \* | For trailers used with light trucks which regularly operate beyond a 200-mile radius, use the primary rating factor for the intermediate rating class. | | | | | | |

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

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

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

1. Application

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

2. Autos Having More Than One Use

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

3. Trucking Operations

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

4. Secondary Classification Factors

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Trucks, Tractors And Trailers Secondary Classification | | Code | Liability | Other Than Collision | Collision | |
|  | Trucks And Truck-tractors | Trailers |
|  | Truckers: Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations | Common Carriers | ---21 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | Contract Carriers (Other than Chemical or Iron and Steel Haulers) | ---22 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | Contract Carriers Hauling Chemicals | ---23 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | Contract Carriers Hauling Iron and Steel | ---24 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | Exempt Carriers (Other than Livestock Haulers) | ---25 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | Exempt Carriers Hauling Livestock | ---26 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others | ---02 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | Tow Trucks For Hire | ---03 | 2.01 | 1.95 | 2.04 | 1.81 |
|  | Movers | ---05 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement | ---06 | 2.18 | 1.90 | 2.24 | 1.99 |
|  | All Other Truckers | ---29 | 1.98 | 1.73 | 2.04 | 1.81 |
|  | Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food | Canneries and Packing Plants | ---31 | 1.71 | 1.13 | 1.48 | 1.62 |
|  | Fish and Seafood | ---32 | 1.71 | 1.13 | 1.48 | 1.62 |
|  | Frozen Foods | ---33 | 1.71 | 1.13 | 1.48 | 1.62 |
|  | Fruits and Vegetables | ---34 | 1.71 | 1.13 | 1.48 | 1.62 |
|  | Meat or Poultry | ---35 | 1.75 | 1.28 | 1.48 | 1.62 |
|  | All Other Food Delivery | ---39 | 1.71 | 1.13 | 1.48 | 1.62 |
|  | Specialized Delivery: Autos used in deliveries subject to time and similar constraints | Armored Cars | ---41 | 1.53 | 1.43 | 1.47 | 1.49 |
|  | Film Delivery | ---42 | 1.53 | 1.43 | 1.47 | 1.49 |
|  | Magazines or Newspapers | ---43 | 1.53 | 1.43 | 1.47 | 1.49 |
|  | Mail and Parcel Post | ---44 | 1.53 | 1.43 | 1.47 | 1.49 |
|  | All Other Specialized Delivery | ---49 | 1.53 | 1.43 | 1.47 | 1.49 |
|  | Waste Disposal: Autos transporting salvage and waste material for disposal or resale | Auto Dismantlers | ---51 | 1.36 | 1.38 | 1.40 | 1.68 |
|  | Building Wrecking Operators | ---52 | 1.36 | 1.38 | 1.40 | 1.68 |
|  | Garbage | ---53 | 2.01 | 2.35 | 1.40 | 1.68 |
|  | Junk Dealers | ---54 | 1.36 | 1.38 | 1.40 | 1.68 |
|  | All Other Waste Disposal | ---59 | 1.36 | 1.38 | 1.40 | 1.68 |
|  | Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers | Individually Owned or Family Corporation (Other than Livestock Hauling) | ---61 | 0.49 | 0.76 | 0.87 | 0.87 |
|  | Livestock Hauling | ---62 | 0.49 | 0.76 | 0.91 | 0.87 |
|  | All Other Farmers | ---69 | 0.49 | 0.76 | 0.91 | 0.87 |
|  | Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.) | Excavating | ---71 | 0.89 | 0.93 | 0.83 | 1.83 |
|  | Sand and Gravel (Other than Quarrying) | ---72 | 1.40 | 0.93 | 1.07 | 1.83 |
|  | Mining | ---73 | 0.89 | 0.93 | 0.83 | 1.83 |
|  | Quarrying | ---74 | 0.89 | 0.93 | 0.83 | 1.83 |
|  | All Other Dump and Transit Mix | ---79 | 0.89 | 0.93 | 0.83 | 1.83 |
|  | Contractors (Other than dump trucks) | Building Commercial | ---81 | 1.00 | 1.06 | 1.07 | 0.49 |
|  | Building Private Dwellings | ---82 | 1.00 | 1.06 | 1.07 | 0.55 |
|  | Electrical, Plumbing, Masonry, Plastering and Other Repair or Service | ---83 | 1.00 | 0.91 | 1.00 | 0.56 |
|  | Excavating | ---84 | 0.86 | 1.06 | 1.04 | 0.72 |
|  | Street and Road | ---85 | 1.00 | 1.06 | 1.10 | 0.72 |
|  | All Other Contractors | ---89 | 1.00 | 1.06 | 1.10 | 0.72 |
|  | Other | Logging and Lumbering | ---91 | 1.21 | 1.00 | 1.94 | 1.00 |
|  | All Other | ---99 | 1.00 | 1.00 | 1.00 | 1.00 |

Table 223.C.4. Secondary Classification Factors



224. TRUCKERS/MOTOR CARRIERS

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

i. Metropolitan To Metropolitan Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 41 (Mountain) Combinations | | | |
|  | Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
|  | Pacific | 0.776 | 1.194 | 1.743 |
|  | Mountain | 0.649 | 0.998 | 1.119 |
|  | Midwest | 0.808 | 1.244 | 1.376 |
|  | Southwest | 0.645 | 0.992 | 1.193 |
|  | North Central | 0.629 | 0.967 | 1.705 |
|  | Mideast | 0.683 | 1.051 | 1.463 |
|  | Gulf | 0.727 | 1.119 | 1.412 |
|  | Southeast | 0.645 | 0.992 | 1.777 |
|  | Eastern | 0.656 | 1.010 | 1.422 |
|  | New England | 0.739 | 1.136 | 1.219 |

Table 224.B.2.b.(2)(b)(iii)i. Metropolitan To Metropolitan Table – Zone 41 (Mountain) Combinations Factors

ii. Regional To Regional Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 41 (Mountain) Combinations | | | |
|  | Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
|  | Pacific | 0.817 | 1.257 | 1.981 |
|  | Mountain | 0.683 | 1.051 | 1.272 |
|  | Midwest | 0.851 | 1.309 | 1.564 |
|  | Southwest | 0.679 | 1.044 | 1.356 |
|  | North Central | 0.662 | 1.018 | 1.938 |
|  | Mideast | 0.719 | 1.106 | 1.663 |
|  | Gulf | 0.766 | 1.178 | 1.605 |
|  | Southeast | 0.679 | 1.044 | 2.019 |
|  | Eastern | 0.691 | 1.063 | 1.616 |
|  | New England | 0.777 | 1.196 | 1.385 |

Table 224.B.2.b.(2)(e)(iii)ii. Regional To Regional Table – Zone 41 (Mountain) Combinations Factors

iii. Metropolitan To/From Regional Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Zone 41 (Mountain) Combinations | | | |
|  | Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
|  | Pacific | 0.802 | 1.233 | 1.743 |
|  | Mountain | 0.670 | 1.031 | 1.119 |
|  | Midwest | 0.835 | 1.284 | 1.376 |
|  | Southwest | 0.666 | 1.024 | 1.193 |
|  | North Central | 0.649 | 0.999 | 1.705 |
|  | Mideast | 0.705 | 1.085 | 1.463 |
|  | Gulf | 0.751 | 1.156 | 1.412 |
|  | Southeast | 0.666 | 1.024 | 1.777 |
|  | Eastern | 0.678 | 1.043 | 1.422 |
|  | New England | 0.763 | 1.173 | 1.219 |

Table 224.B.2.b.(2)(b)(iii)iii. Metropolitan To/From Regional Table – Zone 41 (Mountain) Combinations Factors

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

1. Fleet Size Rating Factors – Zone Rated

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

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

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

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

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

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

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

3. Secondary Classification – Special Industry Class – Zone Rated

a. Application

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

b. Autos Having More Than One Use

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

c. Trucking Operations

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

d. Secondary Classification Factors

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Trucks, Tractors And Trailers Secondary Classification | | Code | Liability | Other Than Collision | Collision | |
|  | Trucks And Truck-tractors | Trailers |
|  | Truckers: Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations | Common Carriers | ---21 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Contract Carriers (Other than Chemical or Iron and Steel Haulers) | ---22 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Contract Carriers Hauling Chemicals | ---23 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Contract Carriers Hauling Iron and Steel | ---24 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Exempt Carriers (Other than Livestock Haulers) | ---25 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Exempt Carriers Hauling Livestock | ---26 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others | ---02 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Tow Trucks For Hire | ---03 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Movers | ---05 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement | ---06 | 1.10 | 1.00 | 1.00 | 1.00 |
|  | All Other Truckers | ---29 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food | Canneries and Packing Plants | ---31 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Fish and Seafood | ---32 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Frozen Foods | ---33 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Fruits and Vegetables | ---34 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Meat or Poultry | ---35 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other Food Delivery | ---39 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Specialized Delivery: Autos used in deliveries subject to time and similar constraints | Armored Cars | ---41 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Film Delivery | ---42 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Magazines or Newspapers | ---43 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Mail and Parcel Post | ---44 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other Specialized Delivery | ---49 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Waste Disposal: Autos transporting salvage and waste material for disposal or resale | Auto Dismantlers | ---51 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Building Wrecking Operators | ---52 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Garbage | ---53 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Junk Dealers | ---54 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other Waste Disposal | ---59 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers | Individually Owned or Family Corporation (Other than Livestock Hauling) | ---61 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Livestock Hauling | ---62 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other Farmers | ---69 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.) | Excavating | ---71 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Sand and Gravel (Other than Quarrying) | ---72 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Mining | ---73 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Quarrying | ---74 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other Dump and Transit Mix | ---79 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Contractors (Other than dump trucks) | Building Commercial | ---81 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Building Private Dwellings | ---82 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Electrical, Plumbing, Masonry, Plastering and Other Repair or Service | ---83 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Excavating | ---84 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Street and Road | ---85 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other Contractors | ---89 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | Other | Logging and Lumbering | ---91 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | All Other | ---99 | 1.00 | 1.00 | 1.00 | 1.00 |

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

Paragraphs **D.1., D.2.** and **D.3.** are replaced by the following:

D. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* No-fault Factor |

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

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

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

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

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

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

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

2. Medical Payments

a. Trucks And Truck-tractors

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor \* No-fault Factor |

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

**(2)** Refer to Rule **292.B.** for the Medical Payments Liability Factor.

**(3)** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

**(4)** No-fault Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.10 |

**Table 225.D.2.a.(4) No-fault Factor**

b. Trailers

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor \* Primary Factor \* No-fault Factor |

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

**(2)** Refer to Rule **292.B.** for the Medical Payments Liability Factor.

**(3)** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

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

**(5)** Refer to Paragraph **D.2.a.(4)** for the No-fault Factor.

3. No-fault Coverages

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor \* Fleet Size Factor \* No-fault Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

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

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

**f.** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

231. ELIGIBILITY

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

C. Private Passenger Type 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 Classifications Factors

232. PRIVATE PASSENGER TYPES CLASSIFICATIONS

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

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

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

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

B. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Class Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**d.** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

239. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

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

a. Liability, Medical Payments And Basic No-fault

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

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

b. Collision

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

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

c. Other Than Collision

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

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

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

a. Buses No-fault

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor \* Interstate Buses Factor |

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

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

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

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

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

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

**(7)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

**(8)** Refer to Rule **293.B.3.** for the Interstate Buses Factor.

b. Other Than Buses No-fault

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

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

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

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

**(7)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

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 Liability, Medical Payments and No-fault. | | | | | | | | | | | | | |

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

b. Van Pools

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

Table 240.C.3.b. Van Pools

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

Table 240.D. Secondary Classifications

241. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

D. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Primary Factor \* Mechanical Lift Factor \* No-fault Factor |

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

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

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

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

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

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

3. No-fault

For higher limits, refer to company.

a. Buses No-fault

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor \* Mechanical Lift Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor \* No-fault Factor \* Interstate Buses Factor |

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

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

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

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

**(5)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

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

**(7)** Refer to Rule **293.B.3.** for the Interstate Buses Factor.

b. Other Than Buses No-fault

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor \* Mechanical Lift Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor \* No-fault Factor |

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

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

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

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

**(5)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

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

SECTION V – Auto Dealers

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

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

**f.** Auto Dealers Coverage Form CA 00 25 provides coverage for customers up to the compulsory or financial responsibility law limits under certain conditions. Liability coverage may be extended to provide the full covered autos liability limit for customers by attaching Utah Full Covered Autos Liability Limit For Customers Endorsement CA 25 79**.**

|  |  |  |
| --- | --- | --- |
|  | Endorsement Status | Factor |
|  | Utah Full Covered Autos Liability Limit For Customers Endorsement Attached | 1.25 |
|  | All Other 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 | 0.40 |
|  | Locations And Operations | 0.25 |

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

250. AUTO DEALERS – ADDITIONAL PROVISIONS

Paragraph **B.6.** is replaced by the following:

B. Other Additional Coverages

6. Sexual Abuse Or Sexual Molestation Coverage Options

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

**a.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by anyone, or the negligent employment, investigation, supervision or retention of a person for whom any insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Utah Sexual Abuse Or Sexual Molestation Liability Coverage Endorsement CA 27 29**.**

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

**b.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by the insured, or the negligent employment, investigation, supervision or retention of a person for whom the insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Utah Sexual Abuse Or Sexual Molestation Of Any Person Committed By The Insured Liability Coverage Endorsement CA 27 30**.**

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

264. AMBULANCE SERVICES

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

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Ambulance Services Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**d.** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

266. ANTIQUE AUTOS

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

B. Premium Computation

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Antique Autos Coverage Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**d.** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

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

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

A. Educational Institutions

3. Premium Computation

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Driver Training Owned Autos Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**(4)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

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

B. Commercial Driving Schools

2. Premium Computation

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Driver Training Owned Autos Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**(4)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

271. FIRE DEPARTMENTS

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

B. Premium Computation

1. Private Passenger Types (Class Code 7908)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Private Passenger Types Fire Department Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**(4)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

3. All Other Types (Class Code 7909)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* All Other Types Fire Department Factor\* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**(4)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

272. FUNERAL DIRECTORS

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

B. Premium Computation

1. Limousines (Class Code 7915)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Funeral Director Limousines Coverage Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**(4)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

2. Hearses And Flower Cars (Class Code 7922)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Funeral Directors Hearses And Flower Cars Coverage Factor\* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**(4)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

Paragraph **C.** does not apply.

274. LAW ENFORCEMENT AGENCIES

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

B. Premium Computation

1. Private Passenger Types (Class Code 7911)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Law Enforcement Coverage Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**(4)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

4. All Other Types (Class Code 7912)

c. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Law Enforcement Coverage Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**(4)** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

276. MOBILE HOMES

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

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

3. No-fault

For higher limits, refer to company. Do not provide Personal Injury Protection on Trailers.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Mobile Homes Coverage Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

**d.** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

277. MOTORCYCLES

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

B. Premium Computation

7. Uninsured Motorists

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

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

b. Uninsured Motorists Coverage Factor

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

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

279. REPOSSESSED AUTOS

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

B. Premium Computation

1. Liability

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

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

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

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

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

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

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

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

3. No-fault

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Number Of Autos \* No-fault Factor \* Personal Injury Protection Limit Factor \* Loss of Income Benefits Exclusion Factor |

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

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

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

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

**e.** Refer to Rule **293.E.2.** for the Loss of Income Benefits Exclusion Factor.

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

289. NON-OWNERSHIP LIABILITY

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

**3.** When Non-ownership Liability Coverage is provided, Uninsured Motorists Bodily Injury and Underinsured Motorists Bodily Injury Coverages must also be provided for the non-owned autos. Do not charge a premium for Uninsured Motorists Bodily Injury on non-owned autos. For Underinsured Motorists Bodily Injury, charge a premium for each employee of the insured, at all locations in this state:

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

Refer to the tables listed in Rule **297.B.3.a.** by limit type and coverage for the Loss Costs.

290. HIRED AUTOS

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

A. Specified Auto Basis

1. Eligibility

**d.** If Liability Coverage applies to hired automobiles, Uninsured Motorists Bodily Injury and Underinsured Motorists Bodily Injury Coverages must also be provided. Do not charge a premium for Uninsured Motorists Bodily Injury on Hired Autos.

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

B. Cost Of Hire Basis – Liability Coverage

3. Premium Computation

**d.** Do not charge a premium for Uninsured Motorists Bodily Injury on Hired Autos. For Underinsured Motorists Bodily Injury Coverage, compute the premium as follows.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Estimated Annual Cost of Hire / 100 |

**(1)** Refer to the tables listed in Rule **297.B.3.a.** for the Loss Cost.

**(2)** Refer to Paragraph **B.2.** for the calculation of the Estimated Annual Cost of Hire.

293. NO-FAULT COVERAGES

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

A. Personal Injury Protection

This coverage must be provided on any auto required to be registered, except for motorcycles, off-highway vehicles, street-legal all-terrain vehicles and any type of trailer, as defined in UTAH CODE ANN. § 41-1a-102. Use Utah Personal Injury Protection Endorsement CA 22 44**.** Pursuant to UTAH CODE ANN. § 31A-22-302(4)(b), owners and operators of motorcycles, off-highway vehicles, street-legal all-terrain vehicles and any type of trailer are not covered by Personal Injury Protection Coverages in connection with injuries incurred while operating any of these vehicles.

B. Premium Development – Full Coverage

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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Zone Rated | All Other |
|  | $100,000 Liability | 0.95 | 0.87 |
|  | Personal Injury Protection | 0.03 | 0.04 |

Table 293.B.1. No-fault Factors

**2.** When determining liability premiums for autos not eligible for Personal Injury Protection Coverage, multiply the liability base loss cost by the following factor only if a Personal Injury Protection Coverage loss cost is provided for such autos:

|  |  |
| --- | --- |
|  | Factor |
|  | 1.07 |

Table 293.B.2. Autos Not Eligible For Personal Injury Protection Liability Coverage Factor

**3.** The following factor applies to buses only:

|  |  |  |
| --- | --- | --- |
|  | Vehicle Type | Factor |
|  | Buses operated on an interstate basis | 1.10 |
|  | All Other Buses | 1.00 |

Table 293.B.3. Interstate Buses Factor

C. Added Personal Injury Protection

Use Utah Added Personal Injury Protection Endorsement CA 22 45**.**

**1.** This coverage may be provided to individual named insureds who are insured for Personal Injury Protection Coverage on policies covering individually owned autos. The coverage applies to the individual named insureds and relatives.

**2.** Personal Injury Protection Limit Factors

One of the following factors applies whether Added PIP is used or not:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Limits | | | | | Factor |
|  | Basic PIP Limits without Added PIP | | | | | 1.000 |
|  | Added PIP Option | Medical Expense Benefits | | Income Benefits (Per Person, Per Week) | |  |
|  | **a.** | $ | 5,000 | $ | 300 | 1.189 |
|  | **b.** |  | 10,000 |  | 350 | 1.412 |

Table 293.C.2. Personal Injury Protection Limit Factors

D. Broadened Personal Injury Protection

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

**1.** An individual who regularly uses the insured auto, whether or not it is individually owned, may be provided Personal Injury Protection Coverage by naming the individual as the named insured. Charge a premium for each added named insured:

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

**a.** Refer to state Table **293.D.1.a.(LC).**

**2.** Added Personal Injury Protection Coverage may also be provided to the named individual at the per auto premium determined using the following formula:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* Loss of Income Benefits Exclusion Factor \* (Personal Injury Protection Limit Factor – 1.00) |

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

**b.** Refer to Paragraph **E.2.** for the Loss of Income Benefits Exclusion Factor.

**c.** Refer to Paragraph **C.2.** for the Personal Injury Protection Limit Factor.

E. Exclusion Of Loss Of Income Benefits – Basic And Added Personal Injury Protection

Use Utah Personal Injury Protection – Exclusion Of Loss Of Income Benefits Endorsement CA 22 63**.**

**1.** The option to exclude loss of gross income and earning capacity benefits for the named insured and the named insured's spouse under Basic Personal Injury Protection and Added Personal Injury Protection (if provided) shall be made available if the named insured is a natural person and states in writing that:

**a.** Within 31 days of applying for coverage, neither the named insured nor the named insured's spouse received any earned income from regular employment; and

**b.** For at least 180 days from the date of the writing and during the period of insurance, neither the named insured nor the named insured's spouse will receive earned income from regular employment.

