

RULES – IMPLEMENTATION

JUNE 6, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-179

## UTAH SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE RULES FILING PROVIDED AND TO BE IMPLEMENTED

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### KEY MESSAGE

Rules supplement to filing [CA-2022-RCP1](#) in Utah is provided and to be implemented.

This supplement complements the multistate rules filing, which is attached to circular LI-CA-2022-113.

**Effective Date:** 4/1/2024

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### BACKGROUND

In circular [LI-CA-2022-113](#), we announced the filing of multistate rules filing CA-2022-RCP1 and advised that we would be submitting state-specific rules supplements in all ISO Jurisdictions.

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### INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department in Utah.

**Note:** The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state supplement and/or amendment filing.

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### ISO ACTION

We are providing and implementing the attached Utah rules supplement to multistate filing CA-2022-RCP1.

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

*For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.*

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### EFFECTIVE DATE

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

These changes are applicable to all policies written on or after April 1, 2024.

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## IMPACT ON STATISTICAL REPORTING

ISO has reviewed the statistical reporting impact of this filing. A Statistical Plan Holders circular, [SP-CA-2022-001](#) entitled '2022 Commercial Automobile Multistate Coding Established' was released on May 9, 2022. Revisions to statistical reporting include numerous changes and the establishment of a new field, Financial Responsibility Surcharge Indicator Code. For statistical reporting purposes, all the changes in this circular will be effective for transactions with inception dates of October 1, 2023 and subsequent on a mandatory basis.

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## COMPANY ACTION

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

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

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

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON FEBRUARY 26, 2024. IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [CA-2022-RCP1](#) and SERFF Tracking Number [ISOF-133216553](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

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## RATING SOFTWARE IMPACT

Refer to circular [LI-CA-2022-113](#) for impact of the rules multistate filing.

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## POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2023-005](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 4-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## RELATED LOSS COSTS REVISION

In circular [LI-CA-2023-178](#), we are providing and implementing the corresponding loss costs supplement.

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**REFERENCE(S)**

- [LI-CA-2023-178](#) (06/05/2023) Utah Supplement To The Commercial Auto 2022 Multistate Loss Costs Filing Provided And To Be Implemented
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
- [SP-CA-2022-001](#) (05/09/2022) 2022 Commercial Automobile Multistate Coding Established
- [LI-CA-2022-113](#) (04/25/2022) 2022 Commercial Auto Multistate Rules Revision Being Submitted

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**ATTACHMENT(S)**

- Utah Supplement to Filing CA-2022-RCP1
- Status Report

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**FILES AVAILABLE FOR DOWNLOAD**

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

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

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**DATA QUALITY**

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

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**ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS**

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

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

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

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

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## CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:  
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- Other issues for this circular, please contact Customer Support:

E-mail: [info@verisk.com](mailto:info@verisk.com)

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# Utah Supplement To The 2022 Commercial Auto Multistate Rules Revision

## About This Filing

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This supplement addresses state exceptions to the ISO Commercial Lines Manual Division One – Automobile – Multistate Rules ("multistate manual") to complement the changes being made in the multistate portion of this filing. Due to the large volume of material in the filing, we provide a table below indicating, by rule number, what type of change has been made. Changes are broadly categorized as follows:

- ◆ No Change: In these rules the only change is the rule number itself and updates to the references of other rules.
- ◆ Clarified Meaning: In these rules, we have altered the language to make the instructions easier to understand and implement. However, there is no change made to the substance of the rating instruction.
- ◆ Rating Change: In these rules the advisory rating instructions have changed.
- ◆ Deleted: These rules are deemed no longer necessary.
- ◆ New Rule: These rules do not have a corresponding old rule.

## Table of Rule Changes

Section Number	Old Rule Number	New Rule Number	Category
1	12	212	No Change
	15	215	No Change
	18	218	No Change

Section Number	Old Rule Number	New Rule Number	Category
2	22	222	Rating Change
	23	223	Rating Change

	24	224	Clarified Meaning
	25	225	Rating Change

Section Number	Old Rule Number	New Rule Number	Category
3	31	231	New Rule
	32	232	New Rule

Section Number	Old Rule Number	New Rule Number	Category
4	39	239	Rating Change
	40	240	Clarified Meaning
	41	241	Rating Change
	42	242	Deleted

Section Number	Old Rule Number	New Rule Number	Category
5	49	249	Clarified Meaning
	50	250	No Change