**2.** When Loss of Income Benefits is excluded, the following factor applies a discount to the premium:

|  |  |  |
| --- | --- | --- |
|  | Loss Of Income Benefits | Factor |
|  | Excluded | 0.92 |
|  | Not Excluded | 1.00 |

Table 293.E.2. Loss Of Income Benefits Exclusion Factor

297. UNINSURED MOTORISTS INSURANCE

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

A. Application

Uninsured Motorists Coverage and Underinsured Motorists Coverage must be provided.

1. Uninsured Motorists Coverage – Bodily Injury

Use Utah Uninsured Motorists Coverage Endorsement CA 21 62**.** For split limits, also use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement CA 21 02**.**

**a.** Uninsured Motorists Bodily Injury Coverage shall be provided at limits equal to the lesser of the limits of the named insured's bodily injury liability limits or the maximum uninsured motorists coverage limits made available by the insurer.

**b.** A named insured may reject Uninsured Motorists Bodily Injury Coverage or select lower limits of this coverage, but not less than financial responsibility limits, in writing on a form provided by the insurer that includes a reasonable explanation of the purpose of this coverage and discloses the additional premiums required to purchase this coverage equal to the lesser of the limits of the named insured's bodily injury liability limits or the maximum Uninsured Motorists Bodily Injury Coverage limits made available by the insurer.

**c.** The rejection of Uninsured Motorists Bodily Injury Coverage or selection of lower limits continues unless there is a change to an existing policy that results in a named insured being added or deleted from the policy or a change in the limits of the named insured's motor vehicle liability coverage, in which case, refer to Paragraphs **A.1.a.** and **A.1.b.** (such changes do not include the addition of vehicle(s) to an existing policy).

**d.** The insurer is not required to provide the rejected coverage or higher limits on subsequent renewals or reinstatements, unless the named insured requests such coverage in writing.

**e.** Section 31A-22-305(5)(b)(i) of the Utah Code provides that all persons, including governmental entities, engaged in the business of, or that accept payment for, transporting natural persons by motor vehicle, and all school districts that provide transportation services for their students, shall provide coverage for vehicles used for that purpose, by purchase of a policy of insurance or self-insurance, Uninsured Motorists Bodily Injury Coverage in limits of at least $25,000 per person and $500,000 per accident.

2. Underinsured Motorists Coverage – Bodily Injury

Use Utah Underinsured Motorists Coverage Endorsement CA 31 06**.** For split limits, also use Split Bodily Injury Underinsured Motorists Coverage Limits Endorsement CA 21 51**.**

**a.** Underinsured Motorists Bodily Injury Coverage shall be provided at limits equal to the lesser of the limits of the named insured's bodily injury liability limits or the maximum Underinsured Motorists Bodily Injury Coverage limits made available by the insurer.

**b.** A named insured may reject or select lower limits of this coverage, but not less than a $20,000 combined single limit for bodily injury, in writing on a form provided by the insurer that includes a reasonable explanation of the purpose of this coverage and discloses the additional premiums required to purchase this coverage equal to the lesser of the limits of the named insured's bodily injury liability limits or the maximum Underinsured Motorists Bodily Injury Coverage limits made available by the insurer.

**c.** The rejection of Underinsured Motorists Bodily Injury Coverage or selection of lower limits continues unless there is a change to an existing policy that results in a named insured being added or deleted from the policy or a change in the limits of the named insured's motor vehicle liability coverage, in which case, refer to Paragraphs **297.A.2.a.** and **297.A.2.b.** (such changes do not include the addition of vehicle(s) to an existing policy).

**d.** The insurer is not required to provide the rejected coverage or higher limits on subsequent renewals or reinstatements, unless the named insured requests such coverage in writing.

**e.** If Liability Coverage also applies to hired or non-owned automobiles, Underinsured Motorists Bodily Injury Coverage must be provided for those autos.

3. Uninsured Motorists Coverage – Property Damage

Uninsured Motorists Property Damage Coverage must be made available, at the request of the named insured, at a limit equal to the actual cash value of the covered auto or $3,500, whichever is less, and subject to a $250 deductible. Use Utah Uninsured Motorists Coverage – Property Damage Endorsement CA 21 36**.**

**a.** This coverage will only apply to motor vehicles insured on the policy that are not insured for Collision Coverage.

**b.** The insurer may make available to the insured higher property damage limits and higher deductibles applicable to such limits.

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

B. Premium Computation

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

**a.** For Underinsured Motorists Coverage only, exposures also include employees (for non-owned autos) and the cost of hire (for hired autos), but only if Liability Coverage applies to hired and/or non-owned autos. For Uninsured Motorists Coverage, do not charge a premium for hired and non-owned autos.

**b.** For Uninsured and Underinsured Motorists Coverage, do not charge a premium for the following:

**(1)** Trailers;

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

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

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

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

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

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

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

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

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

**(4)** For Split Limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(4)(LC).**

**(5)** For split bodily injury limits of $25,000/$500,000 for Public Autos Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(5)(LC).** For higher limits, use Other Than Private Passenger Type loss costs.

**(6)** For Uninsured Motorists Property Damage Coverage, refer to state loss costs Table **297.B.3.a.(6)(LC).**

**4.** For policies (other than Auto Dealers) issued to individual named insureds, charge an additional premium once for the policy.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* Individual Named Insureds Coverage Factor |

**a.** Use the same Loss Cost from Paragraph **B.3.a.** which was used to rate Bodily Injury Coverage for the auto with the highest limit.

**b.** Individual Named Insureds Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.05 |

Table 297.B.4.b. Individual Named Insureds Coverage Factor

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

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

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

298. DEDUCTIBLE INSURANCE

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

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

Table 298.A.2. Liability Deductible Discount Factors

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

B. Physical Damage Coverages

1. Special Provisions

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

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

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

2. Non-zone-rated Vehicles

a. Private Passenger Types Deductible Discount Factors

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

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

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

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

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

3. Zone-rated Vehicles Deductible Discount Factors

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

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

4. Auto Dealers And Garagekeepers

a. Auto Dealers Blanket Collision Deductible Factors

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

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

b. Auto Dealers And Garagekeepers Other Than Collision Deductible Factors

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

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

300. INCREASED LIABILITY LIMITS

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Combined Single Limit Of Liability (000s) | | 1.   Light And Medium Trucks | 2.  Heavy Trucks And Truck- tractors | 3. Extra- heavy Trucks And Truck- tractors | 4.  Trucks, Tractors And Trailers Zone-rated | 5.    All Other Risks |
|  | 25 |  | 0.72 | 0.70 | 0.67 | 0.65 | 0.72 |
|  | 80 |  | 0.96 | 0.95 | 0.94 | 0.93 | 0.96 |
|  | 100 |  | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 125 |  | 1.05 | 1.05 | 1.06 | 1.07 | 1.04 |
|  | 150 |  | 1.09 | 1.10 | 1.11 | 1.13 | 1.08 |
|  | 200 |  | 1.15 | 1.18 | 1.18 | 1.24 | 1.14 |
|  |  |  |  |  |  |  |  |
|  | 250 |  | 1.20 | 1.25 | 1.25 | 1.32 | 1.19 |
|  | 300 |  | 1.24 | 1.31 | 1.30 | 1.40 | 1.23 |
|  | 350 |  | 1.28 | 1.36 | 1.35 | 1.47 | 1.26 |
|  | 400 |  | 1.32 | 1.41 | 1.39 | 1.53 | 1.29 |
|  | 500 |  | 1.38 | 1.50 | 1.47 | 1.64 | 1.34 |
|  |  |  |  |  |  |  |  |
|  | 600 |  | 1.43 | 1.57 | 1.54 | 1.74 | 1.39 |
|  | 750 |  | 1.49 | 1.67 | 1.62 | 1.86 | 1.44 |
|  | 1,000 |  | 1.58 | 1.79 | 1.73 | 2.02 | 1.51 |
|  | 1,500 |  | 1.72 | 1.98 | 1.90 | 2.25 | 1.62 |
|  | 2,000 |  | 1.83 | 2.12 | 2.02 | 2.41 | 1.70 |
|  |  |  |  |  |  |  |  |
|  | 2,500 |  | 1.91 | 2.23 | 2.12 | 2.54 | 1.76 |
|  | 3,000 |  | 1.99 | 2.33 | 2.20 | 2.66 | 1.82 |
|  | 5,000 |  | 2.21 | 2.62 | 2.47 | 3.01 | 1.97 |
|  | 7,500 |  | 2.40 | 2.89 | 2.73 | 3.34 | 2.11 |
|  | 10,000 |  | 2.56 | 3.12 | 2.96 | 3.62 | 2.23 |

Table 300.B. Increased Liability Limits

301. VEHICLE AGE AND PRICE BRACKET

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

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

a. Collision

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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor |
|  | $ | 0 to 999 | 0.04 |
|  |  | 1,000 to 1,999 | 0.06 |
|  |  | 2,000 to 2,999 | 0.09 |
|  |  | 3,000 to 3,999 | 0.12 |
|  |  | 4,000 to 4,999 | 0.14 |
|  |  | 5,000 to 5,999 | 0.16 |
|  |  | 6,000 to 7,999 | 0.18 |
|  |  | 8,000 to 9,999 | 0.21 |
|  |  | 10,000 to 11,999 | 0.26 |
|  |  | 12,000 to 13,999 | 0.31 |
|  |  | 14,000 to 15,999 | 0.37 |
|  |  | 16,000 to 17,999 | 0.42 |
|  |  | 18,000 to 19,999 | 0.48 |
|  |  | 20,000 to 24,999 | 0.56 |
|  |  | 25,000 to 29,999 | 0.70 |
|  |  | 30,000 to 34,999 | 0.84 |
|  |  | 35,000 to 39,999 | 0.98 |
|  |  | 40,000 to 44,999 | 1.09 |
|  |  | 45,000 to 49,999 | 1.14 |
|  |  | 50,000 to 54,999 | 1.18 |
|  |  | 55,000 to 64,999 | 1.25 |
|  |  | 65,000 to 74,999 | 1.32 |
|  |  | 75,000 to 84,999 | 1.40 |
|  |  | 85,000 to 99,999 | 1.47 |
|  |  | 100,000 to 114,999 | 1.56 |
|  |  | 115,000 to 129,999 | 1.64 |
|  |  | 130,000 to 149,999 | 1.73 |
|  |  | 150,000 to 174,999 | 1.83 |
|  |  | 175,000 to 199,999 | 1.94 |
|  |  | 200,000 to 229,999 | 2.04 |
|  |  | 230,000 to 259,999 | 2.14 |
|  |  | 260,000 to 299,999 | 2.25 |
|  |  | 300,000 to 349,999 | 2.38 |
|  |  | 350,000 to 399,999 | 2.52 |
|  |  | 400,000 to 449,999 | 2.65 |
|  |  | 450,000 to 499,999 | 2.77 |
|  |  | 500,000 to 599,999 | 2.90 |
|  |  | 600,000 to 699,999 | 3.11 |
|  |  | 700,000 to 799,999 | 3.29 |
|  |  | 800,000 to 899,999 | 3.46 |
|  |  | 900,000 or greater | 3.61 |

Table 301.C.1.a.(1) Zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Stated Amount Rating

|  |  |  |  |
| --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor |
|  | $ | 0 to 999 | 0.67 |
|  |  | 1,000 to 1,999 | 0.67 |
|  |  | 2,000 to 2,999 | 0.67 |
|  |  | 3,000 to 3,999 | 0.67 |
|  |  | 4,000 to 4,999 | 0.67 |
|  |  | 5,000 to 5,999 | 0.67 |
|  |  | 6,000 to 7,999 | 0.67 |
|  |  | 8,000 to 9,999 | 0.67 |
|  |  | 10,000 to 11,999 | 0.67 |
|  |  | 12,000 to 13,999 | 0.67 |
|  |  | 14,000 to 15,999 | 0.65 |
|  |  | 16,000 to 17,999 | 0.64 |
|  |  | 18,000 to 19,999 | 0.63 |
|  |  | 20,000 to 24,999 | 0.63 |
|  |  | 25,000 to 29,999 | 0.70 |
|  |  | 30,000 to 34,999 | 0.77 |
|  |  | 35,000 to 39,999 | 0.81 |
|  |  | 40,000 to 44,999 | 0.83 |
|  |  | 45,000 to 49,999 | 0.86 |
|  |  | 50,000 to 54,999 | 0.88 |
|  |  | 55,000 to 64,999 | 0.91 |
|  |  | 65,000 to 74,999 | 0.95 |
|  |  | 75,000 to 84,999 | 0.99 |
|  |  | 85,000 to 99,999 | 1.03 |
|  |  | 100,000 to 114,999 | 1.07 |
|  |  | 115,000 to 129,999 | 1.11 |
|  |  | 130,000 to 149,999 | 1.15 |
|  |  | 150,000 to 174,999 | 1.19 |
|  |  | 175,000 to 199,999 | 1.24 |
|  |  | 200,000 to 229,999 | 1.29 |
|  |  | 230,000 to 259,999 | 1.34 |
|  |  | 260,000 to 299,999 | 1.39 |
|  |  | 300,000 to 349,999 | 1.44 |
|  |  | 350,000 to 399,999 | 1.50 |
|  |  | 400,000 to 449,999 | 1.55 |
|  |  | 450,000 to 499,999 | 1.60 |
|  |  | 500,000 to 599,999 | 1.66 |
|  |  | 600,000 to 699,999 | 1.74 |
|  |  | 700,000 to 799,999 | 1.81 |
|  |  | 800,000 to 899,999 | 1.87 |
|  |  | 900,000 or greater | 1.93 |

Table 301.C.1.a.(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Stated Amount Rating

(3) Private Passenger Types Vehicle Value Factors – Collision With Stated Amount Rating

|  |  |  |  |
| --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor |
|  | $ | 0 to 999 | 0.72 |
|  |  | 1,000 to 1,999 | 0.74 |
|  |  | 2,000 to 2,999 | 0.75 |
|  |  | 3,000 to 3,999 | 0.75 |
|  |  | 4,000 to 4,999 | 0.76 |
|  |  | 5,000 to 5,999 | 0.76 |
|  |  | 6,000 to 7,999 | 0.77 |
|  |  | 8,000 to 9,999 | 0.77 |
|  |  | 10,000 to 11,999 | 0.77 |
|  |  | 12,000 to 13,999 | 0.78 |
|  |  | 14,000 to 15,999 | 0.78 |
|  |  | 16,000 to 17,999 | 0.77 |
|  |  | 18,000 to 19,999 | 0.75 |
|  |  | 20,000 to 24,999 | 0.71 |
|  |  | 25,000 to 29,999 | 0.70 |
|  |  | 30,000 to 34,999 | 0.75 |
|  |  | 35,000 to 39,999 | 0.80 |
|  |  | 40,000 to 44,999 | 0.85 |
|  |  | 45,000 to 49,999 | 0.89 |
|  |  | 50,000 to 54,999 | 0.94 |
|  |  | 55,000 to 64,999 | 1.03 |
|  |  | 65,000 to 74,999 | 1.15 |
|  |  | 75,000 to 84,999 | 1.26 |
|  |  | 85,000 to 99,999 | 1.40 |
|  |  | 100,000 to 114,999 | 1.55 |
|  |  | 115,000 to 129,999 | 1.70 |
|  |  | 130,000 to 149,999 | 1.86 |
|  |  | 150,000 to 174,999 | 2.06 |
|  |  | 175,000 to 199,999 | 2.28 |
|  |  | 200,000 to 229,999 | 2.50 |
|  |  | 230,000 to 259,999 | 2.74 |
|  |  | 260,000 to 299,999 | 3.00 |
|  |  | 300,000 to 349,999 | 3.31 |
|  |  | 350,000 to 399,999 | 3.66 |
|  |  | 400,000 to 449,999 | 3.99 |
|  |  | 450,000 to 499,999 | 4.31 |
|  |  | 500,000 to 599,999 | 4.71 |
|  |  | 600,000 to 699,999 | 5.32 |
|  |  | 700,000 to 799,999 | 5.90 |
|  |  | 800,000 to 899,999 | 6.60 |
|  |  | 900,000 or greater | 7.35 |

Table 301.C.1.a.(3) Private Passenger Types Vehicle Value Factors – Collision With Stated Amount Rating

(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

|  |  |  |  |
| --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor |
|  | $ | 0 to 999 | 0.04 |
|  |  | 1,000 to 1,999 | 0.06 |
|  |  | 2,000 to 2,999 | 0.09 |
|  |  | 3,000 to 3,999 | 0.12 |
|  |  | 4,000 to 4,999 | 0.14 |
|  |  | 5,000 to 5,999 | 0.16 |
|  |  | 6,000 to 7,999 | 0.18 |
|  |  | 8,000 to 9,999 | 0.21 |
|  |  | 10,000 to 11,999 | 0.26 |
|  |  | 12,000 to 13,999 | 0.31 |
|  |  | 14,000 to 15,999 | 0.37 |
|  |  | 16,000 to 17,999 | 0.42 |
|  |  | 18,000 to 19,999 | 0.48 |
|  |  | 20,000 to 24,999 | 0.56 |
|  |  | 25,000 to 29,999 | 0.70 |
|  |  | 30,000 to 34,999 | 0.84 |
|  |  | 35,000 to 39,999 | 0.98 |
|  |  | 40,000 to 44,999 | 1.09 |
|  |  | 45,000 to 49,999 | 1.14 |
|  |  | 50,000 to 54,999 | 1.18 |
|  |  | 55,000 to 64,999 | 1.25 |
|  |  | 65,000 to 74,999 | 1.32 |
|  |  | 75,000 to 84,999 | 1.40 |
|  |  | 85,000 to 99,999 | 1.47 |
|  |  | 100,000 to 114,999 | 1.56 |
|  |  | 115,000 to 129,999 | 1.64 |
|  |  | 130,000 to 149,999 | 1.73 |
|  |  | 150,000 to 174,999 | 1.83 |
|  |  | 175,000 to 199,999 | 1.94 |
|  |  | 200,000 to 229,999 | 2.04 |
|  |  | 230,000 to 259,999 | 2.14 |
|  |  | 260,000 to 299,999 | 2.25 |
|  |  | 300,000 to 349,999 | 2.38 |
|  |  | 350,000 to 399,999 | 2.52 |
|  |  | 400,000 to 449,999 | 2.65 |
|  |  | 450,000 to 499,999 | 2.77 |
|  |  | 500,000 to 599,999 | 2.90 |
|  |  | 600,000 to 699,999 | 3.11 |
|  |  | 700,000 to 799,999 | 3.29 |
|  |  | 800,000 to 899,999 | 3.46 |
|  |  | 900,000 or greater | 3.61 |

Table 301.C.1.a.(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

(5) All Other Vehicles Vehicle Value Factors – Collision With Stated Amount Rating

|  |  |  |  |
| --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor |
|  | $ | 0 to 999 | 0.67 |
|  |  | 1,000 to 1,999 | 0.67 |
|  |  | 2,000 to 2,999 | 0.67 |
|  |  | 3,000 to 3,999 | 0.67 |
|  |  | 4,000 to 4,999 | 0.67 |
|  |  | 5,000 to 5,999 | 0.67 |
|  |  | 6,000 to 7,999 | 0.67 |
|  |  | 8,000 to 9,999 | 0.67 |
|  |  | 10,000 to 11,999 | 0.67 |
|  |  | 12,000 to 13,999 | 0.67 |
|  |  | 14,000 to 15,999 | 0.65 |
|  |  | 16,000 to 17,999 | 0.64 |
|  |  | 18,000 to 19,999 | 0.63 |
|  |  | 20,000 to 24,999 | 0.63 |
|  |  | 25,000 to 29,999 | 0.70 |
|  |  | 30,000 to 34,999 | 0.77 |
|  |  | 35,000 to 39,999 | 0.81 |
|  |  | 40,000 to 44,999 | 0.83 |
|  |  | 45,000 to 49,999 | 0.86 |
|  |  | 50,000 to 54,999 | 0.88 |
|  |  | 55,000 to 64,999 | 0.91 |
|  |  | 65,000 to 74,999 | 0.95 |
|  |  | 75,000 to 84,999 | 0.99 |
|  |  | 85,000 to 99,999 | 1.03 |
|  |  | 100,000 to 114,999 | 1.07 |
|  |  | 115,000 to 129,999 | 1.11 |
|  |  | 130,000 to 149,999 | 1.15 |
|  |  | 150,000 to 174,999 | 1.19 |
|  |  | 175,000 to 199,999 | 1.24 |
|  |  | 200,000 to 229,999 | 1.29 |
|  |  | 230,000 to 259,999 | 1.34 |
|  |  | 260,000 to 299,999 | 1.39 |
|  |  | 300,000 to 349,999 | 1.44 |
|  |  | 350,000 to 399,999 | 1.50 |
|  |  | 400,000 to 449,999 | 1.55 |
|  |  | 450,000 to 499,999 | 1.60 |
|  |  | 500,000 to 599,999 | 1.66 |
|  |  | 600,000 to 699,999 | 1.74 |
|  |  | 700,000 to 799,999 | 1.81 |
|  |  | 800,000 to 899,999 | 1.87 |
|  |  | 900,000 or greater | 1.93 |

Table 301.C.1.a.(5) All Other Vehicles Vehicle Value Factors – Collision With Stated Amount Rating

b. Other Than Collision

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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor |
|  | $ | 0 to 999 | 0.17 |
|  |  | 1,000 to 1,999 | 0.20 |
|  |  | 2,000 to 2,999 | 0.25 |
|  |  | 3,000 to 3,999 | 0.27 |
|  |  | 4,000 to 4,999 | 0.30 |
|  |  | 5,000 to 5,999 | 0.32 |
|  |  | 6,000 to 7,999 | 0.34 |
|  |  | 8,000 to 9,999 | 0.37 |
|  |  | 10,000 to 11,999 | 0.41 |
|  |  | 12,000 to 13,999 | 0.45 |
|  |  | 14,000 to 15,999 | 0.49 |
|  |  | 16,000 to 17,999 | 0.53 |
|  |  | 18,000 to 19,999 | 0.56 |
|  |  | 20,000 to 24,999 | 0.62 |
|  |  | 25,000 to 29,999 | 0.70 |
|  |  | 30,000 to 34,999 | 0.77 |
|  |  | 35,000 to 39,999 | 0.84 |
|  |  | 40,000 to 44,999 | 0.89 |
|  |  | 45,000 to 49,999 | 0.93 |
|  |  | 50,000 to 54,999 | 0.97 |
|  |  | 55,000 to 64,999 | 1.02 |
|  |  | 65,000 to 74,999 | 1.09 |
|  |  | 75,000 to 84,999 | 1.15 |
|  |  | 85,000 to 99,999 | 1.21 |
|  |  | 100,000 to 114,999 | 1.29 |
|  |  | 115,000 to 129,999 | 1.36 |
|  |  | 130,000 to 149,999 | 1.43 |
|  |  | 150,000 to 174,999 | 1.52 |
|  |  | 175,000 to 199,999 | 1.60 |
|  |  | 200,000 to 229,999 | 1.69 |
|  |  | 230,000 to 259,999 | 1.78 |
|  |  | 260,000 to 299,999 | 1.88 |
|  |  | 300,000 to 349,999 | 1.99 |
|  |  | 350,000 to 399,999 | 2.10 |
|  |  | 400,000 to 449,999 | 2.21 |
|  |  | 450,000 to 499,999 | 2.31 |
|  |  | 500,000 to 599,999 | 2.43 |
|  |  | 600,000 to 699,999 | 2.60 |
|  |  | 700,000 to 799,999 | 2.76 |
|  |  | 800,000 to 899,999 | 2.90 |
|  |  | 900,000 or greater | 3.04 |

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

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

|  |  |  |  |
| --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor |
|  | $ | 0 to 999 | 0.22 |
|  |  | 1,000 to 1,999 | 0.27 |
|  |  | 2,000 to 2,999 | 0.33 |
|  |  | 3,000 to 3,999 | 0.37 |
|  |  | 4,000 to 4,999 | 0.40 |
|  |  | 5,000 to 5,999 | 0.43 |
|  |  | 6,000 to 7,999 | 0.47 |
|  |  | 8,000 to 9,999 | 0.50 |
|  |  | 10,000 to 11,999 | 0.53 |
|  |  | 12,000 to 13,999 | 0.56 |
|  |  | 14,000 to 15,999 | 0.59 |
|  |  | 16,000 to 17,999 | 0.61 |
|  |  | 18,000 to 19,999 | 0.63 |
|  |  | 20,000 to 24,999 | 0.66 |
|  |  | 25,000 to 29,999 | 0.70 |
|  |  | 30,000 to 34,999 | 0.76 |
|  |  | 35,000 to 39,999 | 0.85 |
|  |  | 40,000 to 44,999 | 0.94 |
|  |  | 45,000 to 49,999 | 1.03 |
|  |  | 50,000 to 54,999 | 1.12 |
|  |  | 55,000 to 64,999 | 1.25 |
|  |  | 65,000 to 74,999 | 1.41 |
|  |  | 75,000 to 84,999 | 1.58 |
|  |  | 85,000 to 99,999 | 1.77 |
|  |  | 100,000 to 114,999 | 2.00 |
|  |  | 115,000 to 129,999 | 2.22 |
|  |  | 130,000 to 149,999 | 2.47 |
|  |  | 150,000 to 174,999 | 2.78 |
|  |  | 175,000 to 199,999 | 3.12 |
|  |  | 200,000 to 229,999 | 3.48 |
|  |  | 230,000 to 259,999 | 3.87 |
|  |  | 260,000 to 299,999 | 4.29 |
|  |  | 300,000 to 349,999 | 4.82 |
|  |  | 350,000 to 399,999 | 5.41 |
|  |  | 400,000 to 449,999 | 5.99 |
|  |  | 450,000 to 499,999 | 6.55 |
|  |  | 500,000 to 599,999 | 7.25 |
|  |  | 600,000 to 699,999 | 8.35 |
|  |  | 700,000 to 799,999 | 9.41 |
|  |  | 800,000 to 899,999 | 10.44 |
|  |  | 900,000 or greater | 11.45 |

Table 301.C.1.b.(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Stated Amount Rating

(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

|  |  |  |  |
| --- | --- | --- | --- |
|  | Price Bracket | | Vehicle Value Factor |
|  | $ | 0 to 999 | 0.17 |
|  |  | 1,000 to 1,999 | 0.20 |
|  |  | 2,000 to 2,999 | 0.25 |
|  |  | 3,000 to 3,999 | 0.27 |
|  |  | 4,000 to 4,999 | 0.30 |
|  |  | 5,000 to 5,999 | 0.32 |
|  |  | 6,000 to 7,999 | 0.34 |
|  |  | 8,000 to 9,999 | 0.37 |
|  |  | 10,000 to 11,999 | 0.41 |
|  |  | 12,000 to 13,999 | 0.45 |
|  |  | 14,000 to 15,999 | 0.49 |
|  |  | 16,000 to 17,999 | 0.53 |
|  |  | 18,000 to 19,999 | 0.56 |
|  |  | 20,000 to 24,999 | 0.62 |
|  |  | 25,000 to 29,999 | 0.70 |
|  |  | 30,000 to 34,999 | 0.77 |
|  |  | 35,000 to 39,999 | 0.84 |
|  |  | 40,000 to 44,999 | 0.89 |
|  |  | 45,000 to 49,999 | 0.93 |
|  |  | 50,000 to 54,999 | 0.97 |
|  |  | 55,000 to 64,999 | 1.02 |
|  |  | 65,000 to 74,999 | 1.09 |
|  |  | 75,000 to 84,999 | 1.15 |
|  |  | 85,000 to 99,999 | 1.21 |
|  |  | 100,000 to 114,999 | 1.29 |
|  |  | 115,000 to 129,999 | 1.36 |
|  |  | 130,000 to 149,999 | 1.43 |
|  |  | 150,000 to 174,999 | 1.52 |
|  |  | 175,000 to 199,999 | 1.60 |
|  |  | 200,000 to 229,999 | 1.69 |
|  |  | 230,000 to 259,999 | 1.78 |
|  |  | 260,000 to 299,999 | 1.88 |
|  |  | 300,000 to 349,999 | 1.99 |
|  |  | 350,000 to 399,999 | 2.10 |
|  |  | 400,000 to 449,999 | 2.21 |
|  |  | 450,000 to 499,999 | 2.31 |
|  |  | 500,000 to 599,999 | 2.43 |
|  |  | 600,000 to 699,999 | 2.60 |
|  |  | 700,000 to 799,999 | 2.76 |
|  |  | 800,000 to 899,999 | 2.90 |
|  |  | 900,000 or greater | 3.04 |

Table 301.C.1.b.(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

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

2. Vehicle Value Factors For Actual Cash Value Rating

a. Collision

(1) Zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| OCN Price Bracket | | Current Model Year | First Preceding Model Year | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th | 21st | 22nd | 23rd | 24th | 25th | 26th | 27th and older |
| $ | 0 to 999 | 0.06 | 0.05 | 0.05 | 0.05 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
|  | 1,000 to 1,999 | 0.09 | 0.07 | 0.07 | 0.07 | 0.07 | 0.06 | 0.06 | 0.06 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
|  | 2,000 to 2,999 | 0.13 | 0.10 | 0.10 | 0.10 | 0.10 | 0.09 | 0.09 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
|  | 3,000 to 3,999 | 0.17 | 0.13 | 0.13 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
|  | 4,000 to 4,999 | 0.20 | 0.15 | 0.15 | 0.15 | 0.14 | 0.14 | 0.13 | 0.13 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
|  | 5,000 to 5,999 | 0.23 | 0.17 | 0.17 | 0.17 | 0.16 | 0.16 | 0.15 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
|  | 6,000 to 7,999 | 0.26 | 0.20 | 0.20 | 0.20 | 0.19 | 0.18 | 0.17 | 0.17 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 |
|  | 8,000 to 9,999 | 0.31 | 0.23 | 0.23 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
|  | 10,000 to 11,999 | 0.37 | 0.28 | 0.28 | 0.28 | 0.27 | 0.26 | 0.25 | 0.23 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 |
|  | 12,000 to 13,999 | 0.45 | 0.34 | 0.34 | 0.34 | 0.32 | 0.31 | 0.30 | 0.28 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 |
|  | 14,000 to 15,999 | 0.53 | 0.39 | 0.39 | 0.39 | 0.38 | 0.36 | 0.35 | 0.33 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 |
|  | 16,000 to 17,999 | 0.60 | 0.45 | 0.45 | 0.45 | 0.43 | 0.42 | 0.40 | 0.38 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 |
|  | 18,000 to 19,999 | 0.68 | 0.51 | 0.51 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 |
|  | 20,000 to 24,999 | 0.80 | 0.60 | 0.60 | 0.60 | 0.58 | 0.55 | 0.53 | 0.50 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 |
|  | 25,000 to 29,999 | 1.00 | 0.75 | 0.75 | 0.75 | 0.72 | 0.69 | 0.66 | 0.63 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 |
|  | 30,000 to 34,999 | 1.20 | 0.90 | 0.90 | 0.90 | 0.87 | 0.83 | 0.79 | 0.76 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 |
|  | 35,000 to 39,999 | 1.41 | 1.05 | 1.05 | 1.05 | 1.01 | 0.97 | 0.93 | 0.89 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 |
|  | 40,000 to 44,999 | 1.55 | 1.17 | 1.17 | 1.17 | 1.12 | 1.07 | 1.03 | 0.98 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 |
|  | 45,000 to 49,999 | 1.62 | 1.22 | 1.22 | 1.22 | 1.17 | 1.12 | 1.07 | 1.02 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 |
|  | 50,000 to 54,999 | 1.69 | 1.27 | 1.27 | 1.27 | 1.22 | 1.17 | 1.12 | 1.06 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 |
|  | 55,000 to 64,999 | 1.78 | 1.34 | 1.34 | 1.34 | 1.28 | 1.23 | 1.18 | 1.12 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 |
|  | 65,000 to 74,999 | 1.89 | 1.42 | 1.42 | 1.42 | 1.36 | 1.31 | 1.25 | 1.19 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 |
|  | 75,000 to 84,999 | 1.99 | 1.50 | 1.50 | 1.50 | 1.44 | 1.38 | 1.32 | 1.26 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 |
|  | 85,000 to 99,999 | 2.11 | 1.58 | 1.58 | 1.58 | 1.52 | 1.45 | 1.39 | 1.33 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 |
|  | 100,000 to 114,999 | 2.23 | 1.67 | 1.67 | 1.67 | 1.61 | 1.54 | 1.47 | 1.41 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 |
|  | 115,000 to 129,999 | 2.35 | 1.76 | 1.76 | 1.76 | 1.69 | 1.62 | 1.55 | 1.48 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 |
|  | 130,000 to 149,999 | 2.47 | 1.85 | 1.85 | 1.85 | 1.78 | 1.70 | 1.63 | 1.56 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 |
|  | 150,000 to 174,999 | 2.61 | 1.96 | 1.96 | 1.96 | 1.88 | 1.80 | 1.73 | 1.65 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 |
|  | 175,000 to 199,999 | 2.76 | 2.07 | 2.07 | 2.07 | 1.99 | 1.91 | 1.82 | 1.74 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 |
|  | 200,000 to 229,999 | 2.91 | 2.18 | 2.18 | 2.18 | 2.10 | 2.01 | 1.92 | 1.83 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 |
|  | 230,000 to 259,999 | 3.06 | 2.30 | 2.30 | 2.30 | 2.21 | 2.11 | 2.02 | 1.93 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 |
|  | 260,000 to 299,999 | 3.22 | 2.41 | 2.41 | 2.41 | 2.32 | 2.22 | 2.12 | 2.03 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 |
|  | 300,000 to 349,999 | 3.40 | 2.55 | 2.55 | 2.55 | 2.45 | 2.35 | 2.25 | 2.14 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 |
|  | 350,000 to 399,999 | 3.60 | 2.70 | 2.70 | 2.70 | 2.59 | 2.48 | 2.37 | 2.27 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 |
|  | 400,000 to 449,999 | 3.78 | 2.84 | 2.84 | 2.84 | 2.72 | 2.61 | 2.50 | 2.38 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 |
|  | 450,000 to 499,999 | 3.95 | 2.96 | 2.96 | 2.96 | 2.85 | 2.73 | 2.61 | 2.49 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 |
|  | 500,000 to 599,999 | 4.15 | 3.11 | 3.11 | 3.11 | 2.99 | 2.86 | 2.74 | 2.61 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 |
|  | 600,000 to 699,999 | 4.44 | 3.33 | 3.33 | 3.33 | 3.20 | 3.06 | 2.93 | 2.80 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 |
|  | 700,000 to 799,999 | 4.70 | 3.53 | 3.53 | 3.53 | 3.38 | 3.24 | 3.10 | 2.96 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 |
|  | 800,000 to 899,999 | 4.94 | 3.71 | 3.71 | 3.71 | 3.56 | 3.41 | 3.26 | 3.11 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 |
|  | 900,000 or greater | 5.16 | 3.87 | 3.87 | 3.87 | 3.72 | 3.56 | 3.41 | 3.25 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 |