Section Number	Old Rule Number	New Rule Number	Category
6	64	264	New Rule
	66	266	New Rule
	68	268	New Rule
	71	271	New Rule
	72	272	Clarified Meaning
	74	274	New Rule
	76	276	New Rule
	77	277	New Rule
	79	279	New Rule

Section Number	Old Rule Number	New Rule Number	Category
7	89	289	New Rule
	90	290	New Rule
	93	293	Clarified Meaning
	97	297	Clarified Meaning
	98	298	Rating Change
	100	300	No Change
	101	301	Rating Change
	108	308	New Rule
	115	315	No Change

## Related Filing(s)

The following companion filings will be implemented concurrently with this filing:

- ◆ CA-2022-RLC1 (Loss Costs)

## Background

In the multistate portion of this filing, we are withdrawing existing rules and replacing them with similar content in new rules, with the rule number from the standard manual incremented by 200. For example, Rule 212 contains the content corresponding to former Rule 12.

## Explanation of Changes

The following state exceptions are being added, revised or withdrawn to correspond with the changes being made in the multistate portion of this filing. The explanations for these changes are described on the following pages, organized by the new rule number:

### Rule **222**. Premium Development – Other Than Zone-Rated Autos

The fleet factors have been replaced by the fleet size factors used in the Optional Class Plan rating.

We added premium computation instructions in our new standard format for the No-Fault coverage.

## Rule **223**. Trucks, Tractors and Trailers Classifications

The primary and secondary classification tables have been updated to match the Optional Class Plan rating. The paragraph regarding Amusement Devices has been moved to multistate Rule **222**. The additional coverage factors have a new designated home in Rule **308**.

## Rule **224**. Truckers/Motor Carriers

This exception contains the Zone Combinations Factors only. The paragraph on premium determination now resides in the multistate Rule **224**.

## Rule **225**. Premium Development – Zone-Rated Autos

The fleet factor has been replaced by a fleet size factor, but the values have not changed. We are expanding the table structure here and elsewhere to set it up for a future experience-based review.

The primary and secondary classification tables for zone-rated vehicles now reside in this rule.

We added premium computation instructions in our new standard format for the Liability, Medical Payments and No-Fault coverages.

## Rule **231**. Eligibility

The classification codes and Optional Class Plan rating factors for Private Passenger Types now reside in the state exception to Rule **231**.

## Rule **232**. Private Passenger Types Classifications

The fleet size factors used in the Optional Class Plan rating now reside in the state exception to Rule **232**.

We added premium computation instructions in our new standard format for the No-Fault coverage.

## Rule **239**. Premium Development – Other Than Zone-Rated Autos

The fleet factor has been replaced by a fleet size factor, but the values have not changed. We are expanding the table structure here and elsewhere to set it up for a future experience-based review. The Mechanical Lift Factor has been moved to the multistate Rule **239**.

We added No-Fault premium computation instructions in our new standard format.

## Rule **240**. Public Auto Classifications

The paragraph on Primary Classifications resides in the multistate Rule **240**. since most states share this language. The state exception to Rule **240**. now only

contains the classifications that differ from the multistate rule. The additional coverage factors have a new designated home in Rule **308**.

### **Rule 241. Premium Development – Zone-Rated Autos**

The Mechanical Lift Factor has been moved to the multistate Rule **239**.

We added Liability and No-Fault premium computation instructions in our new standard format.

### **Rule 242. Gross Receipts Or Mileage Basis**

The state exception for Rule **42**. is no longer needed. For classes that use a Liability base loss cost to rate Medical Payments, there is now a single table containing the necessary relativities in Rule **292**.

### **Rule 249. Auto Dealers – Premium Development For Common Coverages**

The Medical Payments Liability Factors and Limit Factors now reside in Rule **292**.

### **Rule 264. Ambulance Services**

This state exception has been added to provide No-Fault premium computation instructions in our new standard format.

### **Rule 266. Antique Autos**

This state exception has been added to provide No-Fault premium computation instructions in our new standard format.

### **Rule 268. Driver Training Programs (Educational Institutions And Commercial Driving Schools) And Auto Repair Training**

This state exception has been added to provide No-Fault premium computation instructions in our new standard format.

### **Rule 271. Fire Departments**

This state exception has been added to provide No-Fault premium computation instructions in our new standard format.

### **Rule 272. Funeral Directors**

We added No-Fault premium computation instructions in our new standard format.

### **Rule 274. Law Enforcement Agencies**

This state exception has been added to provide No-Fault premium computation instructions in our new standard format.