Table 301.C.2.a.(1) Zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| OCN Price Bracket | | Current Model Year | First Preceding Model Year | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th | 21st | 22nd | 23rd | 24th | 25th | 26th | 27th and older |
| $ | 0 to 999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.33 | 0.24 | 0.22 | 0.19 | 0.16 | 0.13 | 0.11 | 0.10 | 0.08 | 0.07 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 | 0.02 | 0.02 | 0.02 | 0.01 |
|  | 1,000 to 1,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.34 | 0.26 | 0.23 | 0.20 | 0.18 | 0.15 | 0.13 | 0.12 | 0.10 | 0.09 | 0.08 | 0.07 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 | 0.03 | 0.02 |
|  | 2,000 to 2,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.35 | 0.27 | 0.25 | 0.22 | 0.20 | 0.17 | 0.16 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 | 0.04 | 0.03 |
|  | 3,000 to 3,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.35 | 0.28 | 0.26 | 0.23 | 0.21 | 0.19 | 0.17 | 0.15 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 |
|  | 4,000 to 4,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 0.29 | 0.26 | 0.24 | 0.21 | 0.19 | 0.17 | 0.16 | 0.14 | 0.13 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 |
|  | 5,000 to 5,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 0.30 | 0.27 | 0.25 | 0.22 | 0.20 | 0.19 | 0.17 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 |
|  | 6,000 to 7,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 0.30 | 0.28 | 0.25 | 0.23 | 0.21 | 0.19 | 0.17 | 0.16 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.06 |
|  | 8,000 to 9,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.37 | 0.31 | 0.28 | 0.26 | 0.24 | 0.22 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.13 | 0.12 | 0.11 | 0.10 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 |
|  | 10,000 to 11,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.37 | 0.32 | 0.29 | 0.27 | 0.25 | 0.23 | 0.22 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.10 | 0.09 | 0.08 |
|  | 12,000 to 13,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.38 | 0.32 | 0.29 | 0.27 | 0.25 | 0.24 | 0.22 | 0.20 | 0.19 | 0.18 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.11 | 0.10 | 0.09 | 0.09 |
|  | 14,000 to 15,999 | 0.93 | 0.93 | 0.85 | 0.80 | 0.74 | 0.59 | 0.52 | 0.44 | 0.38 | 0.33 | 0.30 | 0.28 | 0.26 | 0.24 | 0.22 | 0.21 | 0.19 | 0.18 | 0.17 | 0.16 | 0.14 | 0.13 | 0.12 | 0.12 | 0.11 | 0.10 | 0.09 | 0.09 |
|  | 16,000 to 17,999 | 0.91 | 0.91 | 0.84 | 0.79 | 0.72 | 0.58 | 0.52 | 0.44 | 0.38 | 0.33 | 0.30 | 0.28 | 0.27 | 0.25 | 0.24 | 0.22 | 0.21 | 0.20 | 0.18 | 0.17 | 0.16 | 0.15 | 0.14 | 0.14 | 0.13 | 0.12 | 0.11 | 0.11 |
|  | 18,000 to 19,999 | 0.89 | 0.89 | 0.82 | 0.77 | 0.71 | 0.58 | 0.51 | 0.44 | 0.38 | 0.34 | 0.31 | 0.29 | 0.27 | 0.25 | 0.24 | 0.22 | 0.21 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.11 |
|  | 20,000 to 24,999 | 0.90 | 0.90 | 0.82 | 0.77 | 0.71 | 0.58 | 0.52 | 0.45 | 0.40 | 0.35 | 0.32 | 0.30 | 0.28 | 0.26 | 0.25 | 0.23 | 0.22 | 0.21 | 0.19 | 0.18 | 0.17 | 0.16 | 0.15 | 0.14 | 0.13 | 0.13 | 0.12 | 0.11 |
|  | 25,000 to 29,999 | 1.00 | 1.00 | 0.92 | 0.86 | 0.79 | 0.66 | 0.59 | 0.52 | 0.46 | 0.41 | 0.37 | 0.36 | 0.34 | 0.32 | 0.30 | 0.29 | 0.27 | 0.26 | 0.25 | 0.24 | 0.22 | 0.21 | 0.20 | 0.19 | 0.18 | 0.17 | 0.16 | 0.16 |
|  | 30,000 to 34,999 | 1.09 | 1.09 | 1.01 | 0.95 | 0.87 | 0.72 | 0.66 | 0.58 | 0.52 | 0.47 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.31 | 0.30 | 0.28 | 0.27 | 0.26 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.18 |
|  | 35,000 to 39,999 | 1.15 | 1.15 | 1.06 | 0.99 | 0.91 | 0.77 | 0.71 | 0.62 | 0.56 | 0.51 | 0.47 | 0.44 | 0.42 | 0.40 | 0.38 | 0.36 | 0.34 | 0.32 | 0.31 | 0.29 | 0.28 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.20 | 0.19 |
|  | 40,000 to 44,999 | 1.19 | 1.19 | 1.09 | 1.03 | 0.95 | 0.80 | 0.74 | 0.66 | 0.60 | 0.55 | 0.50 | 0.47 | 0.45 | 0.43 | 0.40 | 0.38 | 0.36 | 0.35 | 0.33 | 0.31 | 0.30 | 0.28 | 0.27 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 |
|  | 45,000 to 49,999 | 1.23 | 1.23 | 1.13 | 1.06 | 0.97 | 0.83 | 0.77 | 0.69 | 0.63 | 0.58 | 0.53 | 0.50 | 0.47 | 0.45 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.31 | 0.30 | 0.28 | 0.27 | 0.26 | 0.24 | 0.23 | 0.22 |
|  | 50,000 to 54,999 | 1.26 | 1.26 | 1.16 | 1.09 | 1.00 | 0.85 | 0.80 | 0.72 | 0.66 | 0.61 | 0.55 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.42 | 0.40 | 0.38 | 0.37 | 0.35 | 0.34 | 0.33 | 0.31 | 0.30 | 0.29 | 0.28 |
|  | 55,000 to 64,999 | 1.31 | 1.31 | 1.20 | 1.13 | 1.04 | 0.89 | 0.84 | 0.76 | 0.70 | 0.66 | 0.60 | 0.57 | 0.55 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.41 | 0.40 | 0.38 | 0.36 | 0.35 | 0.34 | 0.32 | 0.31 | 0.30 |
|  | 65,000 to 74,999 | 1.36 | 1.36 | 1.25 | 1.18 | 1.08 | 0.94 | 0.89 | 0.81 | 0.76 | 0.71 | 0.65 | 0.63 | 0.61 | 0.59 | 0.57 | 0.55 | 0.54 | 0.52 | 0.51 | 0.49 | 0.48 | 0.46 | 0.45 | 0.43 | 0.42 | 0.41 | 0.40 | 0.38 |
|  | 75,000 to 84,999 | 1.41 | 1.41 | 1.30 | 1.22 | 1.12 | 0.98 | 0.94 | 0.86 | 0.81 | 0.76 | 0.69 | 0.67 | 0.65 | 0.63 | 0.61 | 0.59 | 0.58 | 0.56 | 0.54 | 0.53 | 0.51 | 0.50 | 0.48 | 0.47 | 0.45 | 0.44 | 0.43 | 0.41 |
|  | 85,000 to 99,999 | 1.47 | 1.47 | 1.35 | 1.27 | 1.17 | 1.02 | 0.99 | 0.91 | 0.86 | 0.82 | 0.75 | 0.72 | 0.70 | 0.68 | 0.66 | 0.64 | 0.62 | 0.60 | 0.58 | 0.57 | 0.55 | 0.53 | 0.52 | 0.50 | 0.49 | 0.47 | 0.46 | 0.44 |
|  | 100,000 to 114,999 | 1.53 | 1.53 | 1.40 | 1.32 | 1.21 | 1.07 | 1.04 | 0.97 | 0.92 | 0.89 | 0.81 | 0.78 | 0.76 | 0.74 | 0.71 | 0.69 | 0.67 | 0.65 | 0.63 | 0.61 | 0.59 | 0.58 | 0.56 | 0.54 | 0.53 | 0.51 | 0.50 | 0.48 |
|  | 115,000 to 129,999 | 1.58 | 1.58 | 1.45 | 1.37 | 1.26 | 1.12 | 1.09 | 1.03 | 0.98 | 0.95 | 0.86 | 0.85 | 0.83 | 0.81 | 0.80 | 0.78 | 0.76 | 0.75 | 0.73 | 0.72 | 0.71 | 0.69 | 0.68 | 0.66 | 0.65 | 0.64 | 0.62 | 0.61 |
|  | 130,000 to 149,999 | 1.64 | 1.64 | 1.51 | 1.42 | 1.30 | 1.17 | 1.15 | 1.09 | 1.04 | 1.02 | 0.92 | 0.91 | 0.89 | 0.87 | 0.85 | 0.83 | 0.82 | 0.80 | 0.79 | 0.77 | 0.75 | 0.74 | 0.72 | 0.71 | 0.70 | 0.68 | 0.67 | 0.66 |
|  | 150,000 to 174,999 | 1.71 | 1.71 | 1.57 | 1.47 | 1.36 | 1.22 | 1.21 | 1.15 | 1.12 | 1.10 | 1.00 | 0.98 | 0.96 | 0.94 | 0.92 | 0.90 | 0.88 | 0.87 | 0.85 | 0.83 | 0.81 | 0.80 | 0.78 | 0.77 | 0.75 | 0.74 | 0.72 | 0.71 |
|  | 175,000 to 199,999 | 1.77 | 1.77 | 1.64 | 1.55 | 1.43 | 1.30 | 1.29 | 1.23 | 1.20 | 1.18 | 1.08 | 1.06 | 1.04 | 1.02 | 1.00 | 0.98 | 0.96 | 0.94 | 0.92 | 0.90 | 0.88 | 0.86 | 0.85 | 0.83 | 0.81 | 0.80 | 0.78 | 0.77 |
|  | 200,000 to 229,999 | 1.84 | 1.84 | 1.71 | 1.62 | 1.51 | 1.38 | 1.37 | 1.31 | 1.28 | 1.26 | 1.16 | 1.15 | 1.14 | 1.13 | 1.12 | 1.11 | 1.10 | 1.08 | 1.07 | 1.06 | 1.05 | 1.04 | 1.03 | 1.02 | 1.01 | 1.00 | 0.99 | 0.98 |
|  | 230,000 to 259,999 | 1.91 | 1.91 | 1.78 | 1.69 | 1.58 | 1.46 | 1.45 | 1.40 | 1.37 | 1.35 | 1.25 | 1.24 | 1.23 | 1.21 | 1.20 | 1.19 | 1.18 | 1.17 | 1.16 | 1.14 | 1.13 | 1.12 | 1.11 | 1.10 | 1.09 | 1.08 | 1.07 | 1.06 |
|  | 260,000 to 299,999 | 1.98 | 1.98 | 1.85 | 1.77 | 1.67 | 1.55 | 1.54 | 1.49 | 1.46 | 1.44 | 1.35 | 1.33 | 1.32 | 1.31 | 1.29 | 1.28 | 1.27 | 1.25 | 1.24 | 1.23 | 1.22 | 1.20 | 1.19 | 1.18 | 1.17 | 1.16 | 1.15 | 1.13 |
|  | 300,000 to 349,999 | 2.06 | 2.06 | 1.94 | 1.86 | 1.76 | 1.65 | 1.64 | 1.59 | 1.56 | 1.55 | 1.46 | 1.45 | 1.43 | 1.42 | 1.40 | 1.39 | 1.37 | 1.36 | 1.35 | 1.33 | 1.32 | 1.31 | 1.29 | 1.28 | 1.27 | 1.26 | 1.24 | 1.23 |
|  | 350,000 to 399,999 | 2.14 | 2.14 | 2.03 | 1.96 | 1.87 | 1.76 | 1.75 | 1.71 | 1.68 | 1.66 | 1.58 | 1.57 | 1.55 | 1.54 | 1.52 | 1.51 | 1.49 | 1.48 | 1.46 | 1.45 | 1.43 | 1.42 | 1.40 | 1.39 | 1.38 | 1.36 | 1.35 | 1.33 |
|  | 400,000 to 449,999 | 2.22 | 2.22 | 2.12 | 2.05 | 1.96 | 1.86 | 1.85 | 1.81 | 1.79 | 1.77 | 1.70 | 1.68 | 1.66 | 1.65 | 1.63 | 1.61 | 1.60 | 1.58 | 1.57 | 1.55 | 1.53 | 1.52 | 1.50 | 1.49 | 1.47 | 1.46 | 1.44 | 1.43 |
|  | 450,000 to 499,999 | 2.29 | 2.29 | 2.19 | 2.12 | 2.04 | 1.94 | 1.93 | 1.89 | 1.87 | 1.85 | 1.78 | 1.76 | 1.74 | 1.72 | 1.71 | 1.69 | 1.67 | 1.66 | 1.64 | 1.62 | 1.61 | 1.59 | 1.58 | 1.56 | 1.54 | 1.53 | 1.51 | 1.50 |
|  | 500,000 to 599,999 | 2.37 | 2.37 | 2.27 | 2.20 | 2.11 | 2.01 | 2.01 | 1.96 | 1.94 | 1.92 | 1.85 | 1.83 | 1.81 | 1.79 | 1.78 | 1.76 | 1.74 | 1.72 | 1.71 | 1.69 | 1.67 | 1.66 | 1.64 | 1.62 | 1.61 | 1.59 | 1.57 | 1.56 |
|  | 600,000 to 699,999 | 2.48 | 2.48 | 2.38 | 2.31 | 2.22 | 2.12 | 2.11 | 2.07 | 2.04 | 2.03 | 1.95 | 1.93 | 1.91 | 1.89 | 1.87 | 1.86 | 1.84 | 1.82 | 1.80 | 1.78 | 1.77 | 1.75 | 1.73 | 1.71 | 1.70 | 1.68 | 1.66 | 1.65 |
|  | 700,000 to 799,999 | 2.58 | 2.58 | 2.48 | 2.41 | 2.32 | 2.22 | 2.21 | 2.16 | 2.14 | 2.12 | 2.04 | 2.02 | 2.00 | 1.98 | 1.96 | 1.94 | 1.92 | 1.91 | 1.89 | 1.87 | 1.85 | 1.83 | 1.81 | 1.79 | 1.78 | 1.76 | 1.74 | 1.72 |
|  | 800,000 to 899,999 | 2.67 | 2.67 | 2.57 | 2.50 | 2.40 | 2.30 | 2.29 | 2.25 | 2.22 | 2.21 | 2.13 | 2.11 | 2.09 | 2.06 | 2.04 | 2.02 | 2.00 | 1.98 | 1.96 | 1.94 | 1.92 | 1.91 | 1.89 | 1.87 | 1.85 | 1.83 | 1.81 | 1.79 |
|  | 900,000 or greater | 2.76 | 2.76 | 2.65 | 2.58 | 2.48 | 2.38 | 2.37 | 2.33 | 2.30 | 2.28 | 2.20 | 2.18 | 2.16 | 2.14 | 2.12 | 2.10 | 2.08 | 2.06 | 2.03 | 2.01 | 1.99 | 1.97 | 1.95 | 1.93 | 1.92 | 1.90 | 1.88 | 1.86 |

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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| OCN Price Bracket | | Current Model Year | First Preceding Model Year | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th | 21st | 22nd | 23rd | 24th | 25th | 26th | 27th and older |
| $ | 0 to 999 | 1.03 | 0.95 | 0.92 | 0.83 | 0.78 | 0.56 | 0.40 | 0.31 | 0.23 | 0.17 | 0.15 | 0.12 | 0.10 | 0.08 | 0.07 | 0.05 | 0.04 | 0.04 | 0.03 | 0.02 | 0.02 | 0.02 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
|  | 1,000 to 1,999 | 1.05 | 0.97 | 0.93 | 0.85 | 0.79 | 0.59 | 0.44 | 0.35 | 0.26 | 0.20 | 0.18 | 0.15 | 0.12 | 0.10 | 0.09 | 0.07 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 | 0.02 | 0.02 | 0.02 | 0.01 | 0.01 | 0.01 |
|  | 2,000 to 2,999 | 1.07 | 0.98 | 0.94 | 0.86 | 0.80 | 0.62 | 0.47 | 0.39 | 0.31 | 0.24 | 0.21 | 0.18 | 0.16 | 0.14 | 0.12 | 0.10 | 0.09 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 | 0.03 | 0.03 | 0.03 | 0.02 | 0.02 | 0.02 |
|  | 3,000 to 3,999 | 1.08 | 0.99 | 0.95 | 0.87 | 0.81 | 0.64 | 0.50 | 0.42 | 0.34 | 0.27 | 0.24 | 0.21 | 0.18 | 0.16 | 0.14 | 0.12 | 0.10 | 0.09 | 0.08 | 0.07 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 | 0.03 | 0.02 |
|  | 4,000 to 4,999 | 1.08 | 1.00 | 0.96 | 0.87 | 0.81 | 0.65 | 0.52 | 0.44 | 0.36 | 0.29 | 0.26 | 0.23 | 0.20 | 0.18 | 0.15 | 0.14 | 0.12 | 0.11 | 0.09 | 0.08 | 0.07 | 0.06 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 |
|  | 5,000 to 5,999 | 1.09 | 1.00 | 0.96 | 0.88 | 0.82 | 0.66 | 0.53 | 0.46 | 0.38 | 0.31 | 0.27 | 0.24 | 0.22 | 0.19 | 0.17 | 0.15 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 | 0.04 |
|  | 6,000 to 7,999 | 1.09 | 1.01 | 0.97 | 0.88 | 0.82 | 0.68 | 0.55 | 0.48 | 0.40 | 0.33 | 0.29 | 0.26 | 0.24 | 0.21 | 0.19 | 0.17 | 0.16 | 0.14 | 0.13 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 | 0.05 |
|  | 8,000 to 9,999 | 1.10 | 1.01 | 0.98 | 0.89 | 0.83 | 0.69 | 0.57 | 0.51 | 0.43 | 0.36 | 0.32 | 0.29 | 0.26 | 0.24 | 0.22 | 0.20 | 0.18 | 0.16 | 0.15 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.08 | 0.07 | 0.06 |
|  | 10,000 to 11,999 | 1.11 | 1.02 | 0.98 | 0.89 | 0.83 | 0.70 | 0.58 | 0.52 | 0.45 | 0.38 | 0.33 | 0.30 | 0.28 | 0.25 | 0.23 | 0.21 | 0.19 | 0.17 | 0.16 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 |
|  | 12,000 to 13,999 | 1.11 | 1.02 | 0.98 | 0.90 | 0.83 | 0.71 | 0.59 | 0.54 | 0.46 | 0.40 | 0.35 | 0.32 | 0.30 | 0.27 | 0.25 | 0.23 | 0.21 | 0.20 | 0.18 | 0.17 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 | 0.09 |
|  | 14,000 to 15,999 | 1.11 | 1.03 | 0.99 | 0.90 | 0.84 | 0.72 | 0.60 | 0.55 | 0.48 | 0.42 | 0.37 | 0.34 | 0.31 | 0.28 | 0.26 | 0.24 | 0.22 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.13 | 0.12 | 0.11 | 0.10 | 0.10 | 0.09 |
|  | 16,000 to 17,999 | 1.11 | 1.02 | 0.98 | 0.89 | 0.83 | 0.72 | 0.61 | 0.56 | 0.49 | 0.43 | 0.37 | 0.34 | 0.32 | 0.29 | 0.27 | 0.25 | 0.23 | 0.21 | 0.19 | 0.18 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 |
|  | 18,000 to 19,999 | 1.07 | 0.98 | 0.95 | 0.86 | 0.80 | 0.69 | 0.59 | 0.55 | 0.48 | 0.42 | 0.37 | 0.35 | 0.32 | 0.30 | 0.28 | 0.26 | 0.24 | 0.22 | 0.21 | 0.19 | 0.18 | 0.17 | 0.16 | 0.14 | 0.13 | 0.13 | 0.12 | 0.11 |
|  | 20,000 to 24,999 | 1.01 | 0.93 | 0.90 | 0.82 | 0.76 | 0.66 | 0.57 | 0.54 | 0.47 | 0.42 | 0.37 | 0.34 | 0.32 | 0.30 | 0.28 | 0.26 | 0.24 | 0.22 | 0.21 | 0.19 | 0.18 | 0.17 | 0.15 | 0.14 | 0.13 | 0.12 | 0.12 | 0.11 |
|  | 25,000 to 29,999 | 1.00 | 0.92 | 0.89 | 0.81 | 0.75 | 0.66 | 0.58 | 0.55 | 0.49 | 0.43 | 0.38 | 0.36 | 0.33 | 0.31 | 0.29 | 0.27 | 0.25 | 0.23 | 0.21 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 |
|  | 30,000 to 34,999 | 1.08 | 0.99 | 0.95 | 0.87 | 0.81 | 0.72 | 0.63 | 0.60 | 0.54 | 0.49 | 0.43 | 0.40 | 0.38 | 0.36 | 0.34 | 0.31 | 0.30 | 0.28 | 0.26 | 0.25 | 0.23 | 0.22 | 0.20 | 0.19 | 0.18 | 0.17 | 0.16 | 0.15 |
|  | 35,000 to 39,999 | 1.14 | 1.05 | 1.01 | 0.92 | 0.86 | 0.77 | 0.68 | 0.65 | 0.59 | 0.54 | 0.47 | 0.44 | 0.42 | 0.39 | 0.37 | 0.35 | 0.33 | 0.31 | 0.29 | 0.27 | 0.25 | 0.24 | 0.23 | 0.21 | 0.20 | 0.19 | 0.18 | 0.17 |
|  | 40,000 to 44,999 | 1.21 | 1.11 | 1.07 | 0.97 | 0.91 | 0.82 | 0.73 | 0.70 | 0.64 | 0.59 | 0.52 | 0.49 | 0.47 | 0.44 | 0.42 | 0.40 | 0.38 | 0.36 | 0.34 | 0.33 | 0.31 | 0.29 | 0.28 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 |
|  | 45,000 to 49,999 | 1.27 | 1.17 | 1.12 | 1.02 | 0.95 | 0.86 | 0.77 | 0.75 | 0.69 | 0.63 | 0.56 | 0.53 | 0.50 | 0.48 | 0.45 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.32 | 0.30 | 0.29 | 0.27 | 0.26 | 0.24 | 0.23 |
|  | 50,000 to 54,999 | 1.34 | 1.23 | 1.19 | 1.08 | 1.01 | 0.92 | 0.82 | 0.81 | 0.74 | 0.69 | 0.60 | 0.57 | 0.54 | 0.52 | 0.49 | 0.47 | 0.44 | 0.42 | 0.40 | 0.38 | 0.36 | 0.34 | 0.33 | 0.31 | 0.29 | 0.28 | 0.27 | 0.25 |
|  | 55,000 to 64,999 | 1.48 | 1.36 | 1.31 | 1.19 | 1.11 | 1.02 | 0.92 | 0.91 | 0.84 | 0.78 | 0.69 | 0.66 | 0.63 | 0.61 | 0.58 | 0.56 | 0.54 | 0.52 | 0.50 | 0.48 | 0.46 | 0.44 | 0.42 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 |
|  | 65,000 to 74,999 | 1.65 | 1.52 | 1.46 | 1.33 | 1.23 | 1.14 | 1.04 | 1.04 | 0.97 | 0.91 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.62 | 0.60 | 0.58 | 0.55 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.42 | 0.40 |
|  | 75,000 to 84,999 | 1.81 | 1.66 | 1.60 | 1.46 | 1.36 | 1.26 | 1.16 | 1.16 | 1.09 | 1.03 | 0.91 | 0.87 | 0.83 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 | 0.55 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 |
|  | 85,000 to 99,999 | 1.99 | 1.84 | 1.78 | 1.62 | 1.52 | 1.42 | 1.31 | 1.31 | 1.23 | 1.17 | 1.04 | 1.01 | 0.98 | 0.95 | 0.92 | 0.89 | 0.87 | 0.84 | 0.81 | 0.79 | 0.77 | 0.74 | 0.72 | 0.70 | 0.68 | 0.66 | 0.64 | 0.62 |
|  | 100,000 to 114,999 | 2.22 | 2.06 | 1.98 | 1.82 | 1.71 | 1.61 | 1.49 | 1.49 | 1.41 | 1.34 | 1.20 | 1.17 | 1.13 | 1.10 | 1.07 | 1.03 | 1.00 | 0.97 | 0.94 | 0.92 | 0.89 | 0.86 | 0.84 | 0.81 | 0.79 | 0.76 | 0.74 | 0.72 |
|  | 115,000 to 129,999 | 2.43 | 2.26 | 2.19 | 2.02 | 1.90 | 1.79 | 1.67 | 1.67 | 1.58 | 1.51 | 1.37 | 1.33 | 1.29 | 1.25 | 1.21 | 1.17 | 1.14 | 1.11 | 1.07 | 1.04 | 1.01 | 0.98 | 0.95 | 0.92 | 0.89 | 0.87 | 0.84 | 0.82 |
|  | 130,000 to 149,999 | 2.66 | 2.48 | 2.41 | 2.23 | 2.11 | 1.99 | 1.87 | 1.87 | 1.78 | 1.71 | 1.55 | 1.52 | 1.49 | 1.46 | 1.43 | 1.41 | 1.38 | 1.35 | 1.32 | 1.30 | 1.27 | 1.25 | 1.22 | 1.20 | 1.17 | 1.15 | 1.13 | 1.10 |
|  | 150,000 to 174,999 | 2.95 | 2.76 | 2.68 | 2.50 | 2.37 | 2.25 | 2.12 | 2.12 | 2.03 | 1.95 | 1.80 | 1.76 | 1.72 | 1.69 | 1.66 | 1.62 | 1.59 | 1.56 | 1.53 | 1.50 | 1.47 | 1.44 | 1.41 | 1.38 | 1.35 | 1.33 | 1.30 | 1.27 |
|  | 175,000 to 199,999 | 3.26 | 3.07 | 2.98 | 2.79 | 2.66 | 2.54 | 2.40 | 2.40 | 2.31 | 2.23 | 2.07 | 2.03 | 1.98 | 1.95 | 1.91 | 1.87 | 1.83 | 1.79 | 1.76 | 1.72 | 1.69 | 1.65 | 1.62 | 1.59 | 1.56 | 1.53 | 1.50 | 1.47 |
|  | 200,000 to 229,999 | 3.57 | 3.38 | 3.30 | 3.10 | 2.97 | 2.84 | 2.70 | 2.70 | 2.61 | 2.52 | 2.36 | 2.31 | 2.27 | 2.22 | 2.18 | 2.13 | 2.09 | 2.05 | 2.01 | 1.97 | 1.93 | 1.89 | 1.85 | 1.81 | 1.78 | 1.74 | 1.71 | 1.67 |
|  | 230,000 to 259,999 | 3.92 | 3.72 | 3.63 | 3.44 | 3.30 | 3.17 | 3.03 | 3.03 | 2.94 | 2.85 | 2.68 | 2.63 | 2.58 | 2.53 | 2.48 | 2.43 | 2.38 | 2.33 | 2.28 | 2.24 | 2.19 | 2.15 | 2.11 | 2.06 | 2.02 | 1.98 | 1.94 | 1.90 |
|  | 260,000 to 299,999 | 4.28 | 4.09 | 4.00 | 3.80 | 3.66 | 3.54 | 3.40 | 3.40 | 3.30 | 3.22 | 3.05 | 3.02 | 2.99 | 2.96 | 2.93 | 2.90 | 2.87 | 2.84 | 2.81 | 2.78 | 2.76 | 2.73 | 2.70 | 2.67 | 2.65 | 2.62 | 2.60 | 2.57 |
|  | 300,000 to 349,999 | 4.73 | 4.54 | 4.45 | 4.26 | 4.12 | 4.00 | 3.86 | 3.86 | 3.76 | 3.68 | 3.51 | 3.48 | 3.44 | 3.41 | 3.38 | 3.34 | 3.31 | 3.28 | 3.24 | 3.21 | 3.18 | 3.15 | 3.12 | 3.08 | 3.05 | 3.02 | 2.99 | 2.96 |
|  | 350,000 to 399,999 | 5.23 | 5.03 | 4.95 | 4.75 | 4.62 | 4.49 | 4.35 | 4.35 | 4.25 | 4.17 | 4.00 | 3.96 | 3.92 | 3.88 | 3.85 | 3.81 | 3.77 | 3.73 | 3.69 | 3.66 | 3.62 | 3.58 | 3.55 | 3.51 | 3.48 | 3.44 | 3.41 | 3.37 |
|  | 400,000 to 449,999 | 5.70 | 5.51 | 5.42 | 5.22 | 5.08 | 4.95 | 4.80 | 4.80 | 4.70 | 4.62 | 4.45 | 4.40 | 4.36 | 4.31 | 4.27 | 4.23 | 4.19 | 4.14 | 4.10 | 4.06 | 4.02 | 3.98 | 3.94 | 3.90 | 3.86 | 3.82 | 3.79 | 3.75 |
|  | 450,000 to 499,999 | 6.16 | 5.95 | 5.85 | 5.63 | 5.48 | 5.34 | 5.19 | 5.19 | 5.08 | 4.99 | 4.80 | 4.76 | 4.71 | 4.66 | 4.61 | 4.57 | 4.52 | 4.48 | 4.43 | 4.39 | 4.34 | 4.30 | 4.26 | 4.22 | 4.17 | 4.13 | 4.09 | 4.05 |
|  | 500,000 to 599,999 | 6.73 | 6.49 | 6.39 | 6.15 | 5.99 | 5.83 | 5.67 | 5.66 | 5.55 | 5.45 | 5.24 | 5.19 | 5.14 | 5.09 | 5.04 | 4.99 | 4.94 | 4.89 | 4.84 | 4.79 | 4.74 | 4.70 | 4.65 | 4.60 | 4.56 | 4.51 | 4.47 | 4.42 |
|  | 600,000 to 699,999 | 7.60 | 7.33 | 7.21 | 6.94 | 6.76 | 6.59 | 6.40 | 6.39 | 6.26 | 6.15 | 5.92 | 5.86 | 5.80 | 5.74 | 5.69 | 5.63 | 5.57 | 5.52 | 5.46 | 5.41 | 5.35 | 5.30 | 5.25 | 5.20 | 5.14 | 5.09 | 5.04 | 4.99 |
|  | 700,000 to 799,999 | 8.42 | 8.13 | 8.00 | 7.70 | 7.49 | 7.30 | 7.09 | 7.09 | 6.94 | 6.82 | 6.56 | 6.50 | 6.43 | 6.37 | 6.30 | 6.24 | 6.18 | 6.12 | 6.06 | 6.00 | 5.94 | 5.88 | 5.82 | 5.76 | 5.70 | 5.64 | 5.59 | 5.53 |
|  | 800,000 to 899,999 | 9.43 | 9.08 | 8.92 | 8.56 | 8.32 | 8.09 | 7.84 | 7.83 | 7.66 | 7.51 | 7.20 | 7.13 | 7.06 | 6.99 | 6.92 | 6.85 | 6.78 | 6.71 | 6.65 | 6.58 | 6.52 | 6.45 | 6.39 | 6.32 | 6.26 | 6.20 | 6.13 | 6.07 |
|  | 900,000 or greater | 10.51 | 10.08 | 9.89 | 9.47 | 9.17 | 8.90 | 8.59 | 8.59 | 8.38 | 8.20 | 7.83 | 7.76 | 7.68 | 7.60 | 7.53 | 7.45 | 7.38 | 7.30 | 7.23 | 7.16 | 7.09 | 7.01 | 6.94 | 6.87 | 6.81 | 6.74 | 6.67 | 6.60 |

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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| OCN Price Bracket | | Current Model Year | First Preceding Model Year | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th | 21st | 22nd | 23rd | 24th | 25th | 26th | 27th and older |
| $ | 0 to 999 | 0.06 | 0.05 | 0.05 | 0.05 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
|  | 1,000 to 1,999 | 0.09 | 0.07 | 0.07 | 0.07 | 0.07 | 0.06 | 0.06 | 0.06 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
|  | 2,000 to 2,999 | 0.13 | 0.10 | 0.10 | 0.10 | 0.10 | 0.09 | 0.09 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
|  | 3,000 to 3,999 | 0.17 | 0.13 | 0.13 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
|  | 4,000 to 4,999 | 0.20 | 0.15 | 0.15 | 0.15 | 0.14 | 0.14 | 0.13 | 0.13 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
|  | 5,000 to 5,999 | 0.23 | 0.17 | 0.17 | 0.17 | 0.16 | 0.16 | 0.15 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
|  | 6,000 to 7,999 | 0.26 | 0.20 | 0.20 | 0.20 | 0.19 | 0.18 | 0.17 | 0.17 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 |
|  | 8,000 to 9,999 | 0.31 | 0.23 | 0.23 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
|  | 10,000 to 11,999 | 0.37 | 0.28 | 0.28 | 0.28 | 0.27 | 0.26 | 0.25 | 0.23 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 |
|  | 12,000 to 13,999 | 0.45 | 0.34 | 0.34 | 0.34 | 0.32 | 0.31 | 0.30 | 0.28 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 |
|  | 14,000 to 15,999 | 0.53 | 0.39 | 0.39 | 0.39 | 0.38 | 0.36 | 0.35 | 0.33 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 |
|  | 16,000 to 17,999 | 0.60 | 0.45 | 0.45 | 0.45 | 0.43 | 0.42 | 0.40 | 0.38 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 |
|  | 18,000 to 19,999 | 0.68 | 0.51 | 0.51 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 | 0.41 |
|  | 20,000 to 24,999 | 0.80 | 0.60 | 0.60 | 0.60 | 0.58 | 0.55 | 0.53 | 0.50 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 | 0.48 |
|  | 25,000 to 29,999 | 1.00 | 0.75 | 0.75 | 0.75 | 0.72 | 0.69 | 0.66 | 0.63 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 |
|  | 30,000 to 34,999 | 1.20 | 0.90 | 0.90 | 0.90 | 0.87 | 0.83 | 0.79 | 0.76 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 |
|  | 35,000 to 39,999 | 1.41 | 1.05 | 1.05 | 1.05 | 1.01 | 0.97 | 0.93 | 0.89 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 |
|  | 40,000 to 44,999 | 1.55 | 1.17 | 1.17 | 1.17 | 1.12 | 1.07 | 1.03 | 0.98 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 |
|  | 45,000 to 49,999 | 1.62 | 1.22 | 1.22 | 1.22 | 1.17 | 1.12 | 1.07 | 1.02 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 |
|  | 50,000 to 54,999 | 1.69 | 1.27 | 1.27 | 1.27 | 1.22 | 1.17 | 1.12 | 1.06 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 |
|  | 55,000 to 64,999 | 1.78 | 1.34 | 1.34 | 1.34 | 1.28 | 1.23 | 1.18 | 1.12 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 |
|  | 65,000 to 74,999 | 1.89 | 1.42 | 1.42 | 1.42 | 1.36 | 1.31 | 1.25 | 1.19 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 |
|  | 75,000 to 84,999 | 1.99 | 1.50 | 1.50 | 1.50 | 1.44 | 1.38 | 1.32 | 1.26 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 |
|  | 85,000 to 99,999 | 2.11 | 1.58 | 1.58 | 1.58 | 1.52 | 1.45 | 1.39 | 1.33 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 |
|  | 100,000 to 114,999 | 2.23 | 1.67 | 1.67 | 1.67 | 1.61 | 1.54 | 1.47 | 1.41 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 |
|  | 115,000 to 129,999 | 2.35 | 1.76 | 1.76 | 1.76 | 1.69 | 1.62 | 1.55 | 1.48 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 |
|  | 130,000 to 149,999 | 2.47 | 1.85 | 1.85 | 1.85 | 1.78 | 1.70 | 1.63 | 1.56 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 |
|  | 150,000 to 174,999 | 2.61 | 1.96 | 1.96 | 1.96 | 1.88 | 1.80 | 1.73 | 1.65 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 |
|  | 175,000 to 199,999 | 2.76 | 2.07 | 2.07 | 2.07 | 1.99 | 1.91 | 1.82 | 1.74 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 |
|  | 200,000 to 229,999 | 2.91 | 2.18 | 2.18 | 2.18 | 2.10 | 2.01 | 1.92 | 1.83 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 |
|  | 230,000 to 259,999 | 3.06 | 2.30 | 2.30 | 2.30 | 2.21 | 2.11 | 2.02 | 1.93 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 |
|  | 260,000 to 299,999 | 3.22 | 2.41 | 2.41 | 2.41 | 2.32 | 2.22 | 2.12 | 2.03 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 |
|  | 300,000 to 349,999 | 3.40 | 2.55 | 2.55 | 2.55 | 2.45 | 2.35 | 2.25 | 2.14 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 | 2.04 |
|  | 350,000 to 399,999 | 3.60 | 2.70 | 2.70 | 2.70 | 2.59 | 2.48 | 2.37 | 2.27 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 |
|  | 400,000 to 449,999 | 3.78 | 2.84 | 2.84 | 2.84 | 2.72 | 2.61 | 2.50 | 2.38 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 |
|  | 450,000 to 499,999 | 3.95 | 2.96 | 2.96 | 2.96 | 2.85 | 2.73 | 2.61 | 2.49 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 | 2.37 |
|  | 500,000 to 599,999 | 4.15 | 3.11 | 3.11 | 3.11 | 2.99 | 2.86 | 2.74 | 2.61 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 | 2.49 |
|  | 600,000 to 699,999 | 4.44 | 3.33 | 3.33 | 3.33 | 3.20 | 3.06 | 2.93 | 2.80 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 | 2.66 |
|  | 700,000 to 799,999 | 4.70 | 3.53 | 3.53 | 3.53 | 3.38 | 3.24 | 3.10 | 2.96 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 | 2.82 |
|  | 800,000 to 899,999 | 4.94 | 3.71 | 3.71 | 3.71 | 3.56 | 3.41 | 3.26 | 3.11 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 | 2.96 |
|  | 900,000 or greater | 5.16 | 3.87 | 3.87 | 3.87 | 3.72 | 3.56 | 3.41 | 3.25 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 | 3.10 |

Table 301.C.2.a.(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| OCN Price Bracket | | Current Model Year | First Preceding Model Year | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th | 21st | 22nd | 23rd | 24th | 25th | 26th | 27th and older |
| $ | 0 to 999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.33 | 0.24 | 0.22 | 0.19 | 0.16 | 0.13 | 0.11 | 0.10 | 0.08 | 0.07 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 | 0.02 | 0.02 | 0.02 | 0.01 |
|  | 1,000 to 1,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.34 | 0.26 | 0.23 | 0.20 | 0.18 | 0.15 | 0.13 | 0.12 | 0.10 | 0.09 | 0.08 | 0.07 | 0.06 | 0.05 | 0.04 | 0.04 | 0.03 | 0.03 | 0.03 | 0.02 |
|  | 2,000 to 2,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.35 | 0.27 | 0.25 | 0.22 | 0.20 | 0.17 | 0.16 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 | 0.04 | 0.03 |
|  | 3,000 to 3,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.35 | 0.28 | 0.26 | 0.23 | 0.21 | 0.19 | 0.17 | 0.15 | 0.14 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 |
|  | 4,000 to 4,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 0.29 | 0.26 | 0.24 | 0.21 | 0.19 | 0.17 | 0.16 | 0.14 | 0.13 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 | 0.05 | 0.04 |
|  | 5,000 to 5,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 0.30 | 0.27 | 0.25 | 0.22 | 0.20 | 0.19 | 0.17 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.05 |
|  | 6,000 to 7,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.36 | 0.30 | 0.28 | 0.25 | 0.23 | 0.21 | 0.19 | 0.17 | 0.16 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 | 0.06 | 0.06 |
|  | 8,000 to 9,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.37 | 0.31 | 0.28 | 0.26 | 0.24 | 0.22 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.13 | 0.12 | 0.11 | 0.10 | 0.10 | 0.09 | 0.08 | 0.07 | 0.07 |
|  | 10,000 to 11,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.37 | 0.32 | 0.29 | 0.27 | 0.25 | 0.23 | 0.22 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.10 | 0.10 | 0.09 | 0.08 |
|  | 12,000 to 13,999 | 0.95 | 0.95 | 0.87 | 0.82 | 0.76 | 0.60 | 0.52 | 0.44 | 0.38 | 0.32 | 0.29 | 0.27 | 0.25 | 0.24 | 0.22 | 0.20 | 0.19 | 0.18 | 0.16 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.11 | 0.10 | 0.09 | 0.09 |
|  | 14,000 to 15,999 | 0.93 | 0.93 | 0.85 | 0.80 | 0.74 | 0.59 | 0.52 | 0.44 | 0.38 | 0.33 | 0.30 | 0.28 | 0.26 | 0.24 | 0.22 | 0.21 | 0.19 | 0.18 | 0.17 | 0.16 | 0.14 | 0.13 | 0.12 | 0.12 | 0.11 | 0.10 | 0.09 | 0.09 |
|  | 16,000 to 17,999 | 0.91 | 0.91 | 0.84 | 0.79 | 0.72 | 0.58 | 0.52 | 0.44 | 0.38 | 0.33 | 0.30 | 0.28 | 0.27 | 0.25 | 0.24 | 0.22 | 0.21 | 0.20 | 0.18 | 0.17 | 0.16 | 0.15 | 0.14 | 0.14 | 0.13 | 0.12 | 0.11 | 0.11 |
|  | 18,000 to 19,999 | 0.89 | 0.89 | 0.82 | 0.77 | 0.71 | 0.58 | 0.51 | 0.44 | 0.38 | 0.34 | 0.31 | 0.29 | 0.27 | 0.25 | 0.24 | 0.22 | 0.21 | 0.20 | 0.19 | 0.17 | 0.16 | 0.15 | 0.15 | 0.14 | 0.13 | 0.12 | 0.11 | 0.11 |
|  | 20,000 to 24,999 | 0.90 | 0.90 | 0.82 | 0.77 | 0.71 | 0.58 | 0.52 | 0.45 | 0.40 | 0.35 | 0.32 | 0.30 | 0.28 | 0.26 | 0.25 | 0.23 | 0.22 | 0.21 | 0.19 | 0.18 | 0.17 | 0.16 | 0.15 | 0.14 | 0.13 | 0.13 | 0.12 | 0.11 |
|  | 25,000 to 29,999 | 1.00 | 1.00 | 0.92 | 0.86 | 0.79 | 0.66 | 0.59 | 0.52 | 0.46 | 0.41 | 0.37 | 0.36 | 0.34 | 0.32 | 0.30 | 0.29 | 0.27 | 0.26 | 0.25 | 0.24 | 0.22 | 0.21 | 0.20 | 0.19 | 0.18 | 0.17 | 0.16 | 0.16 |
|  | 30,000 to 34,999 | 1.09 | 1.09 | 1.01 | 0.95 | 0.87 | 0.72 | 0.66 | 0.58 | 0.52 | 0.47 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.31 | 0.30 | 0.28 | 0.27 | 0.26 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.18 |
|  | 35,000 to 39,999 | 1.15 | 1.15 | 1.06 | 0.99 | 0.91 | 0.77 | 0.71 | 0.62 | 0.56 | 0.51 | 0.47 | 0.44 | 0.42 | 0.40 | 0.38 | 0.36 | 0.34 | 0.32 | 0.31 | 0.29 | 0.28 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.20 | 0.19 |
|  | 40,000 to 44,999 | 1.19 | 1.19 | 1.09 | 1.03 | 0.95 | 0.80 | 0.74 | 0.66 | 0.60 | 0.55 | 0.50 | 0.47 | 0.45 | 0.43 | 0.40 | 0.38 | 0.36 | 0.35 | 0.33 | 0.31 | 0.30 | 0.28 | 0.27 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 |
|  | 45,000 to 49,999 | 1.23 | 1.23 | 1.13 | 1.06 | 0.97 | 0.83 | 0.77 | 0.69 | 0.63 | 0.58 | 0.53 | 0.50 | 0.47 | 0.45 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.31 | 0.30 | 0.28 | 0.27 | 0.26 | 0.24 | 0.23 | 0.22 |
|  | 50,000 to 54,999 | 1.26 | 1.26 | 1.16 | 1.09 | 1.00 | 0.85 | 0.80 | 0.72 | 0.66 | 0.61 | 0.55 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.42 | 0.40 | 0.38 | 0.37 | 0.35 | 0.34 | 0.33 | 0.31 | 0.30 | 0.29 | 0.28 |
|  | 55,000 to 64,999 | 1.31 | 1.31 | 1.20 | 1.13 | 1.04 | 0.89 | 0.84 | 0.76 | 0.70 | 0.66 | 0.60 | 0.57 | 0.55 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.41 | 0.40 | 0.38 | 0.36 | 0.35 | 0.34 | 0.32 | 0.31 | 0.30 |
|  | 65,000 to 74,999 | 1.36 | 1.36 | 1.25 | 1.18 | 1.08 | 0.94 | 0.89 | 0.81 | 0.76 | 0.71 | 0.65 | 0.63 | 0.61 | 0.59 | 0.57 | 0.55 | 0.54 | 0.52 | 0.51 | 0.49 | 0.48 | 0.46 | 0.45 | 0.43 | 0.42 | 0.41 | 0.40 | 0.38 |
|  | 75,000 to 84,999 | 1.41 | 1.41 | 1.30 | 1.22 | 1.12 | 0.98 | 0.94 | 0.86 | 0.81 | 0.76 | 0.69 | 0.67 | 0.65 | 0.63 | 0.61 | 0.59 | 0.58 | 0.56 | 0.54 | 0.53 | 0.51 | 0.50 | 0.48 | 0.47 | 0.45 | 0.44 | 0.43 | 0.41 |
|  | 85,000 to 99,999 | 1.47 | 1.47 | 1.35 | 1.27 | 1.17 | 1.02 | 0.99 | 0.91 | 0.86 | 0.82 | 0.75 | 0.72 | 0.70 | 0.68 | 0.66 | 0.64 | 0.62 | 0.60 | 0.58 | 0.57 | 0.55 | 0.53 | 0.52 | 0.50 | 0.49 | 0.47 | 0.46 | 0.44 |
|  | 100,000 to 114,999 | 1.53 | 1.53 | 1.40 | 1.32 | 1.21 | 1.07 | 1.04 | 0.97 | 0.92 | 0.89 | 0.81 | 0.78 | 0.76 | 0.74 | 0.71 | 0.69 | 0.67 | 0.65 | 0.63 | 0.61 | 0.59 | 0.58 | 0.56 | 0.54 | 0.53 | 0.51 | 0.50 | 0.48 |
|  | 115,000 to 129,999 | 1.58 | 1.58 | 1.45 | 1.37 | 1.26 | 1.12 | 1.09 | 1.03 | 0.98 | 0.95 | 0.86 | 0.85 | 0.83 | 0.81 | 0.80 | 0.78 | 0.76 | 0.75 | 0.73 | 0.72 | 0.71 | 0.69 | 0.68 | 0.66 | 0.65 | 0.64 | 0.62 | 0.61 |
|  | 130,000 to 149,999 | 1.64 | 1.64 | 1.51 | 1.42 | 1.30 | 1.17 | 1.15 | 1.09 | 1.04 | 1.02 | 0.92 | 0.91 | 0.89 | 0.87 | 0.85 | 0.83 | 0.82 | 0.80 | 0.79 | 0.77 | 0.75 | 0.74 | 0.72 | 0.71 | 0.70 | 0.68 | 0.67 | 0.66 |
|  | 150,000 to 174,999 | 1.71 | 1.71 | 1.57 | 1.47 | 1.36 | 1.22 | 1.21 | 1.15 | 1.12 | 1.10 | 1.00 | 0.98 | 0.96 | 0.94 | 0.92 | 0.90 | 0.88 | 0.87 | 0.85 | 0.83 | 0.81 | 0.80 | 0.78 | 0.77 | 0.75 | 0.74 | 0.72 | 0.71 |
|  | 175,000 to 199,999 | 1.77 | 1.77 | 1.64 | 1.55 | 1.43 | 1.30 | 1.29 | 1.23 | 1.20 | 1.18 | 1.08 | 1.06 | 1.04 | 1.02 | 1.00 | 0.98 | 0.96 | 0.94 | 0.92 | 0.90 | 0.88 | 0.86 | 0.85 | 0.83 | 0.81 | 0.80 | 0.78 | 0.77 |
|  | 200,000 to 229,999 | 1.84 | 1.84 | 1.71 | 1.62 | 1.51 | 1.38 | 1.37 | 1.31 | 1.28 | 1.26 | 1.16 | 1.15 | 1.14 | 1.13 | 1.12 | 1.11 | 1.10 | 1.08 | 1.07 | 1.06 | 1.05 | 1.04 | 1.03 | 1.02 | 1.01 | 1.00 | 0.99 | 0.98 |
|  | 230,000 to 259,999 | 1.91 | 1.91 | 1.78 | 1.69 | 1.58 | 1.46 | 1.45 | 1.40 | 1.37 | 1.35 | 1.25 | 1.24 | 1.23 | 1.21 | 1.20 | 1.19 | 1.18 | 1.17 | 1.16 | 1.14 | 1.13 | 1.12 | 1.11 | 1.10 | 1.09 | 1.08 | 1.07 | 1.06 |
|  | 260,000 to 299,999 | 1.98 | 1.98 | 1.85 | 1.77 | 1.67 | 1.55 | 1.54 | 1.49 | 1.46 | 1.44 | 1.35 | 1.33 | 1.32 | 1.31 | 1.29 | 1.28 | 1.27 | 1.25 | 1.24 | 1.23 | 1.22 | 1.20 | 1.19 | 1.18 | 1.17 | 1.16 | 1.15 | 1.13 |
|  | 300,000 to 349,999 | 2.06 | 2.06 | 1.94 | 1.86 | 1.76 | 1.65 | 1.64 | 1.59 | 1.56 | 1.55 | 1.46 | 1.45 | 1.43 | 1.42 | 1.40 | 1.39 | 1.37 | 1.36 | 1.35 | 1.33 | 1.32 | 1.31 | 1.29 | 1.28 | 1.27 | 1.26 | 1.24 | 1.23 |
|  | 350,000 to 399,999 | 2.14 | 2.14 | 2.03 | 1.96 | 1.87 | 1.76 | 1.75 | 1.71 | 1.68 | 1.66 | 1.58 | 1.57 | 1.55 | 1.54 | 1.52 | 1.51 | 1.49 | 1.48 | 1.46 | 1.45 | 1.43 | 1.42 | 1.40 | 1.39 | 1.38 | 1.36 | 1.35 | 1.33 |
|  | 400,000 to 449,999 | 2.22 | 2.22 | 2.12 | 2.05 | 1.96 | 1.86 | 1.85 | 1.81 | 1.79 | 1.77 | 1.70 | 1.68 | 1.66 | 1.65 | 1.63 | 1.61 | 1.60 | 1.58 | 1.57 | 1.55 | 1.53 | 1.52 | 1.50 | 1.49 | 1.47 | 1.46 | 1.44 | 1.43 |
|  | 450,000 to 499,999 | 2.29 | 2.29 | 2.19 | 2.12 | 2.04 | 1.94 | 1.93 | 1.89 | 1.87 | 1.85 | 1.78 | 1.76 | 1.74 | 1.72 | 1.71 | 1.69 | 1.67 | 1.66 | 1.64 | 1.62 | 1.61 | 1.59 | 1.58 | 1.56 | 1.54 | 1.53 | 1.51 | 1.50 |
|  | 500,000 to 599,999 | 2.37 | 2.37 | 2.27 | 2.20 | 2.11 | 2.01 | 2.01 | 1.96 | 1.94 | 1.92 | 1.85 | 1.83 | 1.81 | 1.79 | 1.78 | 1.76 | 1.74 | 1.72 | 1.71 | 1.69 | 1.67 | 1.66 | 1.64 | 1.62 | 1.61 | 1.59 | 1.57 | 1.56 |
|  | 600,000 to 699,999 | 2.48 | 2.48 | 2.38 | 2.31 | 2.22 | 2.12 | 2.11 | 2.07 | 2.04 | 2.03 | 1.95 | 1.93 | 1.91 | 1.89 | 1.87 | 1.86 | 1.84 | 1.82 | 1.80 | 1.78 | 1.77 | 1.75 | 1.73 | 1.71 | 1.70 | 1.68 | 1.66 | 1.65 |
|  | 700,000 to 799,999 | 2.58 | 2.58 | 2.48 | 2.41 | 2.32 | 2.22 | 2.21 | 2.16 | 2.14 | 2.12 | 2.04 | 2.02 | 2.00 | 1.98 | 1.96 | 1.94 | 1.92 | 1.91 | 1.89 | 1.87 | 1.85 | 1.83 | 1.81 | 1.79 | 1.78 | 1.76 | 1.74 | 1.72 |
|  | 800,000 to 899,999 | 2.67 | 2.67 | 2.57 | 2.50 | 2.40 | 2.30 | 2.29 | 2.25 | 2.22 | 2.21 | 2.13 | 2.11 | 2.09 | 2.06 | 2.04 | 2.02 | 2.00 | 1.98 | 1.96 | 1.94 | 1.92 | 1.91 | 1.89 | 1.87 | 1.85 | 1.83 | 1.81 | 1.79 |
|  | 900,000 or greater | 2.76 | 2.76 | 2.65 | 2.58 | 2.48 | 2.38 | 2.37 | 2.33 | 2.30 | 2.28 | 2.20 | 2.18 | 2.16 | 2.14 | 2.12 | 2.10 | 2.08 | 2.06 | 2.03 | 2.01 | 1.99 | 1.97 | 1.95 | 1.93 | 1.92 | 1.90 | 1.88 | 1.86 |

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

b. Other Than Collision

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| OCN Price Bracket | | Current Model Year | First Preceding Model Year | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th | 21st | 22nd | 23rd | 24th | 25th | 26th | 27th and older |
| $ | 0 to 999 | 0.24 | 0.24 | 0.24 | 0.23 | 0.22 | 0.20 | 0.19 | 0.18 | 0.17 | 0.16 | 0.15 | 0.14 | 0.14 | 0.13 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 | 0.10 | 0.10 | 0.10 | 0.09 | 0.09 | 0.09 | 0.08 | 0.08 | 0.08 |
|  | 1,000 to 1,999 | 0.29 | 0.29 | 0.29 | 0.28 | 0.26 | 0.24 | 0.23 | 0.22 | 0.20 | 0.19 | 0.18 | 0.18 | 0.17 | 0.16 | 0.16 | 0.15 | 0.14 | 0.14 | 0.13 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 | 0.10 | 0.10 | 0.10 | 0.09 |
|  | 2,000 to 2,999 | 0.35 | 0.35 | 0.35 | 0.33 | 0.32 | 0.29 | 0.27 | 0.26 | 0.25 | 0.23 | 0.22 | 0.21 | 0.20 | 0.20 | 0.19 | 0.18 | 0.17 | 0.17 | 0.16 | 0.15 | 0.15 | 0.14 | 0.14 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 |
|  | 3,000 to 3,999 | 0.39 | 0.39 | 0.39 | 0.37 | 0.36 | 0.32 | 0.31 | 0.29 | 0.28 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.16 | 0.16 | 0.15 | 0.15 | 0.14 | 0.13 | 0.13 | 0.12 |
|  | 4,000 to 4,999 | 0.42 | 0.42 | 0.42 | 0.41 | 0.39 | 0.35 | 0.33 | 0.32 | 0.30 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.16 | 0.16 | 0.15 | 0.14 | 0.14 | 0.13 |
|  | 5,000 to 5,999 | 0.45 | 0.45 | 0.45 | 0.43 | 0.41 | 0.37 | 0.35 | 0.34 | 0.32 | 0.30 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.20 | 0.19 | 0.18 | 0.17 | 0.17 | 0.16 | 0.15 | 0.15 | 0.14 |
|  | 6,000 to 7,999 | 0.48 | 0.48 | 0.48 | 0.46 | 0.44 | 0.40 | 0.38 | 0.36 | 0.34 | 0.32 | 0.31 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.17 | 0.16 | 0.15 |
|  | 8,000 to 9,999 | 0.52 | 0.52 | 0.52 | 0.50 | 0.47 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.32 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.16 |
|  | 10,000 to 11,999 | 0.58 | 0.58 | 0.58 | 0.55 | 0.53 | 0.48 | 0.45 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.34 | 0.32 | 0.31 | 0.30 | 0.29 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.21 | 0.20 | 0.19 | 0.18 |
|  | 12,000 to 13,999 | 0.64 | 0.64 | 0.64 | 0.61 | 0.58 | 0.53 | 0.50 | 0.48 | 0.45 | 0.43 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 | 0.33 | 0.32 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 |
|  | 14,000 to 15,999 | 0.70 | 0.70 | 0.70 | 0.67 | 0.64 | 0.57 | 0.55 | 0.52 | 0.49 | 0.47 | 0.44 | 0.42 | 0.41 | 0.39 | 0.37 | 0.36 | 0.35 | 0.33 | 0.32 | 0.31 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 |
|  | 16,000 to 17,999 | 0.75 | 0.75 | 0.75 | 0.72 | 0.69 | 0.62 | 0.59 | 0.56 | 0.53 | 0.50 | 0.48 | 0.46 | 0.44 | 0.42 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 | 0.33 | 0.32 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 |
|  | 18,000 to 19,999 | 0.81 | 0.81 | 0.81 | 0.77 | 0.73 | 0.66 | 0.63 | 0.60 | 0.57 | 0.54 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.41 | 0.40 | 0.38 | 0.37 | 0.35 | 0.34 | 0.32 | 0.31 | 0.30 | 0.29 | 0.28 | 0.26 | 0.25 |
|  | 20,000 to 24,999 | 0.89 | 0.89 | 0.89 | 0.85 | 0.81 | 0.73 | 0.70 | 0.66 | 0.63 | 0.59 | 0.56 | 0.54 | 0.52 | 0.50 | 0.48 | 0.46 | 0.44 | 0.42 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 | 0.33 | 0.32 | 0.30 | 0.29 | 0.28 |
|  | 25,000 to 29,999 | 1.00 | 1.00 | 1.00 | 0.96 | 0.91 | 0.82 | 0.78 | 0.74 | 0.71 | 0.67 | 0.63 | 0.60 | 0.58 | 0.56 | 0.54 | 0.51 | 0.49 | 0.47 | 0.45 | 0.44 | 0.42 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 | 0.33 | 0.31 |
|  | 30,000 to 34,999 | 1.10 | 1.10 | 1.10 | 1.05 | 1.00 | 0.90 | 0.86 | 0.82 | 0.78 | 0.74 | 0.69 | 0.67 | 0.64 | 0.61 | 0.59 | 0.57 | 0.54 | 0.52 | 0.50 | 0.48 | 0.46 | 0.44 | 0.43 | 0.41 | 0.39 | 0.38 | 0.36 | 0.35 |
|  | 35,000 to 39,999 | 1.20 | 1.20 | 1.20 | 1.15 | 1.09 | 0.98 | 0.94 | 0.89 | 0.85 | 0.80 | 0.76 | 0.73 | 0.70 | 0.67 | 0.64 | 0.62 | 0.59 | 0.57 | 0.55 | 0.52 | 0.50 | 0.48 | 0.46 | 0.44 | 0.43 | 0.41 | 0.39 | 0.38 |
|  | 40,000 to 44,999 | 1.27 | 1.27 | 1.27 | 1.21 | 1.16 | 1.04 | 0.99 | 0.94 | 0.90 | 0.85 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 | 0.55 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.42 | 0.40 |
|  | 45,000 to 49,999 | 1.33 | 1.33 | 1.33 | 1.27 | 1.21 | 1.09 | 1.04 | 0.99 | 0.94 | 0.89 | 0.84 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 | 0.56 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.44 | 0.42 |
|  | 50,000 to 54,999 | 1.38 | 1.38 | 1.38 | 1.32 | 1.26 | 1.13 | 1.08 | 1.03 | 0.97 | 0.92 | 0.87 | 0.84 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 | 0.56 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 |
|  | 55,000 to 64,999 | 1.46 | 1.46 | 1.46 | 1.39 | 1.33 | 1.20 | 1.14 | 1.09 | 1.03 | 0.97 | 0.92 | 0.88 | 0.85 | 0.81 | 0.78 | 0.75 | 0.72 | 0.69 | 0.66 | 0.64 | 0.61 | 0.59 | 0.56 | 0.54 | 0.52 | 0.50 | 0.48 | 0.46 |
|  | 65,000 to 74,999 | 1.55 | 1.55 | 1.55 | 1.48 | 1.41 | 1.27 | 1.21 | 1.15 | 1.10 | 1.04 | 0.98 | 0.94 | 0.90 | 0.87 | 0.83 | 0.80 | 0.77 | 0.73 | 0.71 | 0.68 | 0.65 | 0.62 | 0.60 | 0.58 | 0.55 | 0.53 | 0.51 | 0.49 |
|  | 75,000 to 84,999 | 1.64 | 1.64 | 1.64 | 1.56 | 1.49 | 1.34 | 1.28 | 1.22 | 1.16 | 1.09 | 1.03 | 0.99 | 0.95 | 0.91 | 0.88 | 0.84 | 0.81 | 0.78 | 0.74 | 0.71 | 0.69 | 0.66 | 0.63 | 0.61 | 0.58 | 0.56 | 0.54 | 0.52 |
|  | 85,000 to 99,999 | 1.73 | 1.73 | 1.73 | 1.65 | 1.58 | 1.42 | 1.36 | 1.29 | 1.22 | 1.16 | 1.09 | 1.05 | 1.01 | 0.97 | 0.93 | 0.89 | 0.85 | 0.82 | 0.79 | 0.76 | 0.73 | 0.70 | 0.67 | 0.64 | 0.62 | 0.59 | 0.57 | 0.55 |
|  | 100,000 to 114,999 | 1.84 | 1.84 | 1.84 | 1.76 | 1.67 | 1.51 | 1.44 | 1.37 | 1.30 | 1.23 | 1.16 | 1.11 | 1.07 | 1.03 | 0.98 | 0.95 | 0.91 | 0.87 | 0.84 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 |
|  | 115,000 to 129,999 | 1.94 | 1.94 | 1.94 | 1.85 | 1.76 | 1.59 | 1.52 | 1.44 | 1.37 | 1.29 | 1.22 | 1.17 | 1.13 | 1.08 | 1.04 | 1.00 | 0.96 | 0.92 | 0.88 | 0.85 | 0.81 | 0.78 | 0.75 | 0.72 | 0.69 | 0.66 | 0.64 | 0.61 |
|  | 130,000 to 149,999 | 2.04 | 2.04 | 2.04 | 1.95 | 1.86 | 1.67 | 1.60 | 1.52 | 1.44 | 1.36 | 1.29 | 1.24 | 1.19 | 1.14 | 1.09 | 1.05 | 1.01 | 0.97 | 0.93 | 0.89 | 0.86 | 0.82 | 0.79 | 0.76 | 0.73 | 0.70 | 0.67 | 0.64 |
|  | 150,000 to 174,999 | 2.16 | 2.16 | 2.16 | 2.07 | 1.97 | 1.77 | 1.69 | 1.61 | 1.53 | 1.45 | 1.36 | 1.31 | 1.26 | 1.21 | 1.16 | 1.11 | 1.07 | 1.02 | 0.98 | 0.94 | 0.91 | 0.87 | 0.84 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 |
|  | 175,000 to 199,999 | 2.29 | 2.29 | 2.29 | 2.19 | 2.09 | 1.88 | 1.79 | 1.70 | 1.62 | 1.53 | 1.44 | 1.39 | 1.33 | 1.28 | 1.23 | 1.18 | 1.13 | 1.08 | 1.04 | 1.00 | 0.96 | 0.92 | 0.88 | 0.85 | 0.82 | 0.78 | 0.75 | 0.72 |
|  | 200,000 to 229,999 | 2.42 | 2.42 | 2.42 | 2.31 | 2.20 | 1.98 | 1.89 | 1.80 | 1.71 | 1.61 | 1.52 | 1.46 | 1.40 | 1.35 | 1.29 | 1.24 | 1.19 | 1.14 | 1.10 | 1.05 | 1.01 | 0.97 | 0.93 | 0.90 | 0.86 | 0.83 | 0.79 | 0.76 |
|  | 230,000 to 259,999 | 2.55 | 2.55 | 2.55 | 2.43 | 2.32 | 2.09 | 1.99 | 1.89 | 1.80 | 1.70 | 1.60 | 1.54 | 1.48 | 1.42 | 1.36 | 1.31 | 1.26 | 1.21 | 1.16 | 1.11 | 1.07 | 1.02 | 0.98 | 0.94 | 0.91 | 0.87 | 0.83 | 0.80 |
|  | 260,000 to 299,999 | 2.68 | 2.68 | 2.68 | 2.56 | 2.44 | 2.20 | 2.10 | 1.99 | 1.89 | 1.79 | 1.69 | 1.62 | 1.56 | 1.49 | 1.43 | 1.38 | 1.32 | 1.27 | 1.22 | 1.17 | 1.12 | 1.08 | 1.03 | 0.99 | 0.95 | 0.92 | 0.88 | 0.84 |
|  | 300,000 to 349,999 | 2.84 | 2.84 | 2.84 | 2.71 | 2.58 | 2.33 | 2.22 | 2.11 | 2.00 | 1.90 | 1.79 | 1.72 | 1.65 | 1.58 | 1.52 | 1.46 | 1.40 | 1.34 | 1.29 | 1.24 | 1.19 | 1.14 | 1.10 | 1.05 | 1.01 | 0.97 | 0.93 | 0.89 |
|  | 350,000 to 399,999 | 3.00 | 3.00 | 3.00 | 2.87 | 2.73 | 2.46 | 2.35 | 2.23 | 2.12 | 2.01 | 1.89 | 1.82 | 1.74 | 1.67 | 1.61 | 1.54 | 1.48 | 1.42 | 1.36 | 1.31 | 1.26 | 1.21 | 1.16 | 1.11 | 1.07 | 1.03 | 0.98 | 0.95 |
|  | 400,000 to 449,999 | 3.16 | 3.16 | 3.16 | 3.01 | 2.87 | 2.59 | 2.47 | 2.35 | 2.23 | 2.11 | 1.99 | 1.91 | 1.83 | 1.76 | 1.69 | 1.62 | 1.56 | 1.49 | 1.43 | 1.38 | 1.32 | 1.27 | 1.22 | 1.17 | 1.12 | 1.08 | 1.03 | 0.99 |
|  | 450,000 to 499,999 | 3.30 | 3.30 | 3.30 | 3.15 | 3.00 | 2.71 | 2.58 | 2.45 | 2.33 | 2.20 | 2.08 | 2.00 | 1.92 | 1.84 | 1.77 | 1.69 | 1.63 | 1.56 | 1.50 | 1.44 | 1.38 | 1.33 | 1.27 | 1.22 | 1.17 | 1.13 | 1.08 | 1.04 |
|  | 500,000 to 599,999 | 3.47 | 3.47 | 3.47 | 3.31 | 3.16 | 2.84 | 2.71 | 2.58 | 2.45 | 2.32 | 2.19 | 2.10 | 2.01 | 1.93 | 1.86 | 1.78 | 1.71 | 1.64 | 1.58 | 1.51 | 1.45 | 1.39 | 1.34 | 1.29 | 1.23 | 1.18 | 1.14 | 1.09 |
|  | 600,000 to 699,999 | 3.72 | 3.72 | 3.72 | 3.55 | 3.38 | 3.05 | 2.91 | 2.77 | 2.62 | 2.48 | 2.34 | 2.25 | 2.16 | 2.07 | 1.99 | 1.91 | 1.83 | 1.76 | 1.69 | 1.62 | 1.56 | 1.49 | 1.43 | 1.38 | 1.32 | 1.27 | 1.22 | 1.17 |
|  | 700,000 to 799,999 | 3.94 | 3.94 | 3.94 | 3.76 | 3.59 | 3.23 | 3.08 | 2.93 | 2.78 | 2.63 | 2.48 | 2.38 | 2.29 | 2.20 | 2.11 | 2.03 | 1.94 | 1.87 | 1.79 | 1.72 | 1.65 | 1.59 | 1.52 | 1.46 | 1.40 | 1.35 | 1.29 | 1.24 |
|  | 800,000 to 899,999 | 4.15 | 4.15 | 4.15 | 3.96 | 3.78 | 3.40 | 3.24 | 3.09 | 2.93 | 2.77 | 2.61 | 2.51 | 2.41 | 2.31 | 2.22 | 2.13 | 2.05 | 1.96 | 1.89 | 1.81 | 1.74 | 1.67 | 1.60 | 1.54 | 1.48 | 1.42 | 1.36 | 1.31 |
|  | 900,000 or greater | 4.34 | 4.34 | 4.34 | 4.15 | 3.95 | 3.56 | 3.40 | 3.23 | 3.07 | 2.90 | 2.74 | 2.63 | 2.52 | 2.42 | 2.32 | 2.23 | 2.14 | 2.06 | 1.97 | 1.89 | 1.82 | 1.75 | 1.68 | 1.61 | 1.54 | 1.48 | 1.42 | 1.37 |

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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| OCN Price Bracket | | Cur-rent Model Year | First Pre-ced-ing Model Year | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th | 21st | 22nd | 23rd | 24th | 25th | 26th | 27th and older |
| $ | 0 to 999 | 0.32 | 0.31 | 0.30 | 0.28 | 0.26 | 0.24 | 0.22 | 0.20 | 0.18 | 0.17 | 0.15 | 0.14 | 0.14 | 0.13 | 0.13 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 | 0.11 | 0.10 | 0.10 | 0.10 | 0.10 | 0.09 | 0.09 | 0.09 |
|  | 1,000 to 1,999 | 0.39 | 0.38 | 0.36 | 0.34 | 0.32 | 0.29 | 0.27 | 0.25 | 0.22 | 0.20 | 0.18 | 0.17 | 0.17 | 0.16 | 0.16 | 0.15 | 0.15 | 0.14 | 0.14 | 0.14 | 0.13 | 0.13 | 0.12 | 0.12 | 0.12 | 0.11 | 0.11 | 0.11 |
|  | 2,000 to 2,999 | 0.47 | 0.46 | 0.45 | 0.42 | 0.39 | 0.36 | 0.33 | 0.30 | 0.27 | 0.25 | 0.22 | 0.21 | 0.20 | 0.20 | 0.19 | 0.19 | 0.18 | 0.18 | 0.17 | 0.17 | 0.16 | 0.16 | 0.15 | 0.15 | 0.14 | 0.14 | 0.13 | 0.13 |
|  | 3,000 to 3,999 | 0.53 | 0.52 | 0.50 | 0.47 | 0.44 | 0.40 | 0.37 | 0.34 | 0.31 | 0.28 | 0.24 | 0.24 | 0.23 | 0.22 | 0.22 | 0.21 | 0.20 | 0.20 | 0.19 | 0.19 | 0.18 | 0.18 | 0.17 | 0.16 | 0.16 | 0.16 | 0.15 | 0.15 |
|  | 4,000 to 4,999 | 0.58 | 0.56 | 0.54 | 0.51 | 0.47 | 0.44 | 0.40 | 0.37 | 0.34 | 0.30 | 0.27 | 0.26 | 0.25 | 0.24 | 0.24 | 0.23 | 0.22 | 0.21 | 0.21 | 0.20 | 0.20 | 0.19 | 0.18 | 0.18 | 0.17 | 0.17 | 0.16 | 0.16 |
|  | 5,000 to 5,999 | 0.62 | 0.60 | 0.58 | 0.54 | 0.51 | 0.47 | 0.43 | 0.39 | 0.36 | 0.32 | 0.28 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.24 | 0.23 | 0.22 | 0.22 | 0.21 | 0.20 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.17 |
|  | 6,000 to 7,999 | 0.66 | 0.65 | 0.63 | 0.59 | 0.55 | 0.51 | 0.47 | 0.43 | 0.39 | 0.35 | 0.31 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.25 | 0.24 | 0.23 | 0.23 | 0.22 | 0.21 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 |
|  | 8,000 to 9,999 | 0.72 | 0.70 | 0.68 | 0.63 | 0.59 | 0.55 | 0.50 | 0.46 | 0.42 | 0.37 | 0.33 | 0.32 | 0.31 | 0.30 | 0.29 | 0.28 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.24 | 0.23 | 0.22 | 0.22 | 0.21 | 0.20 | 0.20 |
|  | 10,000 to 11,999 | 0.76 | 0.74 | 0.72 | 0.67 | 0.63 | 0.58 | 0.53 | 0.49 | 0.44 | 0.40 | 0.35 | 0.34 | 0.33 | 0.32 | 0.31 | 0.30 | 0.29 | 0.28 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.24 | 0.23 | 0.22 | 0.22 | 0.21 |
|  | 12,000 to 13,999 | 0.80 | 0.78 | 0.75 | 0.71 | 0.66 | 0.61 | 0.56 | 0.51 | 0.47 | 0.42 | 0.37 | 0.36 | 0.35 | 0.34 | 0.33 | 0.32 | 0.31 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.26 | 0.25 | 0.24 | 0.23 | 0.23 | 0.22 |
|  | 14,000 to 15,999 | 0.84 | 0.81 | 0.79 | 0.74 | 0.69 | 0.64 | 0.59 | 0.54 | 0.49 | 0.44 | 0.39 | 0.37 | 0.36 | 0.35 | 0.34 | 0.33 | 0.32 | 0.31 | 0.30 | 0.29 | 0.28 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.24 | 0.23 |
|  | 16,000 to 17,999 | 0.87 | 0.84 | 0.82 | 0.77 | 0.71 | 0.66 | 0.61 | 0.56 | 0.50 | 0.45 | 0.40 | 0.39 | 0.38 | 0.37 | 0.35 | 0.34 | 0.33 | 0.32 | 0.31 | 0.30 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.25 | 0.24 |
|  | 18,000 to 19,999 | 0.90 | 0.87 | 0.84 | 0.79 | 0.74 | 0.68 | 0.63 | 0.58 | 0.52 | 0.47 | 0.41 | 0.40 | 0.39 | 0.38 | 0.37 | 0.36 | 0.34 | 0.33 | 0.32 | 0.31 | 0.30 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.25 |
|  | 20,000 to 24,999 | 0.94 | 0.92 | 0.89 | 0.83 | 0.77 | 0.72 | 0.66 | 0.60 | 0.55 | 0.49 | 0.43 | 0.42 | 0.41 | 0.40 | 0.38 | 0.37 | 0.36 | 0.35 | 0.34 | 0.33 | 0.32 | 0.31 | 0.30 | 0.29 | 0.28 | 0.27 | 0.27 | 0.26 |
|  | 25,000 to 29,999 | 1.00 | 0.97 | 0.94 | 0.88 | 0.82 | 0.76 | 0.70 | 0.64 | 0.58 | 0.52 | 0.46 | 0.45 | 0.43 | 0.42 | 0.41 | 0.40 | 0.38 | 0.37 | 0.36 | 0.35 | 0.34 | 0.33 | 0.32 | 0.31 | 0.30 | 0.29 | 0.28 | 0.27 |
|  | 30,000 to 34,999 | 1.08 | 1.05 | 1.02 | 0.95 | 0.89 | 0.82 | 0.76 | 0.69 | 0.63 | 0.56 | 0.50 | 0.48 | 0.47 | 0.45 | 0.44 | 0.43 | 0.41 | 0.40 | 0.39 | 0.38 | 0.37 | 0.36 | 0.34 | 0.33 | 0.32 | 0.31 | 0.31 | 0.30 |
|  | 35,000 to 39,999 | 1.21 | 1.18 | 1.14 | 1.07 | 0.99 | 0.92 | 0.85 | 0.78 | 0.70 | 0.63 | 0.56 | 0.54 | 0.53 | 0.51 | 0.49 | 0.48 | 0.46 | 0.45 | 0.44 | 0.42 | 0.41 | 0.40 | 0.39 | 0.38 | 0.36 | 0.35 | 0.34 | 0.33 |
|  | 40,000 to 44,999 | 1.34 | 1.30 | 1.26 | 1.18 | 1.10 | 1.02 | 0.94 | 0.86 | 0.78 | 0.70 | 0.62 | 0.60 | 0.58 | 0.56 | 0.55 | 0.53 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 | 0.44 | 0.43 | 0.42 | 0.40 | 0.39 | 0.38 | 0.37 |
|  | 45,000 to 49,999 | 1.47 | 1.42 | 1.38 | 1.29 | 1.20 | 1.12 | 1.03 | 0.94 | 0.85 | 0.76 | 0.68 | 0.66 | 0.64 | 0.62 | 0.60 | 0.58 | 0.56 | 0.55 | 0.53 | 0.51 | 0.50 | 0.48 | 0.47 | 0.45 | 0.44 | 0.43 | 0.42 | 0.40 |
|  | 50,000 to 54,999 | 1.59 | 1.55 | 1.50 | 1.40 | 1.31 | 1.21 | 1.12 | 1.02 | 0.92 | 0.83 | 0.73 | 0.71 | 0.69 | 0.67 | 0.65 | 0.63 | 0.61 | 0.59 | 0.57 | 0.56 | 0.54 | 0.52 | 0.51 | 0.49 | 0.48 | 0.46 | 0.45 | 0.44 |
|  | 55,000 to 64,999 | 1.78 | 1.73 | 1.68 | 1.57 | 1.46 | 1.35 | 1.25 | 1.14 | 1.03 | 0.93 | 0.82 | 0.80 | 0.77 | 0.75 | 0.73 | 0.70 | 0.68 | 0.66 | 0.64 | 0.62 | 0.60 | 0.59 | 0.57 | 0.55 | 0.54 | 0.52 | 0.50 | 0.49 |
|  | 65,000 to 74,999 | 2.02 | 1.96 | 1.90 | 1.78 | 1.66 | 1.54 | 1.41 | 1.29 | 1.17 | 1.05 | 0.93 | 0.90 | 0.87 | 0.85 | 0.82 | 0.80 | 0.77 | 0.75 | 0.73 | 0.71 | 0.69 | 0.67 | 0.65 | 0.63 | 0.61 | 0.59 | 0.57 | 0.55 |
|  | 75,000 to 84,999 | 2.25 | 2.19 | 2.12 | 1.98 | 1.85 | 1.71 | 1.58 | 1.44 | 1.31 | 1.17 | 1.04 | 1.01 | 0.98 | 0.95 | 0.92 | 0.89 | 0.86 | 0.84 | 0.81 | 0.79 | 0.76 | 0.74 | 0.72 | 0.70 | 0.68 | 0.66 | 0.64 | 0.62 |
|  | 85,000 to 99,999 | 2.53 | 2.45 | 2.38 | 2.22 | 2.07 | 1.92 | 1.77 | 1.62 | 1.47 | 1.31 | 1.16 | 1.13 | 1.09 | 1.06 | 1.03 | 1.00 | 0.97 | 0.94 | 0.91 | 0.88 | 0.86 | 0.83 | 0.81 | 0.78 | 0.76 | 0.74 | 0.71 | 0.69 |
|  | 100,000 to 114,999 | 2.86 | 2.77 | 2.68 | 2.51 | 2.34 | 2.17 | 2.00 | 1.83 | 1.66 | 1.48 | 1.31 | 1.27 | 1.24 | 1.20 | 1.16 | 1.13 | 1.09 | 1.06 | 1.03 | 1.00 | 0.97 | 0.94 | 0.91 | 0.88 | 0.86 | 0.83 | 0.81 | 0.78 |
|  | 115,000 to 129,999 | 3.17 | 3.08 | 2.98 | 2.79 | 2.60 | 2.41 | 2.22 | 2.03 | 1.84 | 1.65 | 1.46 | 1.42 | 1.37 | 1.33 | 1.29 | 1.25 | 1.22 | 1.18 | 1.14 | 1.11 | 1.08 | 1.04 | 1.01 | 0.98 | 0.95 | 0.92 | 0.90 | 0.87 |
|  | 130,000 to 149,999 | 3.53 | 3.42 | 3.32 | 3.11 | 2.89 | 2.68 | 2.47 | 2.26 | 2.05 | 1.84 | 1.62 | 1.57 | 1.53 | 1.48 | 1.44 | 1.39 | 1.35 | 1.31 | 1.27 | 1.23 | 1.20 | 1.16 | 1.13 | 1.09 | 1.06 | 1.03 | 1.00 | 0.97 |
|  | 150,000 to 174,999 | 3.97 | 3.85 | 3.73 | 3.50 | 3.26 | 3.02 | 2.78 | 2.54 | 2.30 | 2.07 | 1.83 | 1.77 | 1.72 | 1.67 | 1.62 | 1.57 | 1.52 | 1.48 | 1.43 | 1.39 | 1.35 | 1.31 | 1.27 | 1.23 | 1.19 | 1.16 | 1.12 | 1.09 |
|  | 175,000 to 199,999 | 4.46 | 4.33 | 4.19 | 3.93 | 3.66 | 3.39 | 3.12 | 2.85 | 2.59 | 2.32 | 2.05 | 1.99 | 1.93 | 1.87 | 1.82 | 1.76 | 1.71 | 1.66 | 1.61 | 1.56 | 1.51 | 1.47 | 1.42 | 1.38 | 1.34 | 1.30 | 1.26 | 1.22 |
|  | 200,000 to 229,999 | 4.97 | 4.82 | 4.67 | 4.38 | 4.08 | 3.78 | 3.48 | 3.18 | 2.88 | 2.59 | 2.29 | 2.22 | 2.15 | 2.09 | 2.02 | 1.96 | 1.91 | 1.85 | 1.79 | 1.74 | 1.69 | 1.64 | 1.59 | 1.54 | 1.49 | 1.45 | 1.40 | 1.36 |
|  | 230,000 to 259,999 | 5.53 | 5.36 | 5.19 | 4.86 | 4.53 | 4.20 | 3.87 | 3.54 | 3.21 | 2.87 | 2.54 | 2.47 | 2.39 | 2.32 | 2.25 | 2.18 | 2.12 | 2.05 | 1.99 | 1.93 | 1.87 | 1.82 | 1.76 | 1.71 | 1.66 | 1.61 | 1.56 | 1.51 |
|  | 260,000 to 299,999 | 6.13 | 5.95 | 5.76 | 5.39 | 5.03 | 4.66 | 4.29 | 3.92 | 3.56 | 3.19 | 2.82 | 2.74 | 2.65 | 2.57 | 2.50 | 2.42 | 2.35 | 2.28 | 2.21 | 2.14 | 2.08 | 2.02 | 1.96 | 1.90 | 1.84 | 1.79 | 1.73 | 1.68 |
|  | 300,000 to 349,999 | 6.89 | 6.68 | 6.47 | 6.06 | 5.65 | 5.23 | 4.82 | 4.41 | 3.99 | 3.58 | 3.17 | 3.07 | 2.98 | 2.89 | 2.80 | 2.72 | 2.64 | 2.56 | 2.48 | 2.41 | 2.34 | 2.27 | 2.20 | 2.13 | 2.07 | 2.01 | 1.95 | 1.89 |
|  | 350,000 to 399,999 | 7.73 | 7.50 | 7.27 | 6.80 | 6.34 | 5.88 | 5.41 | 4.95 | 4.48 | 4.02 | 3.56 | 3.45 | 3.35 | 3.25 | 3.15 | 3.05 | 2.96 | 2.87 | 2.79 | 2.70 | 2.62 | 2.54 | 2.47 | 2.39 | 2.32 | 2.25 | 2.18 | 2.12 |
|  | 400,000 to 449,999 | 8.55 | 8.30 | 8.04 | 7.53 | 7.01 | 6.50 | 5.99 | 5.47 | 4.96 | 4.45 | 3.93 | 3.82 | 3.70 | 3.59 | 3.48 | 3.38 | 3.28 | 3.18 | 3.08 | 2.99 | 2.90 | 2.81 | 2.73 | 2.65 | 2.57 | 2.49 | 2.42 | 2.34 |
|  | 450,000 to 499,999 | 9.36 | 9.08 | 8.79 | 8.23 | 7.67 | 7.11 | 6.55 | 5.99 | 5.43 | 4.87 | 4.30 | 4.17 | 4.05 | 3.93 | 3.81 | 3.70 | 3.58 | 3.48 | 3.37 | 3.27 | 3.17 | 3.08 | 2.99 | 2.90 | 2.81 | 2.73 | 2.64 | 2.56 |
|  | 500,000 to 599,999 | 10.36 | 10.05 | 9.74 | 9.12 | 8.50 | 7.87 | 7.25 | 6.63 | 6.01 | 5.39 | 4.77 | 4.62 | 4.48 | 4.35 | 4.22 | 4.09 | 3.97 | 3.85 | 3.74 | 3.62 | 3.51 | 3.41 | 3.31 | 3.21 | 3.11 | 3.02 | 2.93 | 2.84 |
|  | 600,000 to 699,999 | 11.92 | 11.57 | 11.21 | 10.49 | 9.78 | 9.06 | 8.35 | 7.63 | 6.92 | 6.20 | 5.48 | 5.32 | 5.16 | 5.01 | 4.86 | 4.71 | 4.57 | 4.43 | 4.30 | 4.17 | 4.04 | 3.92 | 3.81 | 3.69 | 3.58 | 3.47 | 3.37 | 3.27 |
|  | 700,000 to 799,999 | 13.44 | 13.04 | 12.63 | 11.83 | 11.02 | 10.21 | 9.41 | 8.60 | 7.79 | 6.99 | 6.18 | 6.00 | 5.82 | 5.64 | 5.47 | 5.31 | 5.15 | 4.99 | 4.84 | 4.70 | 4.56 | 4.42 | 4.29 | 4.16 | 4.04 | 3.91 | 3.80 | 3.68 |
|  | 800,000 to 899,999 | 14.91 | 14.47 | 14.02 | 13.12 | 12.23 | 11.33 | 10.44 | 9.54 | 8.65 | 7.75 | 6.86 | 6.65 | 6.45 | 6.26 | 6.07 | 5.89 | 5.71 | 5.54 | 5.38 | 5.22 | 5.06 | 4.91 | 4.76 | 4.62 | 4.48 | 4.34 | 4.21 | 4.09 |
|  | 900,000 or greater | 16.35 | 15.86 | 15.37 | 14.39 | 13.41 | 12.43 | 11.45 | 10.47 | 9.49 | 8.50 | 7.52 | 7.30 | 7.08 | 6.87 | 6.66 | 6.46 | 6.27 | 6.08 | 5.90 | 5.72 | 5.55 | 5.38 | 5.22 | 5.06 | 4.91 | 4.76 | 4.62 | 4.48 |

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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| OCN Price Bracket | | Current Model Year | First Preceding Model Year | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th | 19th | 20th | 21st | 22nd | 23rd | 24th | 25th | 26th | 27th and older |
| $ | 0 to 999 | 0.24 | 0.24 | 0.24 | 0.23 | 0.22 | 0.20 | 0.19 | 0.18 | 0.17 | 0.16 | 0.15 | 0.14 | 0.14 | 0.13 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 | 0.10 | 0.10 | 0.10 | 0.09 | 0.09 | 0.09 | 0.08 | 0.08 | 0.08 |
|  | 1,000 to 1,999 | 0.29 | 0.29 | 0.29 | 0.28 | 0.26 | 0.24 | 0.23 | 0.22 | 0.20 | 0.19 | 0.18 | 0.18 | 0.17 | 0.16 | 0.16 | 0.15 | 0.14 | 0.14 | 0.13 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 | 0.10 | 0.10 | 0.10 | 0.09 |
|  | 2,000 to 2,999 | 0.35 | 0.35 | 0.35 | 0.33 | 0.32 | 0.29 | 0.27 | 0.26 | 0.25 | 0.23 | 0.22 | 0.21 | 0.20 | 0.20 | 0.19 | 0.18 | 0.17 | 0.17 | 0.16 | 0.15 | 0.15 | 0.14 | 0.14 | 0.13 | 0.12 | 0.12 | 0.11 | 0.11 |
|  | 3,000 to 3,999 | 0.39 | 0.39 | 0.39 | 0.37 | 0.36 | 0.32 | 0.31 | 0.29 | 0.28 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.16 | 0.16 | 0.15 | 0.15 | 0.14 | 0.13 | 0.13 | 0.12 |
|  | 4,000 to 4,999 | 0.42 | 0.42 | 0.42 | 0.41 | 0.39 | 0.35 | 0.33 | 0.32 | 0.30 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.16 | 0.16 | 0.15 | 0.14 | 0.14 | 0.13 |
|  | 5,000 to 5,999 | 0.45 | 0.45 | 0.45 | 0.43 | 0.41 | 0.37 | 0.35 | 0.34 | 0.32 | 0.30 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.20 | 0.19 | 0.18 | 0.17 | 0.17 | 0.16 | 0.15 | 0.15 | 0.14 |
|  | 6,000 to 7,999 | 0.48 | 0.48 | 0.48 | 0.46 | 0.44 | 0.40 | 0.38 | 0.36 | 0.34 | 0.32 | 0.31 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.17 | 0.16 | 0.15 |
|  | 8,000 to 9,999 | 0.52 | 0.52 | 0.52 | 0.50 | 0.47 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.32 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 | 0.19 | 0.19 | 0.18 | 0.17 | 0.16 |
|  | 10,000 to 11,999 | 0.58 | 0.58 | 0.58 | 0.55 | 0.53 | 0.48 | 0.45 | 0.43 | 0.41 | 0.39 | 0.37 | 0.35 | 0.34 | 0.32 | 0.31 | 0.30 | 0.29 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.21 | 0.20 | 0.19 | 0.18 |
|  | 12,000 to 13,999 | 0.64 | 0.64 | 0.64 | 0.61 | 0.58 | 0.53 | 0.50 | 0.48 | 0.45 | 0.43 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 | 0.33 | 0.32 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 | 0.21 | 0.20 |
|  | 14,000 to 15,999 | 0.70 | 0.70 | 0.70 | 0.67 | 0.64 | 0.57 | 0.55 | 0.52 | 0.49 | 0.47 | 0.44 | 0.42 | 0.41 | 0.39 | 0.37 | 0.36 | 0.35 | 0.33 | 0.32 | 0.31 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 | 0.23 | 0.22 |
|  | 16,000 to 17,999 | 0.75 | 0.75 | 0.75 | 0.72 | 0.69 | 0.62 | 0.59 | 0.56 | 0.53 | 0.50 | 0.48 | 0.46 | 0.44 | 0.42 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 | 0.33 | 0.32 | 0.30 | 0.29 | 0.28 | 0.27 | 0.26 | 0.25 | 0.24 |
|  | 18,000 to 19,999 | 0.81 | 0.81 | 0.81 | 0.77 | 0.73 | 0.66 | 0.63 | 0.60 | 0.57 | 0.54 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.41 | 0.40 | 0.38 | 0.37 | 0.35 | 0.34 | 0.32 | 0.31 | 0.30 | 0.29 | 0.28 | 0.26 | 0.25 |
|  | 20,000 to 24,999 | 0.89 | 0.89 | 0.89 | 0.85 | 0.81 | 0.73 | 0.70 | 0.66 | 0.63 | 0.59 | 0.56 | 0.54 | 0.52 | 0.50 | 0.48 | 0.46 | 0.44 | 0.42 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 | 0.33 | 0.32 | 0.30 | 0.29 | 0.28 |
|  | 25,000 to 29,999 | 1.00 | 1.00 | 1.00 | 0.96 | 0.91 | 0.82 | 0.78 | 0.74 | 0.71 | 0.67 | 0.63 | 0.60 | 0.58 | 0.56 | 0.54 | 0.51 | 0.49 | 0.47 | 0.45 | 0.44 | 0.42 | 0.40 | 0.39 | 0.37 | 0.36 | 0.34 | 0.33 | 0.31 |
|  | 30,000 to 34,999 | 1.10 | 1.10 | 1.10 | 1.05 | 1.00 | 0.90 | 0.86 | 0.82 | 0.78 | 0.74 | 0.69 | 0.67 | 0.64 | 0.61 | 0.59 | 0.57 | 0.54 | 0.52 | 0.50 | 0.48 | 0.46 | 0.44 | 0.43 | 0.41 | 0.39 | 0.38 | 0.36 | 0.35 |
|  | 35,000 to 39,999 | 1.20 | 1.20 | 1.20 | 1.15 | 1.09 | 0.98 | 0.94 | 0.89 | 0.85 | 0.80 | 0.76 | 0.73 | 0.70 | 0.67 | 0.64 | 0.62 | 0.59 | 0.57 | 0.55 | 0.52 | 0.50 | 0.48 | 0.46 | 0.44 | 0.43 | 0.41 | 0.39 | 0.38 |
|  | 40,000 to 44,999 | 1.27 | 1.27 | 1.27 | 1.21 | 1.16 | 1.04 | 0.99 | 0.94 | 0.90 | 0.85 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 | 0.55 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 | 0.42 | 0.40 |
|  | 45,000 to 49,999 | 1.33 | 1.33 | 1.33 | 1.27 | 1.21 | 1.09 | 1.04 | 0.99 | 0.94 | 0.89 | 0.84 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 | 0.56 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.44 | 0.42 |
|  | 50,000 to 54,999 | 1.38 | 1.38 | 1.38 | 1.32 | 1.26 | 1.13 | 1.08 | 1.03 | 0.97 | 0.92 | 0.87 | 0.84 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 | 0.56 | 0.53 | 0.51 | 0.49 | 0.47 | 0.45 | 0.43 |
|  | 55,000 to 64,999 | 1.46 | 1.46 | 1.46 | 1.39 | 1.33 | 1.20 | 1.14 | 1.09 | 1.03 | 0.97 | 0.92 | 0.88 | 0.85 | 0.81 | 0.78 | 0.75 | 0.72 | 0.69 | 0.66 | 0.64 | 0.61 | 0.59 | 0.56 | 0.54 | 0.52 | 0.50 | 0.48 | 0.46 |
|  | 65,000 to 74,999 | 1.55 | 1.55 | 1.55 | 1.48 | 1.41 | 1.27 | 1.21 | 1.15 | 1.10 | 1.04 | 0.98 | 0.94 | 0.90 | 0.87 | 0.83 | 0.80 | 0.77 | 0.73 | 0.71 | 0.68 | 0.65 | 0.62 | 0.60 | 0.58 | 0.55 | 0.53 | 0.51 | 0.49 |
|  | 75,000 to 84,999 | 1.64 | 1.64 | 1.64 | 1.56 | 1.49 | 1.34 | 1.28 | 1.22 | 1.16 | 1.09 | 1.03 | 0.99 | 0.95 | 0.91 | 0.88 | 0.84 | 0.81 | 0.78 | 0.74 | 0.71 | 0.69 | 0.66 | 0.63 | 0.61 | 0.58 | 0.56 | 0.54 | 0.52 |
|  | 85,000 to 99,999 | 1.73 | 1.73 | 1.73 | 1.65 | 1.58 | 1.42 | 1.36 | 1.29 | 1.22 | 1.16 | 1.09 | 1.05 | 1.01 | 0.97 | 0.93 | 0.89 | 0.85 | 0.82 | 0.79 | 0.76 | 0.73 | 0.70 | 0.67 | 0.64 | 0.62 | 0.59 | 0.57 | 0.55 |
|  | 100,000 to 114,999 | 1.84 | 1.84 | 1.84 | 1.76 | 1.67 | 1.51 | 1.44 | 1.37 | 1.30 | 1.23 | 1.16 | 1.11 | 1.07 | 1.03 | 0.98 | 0.95 | 0.91 | 0.87 | 0.84 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 | 0.65 | 0.63 | 0.60 | 0.58 |
|  | 115,000 to 129,999 | 1.94 | 1.94 | 1.94 | 1.85 | 1.76 | 1.59 | 1.52 | 1.44 | 1.37 | 1.29 | 1.22 | 1.17 | 1.13 | 1.08 | 1.04 | 1.00 | 0.96 | 0.92 | 0.88 | 0.85 | 0.81 | 0.78 | 0.75 | 0.72 | 0.69 | 0.66 | 0.64 | 0.61 |
|  | 130,000 to 149,999 | 2.04 | 2.04 | 2.04 | 1.95 | 1.86 | 1.67 | 1.60 | 1.52 | 1.44 | 1.36 | 1.29 | 1.24 | 1.19 | 1.14 | 1.09 | 1.05 | 1.01 | 0.97 | 0.93 | 0.89 | 0.86 | 0.82 | 0.79 | 0.76 | 0.73 | 0.70 | 0.67 | 0.64 |
|  | 150,000 to 174,999 | 2.16 | 2.16 | 2.16 | 2.07 | 1.97 | 1.77 | 1.69 | 1.61 | 1.53 | 1.45 | 1.36 | 1.31 | 1.26 | 1.21 | 1.16 | 1.11 | 1.07 | 1.02 | 0.98 | 0.94 | 0.91 | 0.87 | 0.84 | 0.80 | 0.77 | 0.74 | 0.71 | 0.68 |
|  | 175,000 to 199,999 | 2.29 | 2.29 | 2.29 | 2.19 | 2.09 | 1.88 | 1.79 | 1.70 | 1.62 | 1.53 | 1.44 | 1.39 | 1.33 | 1.28 | 1.23 | 1.18 | 1.13 | 1.08 | 1.04 | 1.00 | 0.96 | 0.92 | 0.88 | 0.85 | 0.82 | 0.78 | 0.75 | 0.72 |
|  | 200,000 to 229,999 | 2.42 | 2.42 | 2.42 | 2.31 | 2.20 | 1.98 | 1.89 | 1.80 | 1.71 | 1.61 | 1.52 | 1.46 | 1.40 | 1.35 | 1.29 | 1.24 | 1.19 | 1.14 | 1.10 | 1.05 | 1.01 | 0.97 | 0.93 | 0.90 | 0.86 | 0.83 | 0.79 | 0.76 |
|  | 230,000 to 259,999 | 2.55 | 2.55 | 2.55 | 2.43 | 2.32 | 2.09 | 1.99 | 1.89 | 1.80 | 1.70 | 1.60 | 1.54 | 1.48 | 1.42 | 1.36 | 1.31 | 1.26 | 1.21 | 1.16 | 1.11 | 1.07 | 1.02 | 0.98 | 0.94 | 0.91 | 0.87 | 0.83 | 0.80 |
|  | 260,000 to 299,999 | 2.68 | 2.68 | 2.68 | 2.56 | 2.44 | 2.20 | 2.10 | 1.99 | 1.89 | 1.79 | 1.69 | 1.62 | 1.56 | 1.49 | 1.43 | 1.38 | 1.32 | 1.27 | 1.22 | 1.17 | 1.12 | 1.08 | 1.03 | 0.99 | 0.95 | 0.92 | 0.88 | 0.84 |
|  | 300,000 to 349,999 | 2.84 | 2.84 | 2.84 | 2.71 | 2.58 | 2.33 | 2.22 | 2.11 | 2.00 | 1.90 | 1.79 | 1.72 | 1.65 | 1.58 | 1.52 | 1.46 | 1.40 | 1.34 | 1.29 | 1.24 | 1.19 | 1.14 | 1.10 | 1.05 | 1.01 | 0.97 | 0.93 | 0.89 |
|  | 350,000 to 399,999 | 3.00 | 3.00 | 3.00 | 2.87 | 2.73 | 2.46 | 2.35 | 2.23 | 2.12 | 2.01 | 1.89 | 1.82 | 1.74 | 1.67 | 1.61 | 1.54 | 1.48 | 1.42 | 1.36 | 1.31 | 1.26 | 1.21 | 1.16 | 1.11 | 1.07 | 1.03 | 0.98 | 0.95 |
|  | 400,000 to 449,999 | 3.16 | 3.16 | 3.16 | 3.01 | 2.87 | 2.59 | 2.47 | 2.35 | 2.23 | 2.11 | 1.99 | 1.91 | 1.83 | 1.76 | 1.69 | 1.62 | 1.56 | 1.49 | 1.43 | 1.38 | 1.32 | 1.27 | 1.22 | 1.17 | 1.12 | 1.08 | 1.03 | 0.99 |
|  | 450,000 to 499,999 | 3.30 | 3.30 | 3.30 | 3.15 | 3.00 | 2.71 | 2.58 | 2.45 | 2.33 | 2.20 | 2.08 | 2.00 | 1.92 | 1.84 | 1.77 | 1.69 | 1.63 | 1.56 | 1.50 | 1.44 | 1.38 | 1.33 | 1.27 | 1.22 | 1.17 | 1.13 | 1.08 | 1.04 |
|  | 500,000 to 599,999 | 3.47 | 3.47 | 3.47 | 3.31 | 3.16 | 2.84 | 2.71 | 2.58 | 2.45 | 2.32 | 2.19 | 2.10 | 2.01 | 1.93 | 1.86 | 1.78 | 1.71 | 1.64 | 1.58 | 1.51 | 1.45 | 1.39 | 1.34 | 1.29 | 1.23 | 1.18 | 1.14 | 1.09 |
|  | 600,000 to 699,999 | 3.72 | 3.72 | 3.72 | 3.55 | 3.38 | 3.05 | 2.91 | 2.77 | 2.62 | 2.48 | 2.34 | 2.25 | 2.16 | 2.07 | 1.99 | 1.91 | 1.83 | 1.76 | 1.69 | 1.62 | 1.56 | 1.49 | 1.43 | 1.38 | 1.32 | 1.27 | 1.22 | 1.17 |
|  | 700,000 to 799,999 | 3.94 | 3.94 | 3.94 | 3.76 | 3.59 | 3.23 | 3.08 | 2.93 | 2.78 | 2.63 | 2.48 | 2.38 | 2.29 | 2.20 | 2.11 | 2.03 | 1.94 | 1.87 | 1.79 | 1.72 | 1.65 | 1.59 | 1.52 | 1.46 | 1.40 | 1.35 | 1.29 | 1.24 |
|  | 800,000 to 899,999 | 4.15 | 4.15 | 4.15 | 3.96 | 3.78 | 3.40 | 3.24 | 3.09 | 2.93 | 2.77 | 2.61 | 2.51 | 2.41 | 2.31 | 2.22 | 2.13 | 2.05 | 1.96 | 1.89 | 1.81 | 1.74 | 1.67 | 1.60 | 1.54 | 1.48 | 1.42 | 1.36 | 1.31 |
|  | 900,000 or greater | 4.34 | 4.34 | 4.34 | 4.15 | 3.95 | 3.56 | 3.40 | 3.23 | 3.07 | 2.90 | 2.74 | 2.63 | 2.52 | 2.42 | 2.32 | 2.23 | 2.14 | 2.06 | 1.97 | 1.89 | 1.82 | 1.75 | 1.68 | 1.61 | 1.54 | 1.48 | 1.42 | 1.37 |

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

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

D. Liability Factors

1. Liability Original Cost New Factors

b. Original Cost New Factors

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

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

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

a. Liability Vehicle Age Factors – Stated Amount Vehicles

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

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

b. Liability Vehicle Age Factors – All Other Vehicles

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

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

308. PHYSICAL DAMAGE COVERAGES

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

A. Limited Other Than Collision Coverage Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Non-zone-rated Vehicles | Zone-rated Vehicles |
|  | Fire Only | 0.350 | 0.328 |
|  | Fire And Theft Only | 0.700 | 0.656 |
|  | 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

315. BUSINESS INTERRUPTION COVERAGE

Rule **315.** is replaced by the following:

All references to Business Interruption Coverage Endorsement CA 99 05 in Rule **315.** are replaced by Utah Business Interruption Coverage Endorsement CA 99 64**.**