### Rule **276.** Mobile Homes

This state exception has been added to provide No-Fault premium computation instructions in our new standard format.

### Rule **277.** Motorcycles

The Uninsured Motorists premium computation instructions previously resided in the multistate Rule **277.** but have been moved to the state exception pages.

### Rule **279.** Repossessed Autos

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

### Rule **289.** Non-Ownership Liability

This state exception has been added to provide Uninsured Motorists premium computation instructions in our new standard format.

### Rule **290.** Hired Autos

This state exception has been added to provide Uninsured Motorists premium computation instructions in our new standard format.

### Rule **293.** No-Fault Coverages

The No-Fault Factors table now includes the Zone-rated Risks factors that previously resided in Rule **25.**

We converted the premium computation instructions to our new standard format.

### Rule **297.** Uninsured Motorists Insurance

We converted the premium computation instructions to our new standard format.

### Rule **298.** Deductible Insurance

Liability Deductibles will now be priced with a Deductible Discount Factor that is subtracted from the Increased Limits Factor. This is a change in presentation only and is mathematically equivalent to the prior approach. The factor tables that previously existed in Rule **98.** and Rule **298.** now reside in the state exceptions.

We have introduced higher deductible amounts for the Other Than Collision coverages. The support for this update was provided in the multistate rules revision filed in 2019 with ISO filing designation CA-2019-RRU19.

### Rule **301**. Vehicle Age and Price Bracket

We have changed the name of this rule to reflect its focus on Vehicle Age and Price Bracket Rating. These rating variables are now used for both Liability and Physical Damage.

### Rule **308**. Physical Damage Coverages

This rule was introduced to house some physical damage content that previously resided elsewhere. The factors in section A used to be in Rules **23**. And **25**.

## Copyright Explanation

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**212. FORMS PORTFOLIO REFERENCE**

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

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

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**215. INDIVIDUAL RISK SITUATIONS**

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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.

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**218. RATING TERRITORIES**

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

**A. Territory Determination**

- 3.** If the manual refers to this paragraph to determine rating territory, use Territory 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**

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

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

**b. Collision Fleet Size Factors**

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

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

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

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

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

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

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**

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

\* 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**

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

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Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	<u>0.49</u>	<u>0.76</u>	<u>0.87</u>	<u>0.87</u>
	Livestock Hauling	---62	<u>0.49</u>	<u>0.76</u>	<u>0.91</u>	<u>0.87</u>
	All Other Farmers	---69	<u>0.49</u>	<u>0.76</u>	<u>0.91</u>	<u>0.87</u>
Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.)	Excavating	---71	<u>0.89</u>	<u>0.93</u>	<u>0.83</u>	<u>1.83</u>
	Sand and Gravel (Other than Quarrying)	---72	<u>1.40</u>	<u>0.93</u>	<u>1.07</u>	<u>1.83</u>
	Mining	---73	<u>0.89</u>	<u>0.93</u>	<u>0.83</u>	<u>1.83</u>
	Quarrying	---74	<u>0.89</u>	<u>0.93</u>	<u>0.83</u>	<u>1.83</u>
	All Other Dump and Transit Mix	---79	<u>0.89</u>	<u>0.93</u>	<u>0.83</u>	<u>1.83</u>
Contractors (Other than dump trucks)	Building Commercial	---81	<u>1.00</u>	<u>1.06</u>	<u>1.07</u>	<u>0.49</u>
	Building Private Dwellings	---82	<u>1.00</u>	<u>1.06</u>	<u>1.07</u>	<u>0.55</u>
	Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	---83	<u>1.00</u>	<u>0.91</u>	<u>1.00</u>	<u>0.56</u>
	Excavating	---84	<u>0.86</u>	<u>1.06</u>	<u>1.04</u>	<u>0.72</u>
	Street and Road	---85	<u>1.00</u>	<u>1.06</u>	<u>1.10</u>	<u>0.72</u>
Other	All Other Contractors	---89	<u>1.00</u>	<u>1.06</u>	<u>1.10</u>	<u>0.72</u>
	Logging and Lumbering	---91	<u>1.21</u>	<u>1.00</u>	<u>1.94</u>	<u>1.00</u>
	All Other	---99	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>

**Table 223.C.4. Secondary Classification Factors**

Table 223.C. is replaced by the following:

**C. Trucks And Truck-tractors Specified Causes Of Loss**

Coverage	Factor
Fire-Only	0.35
Fire and Theft Only	0.70
Fire, Theft and Windstorm Only	0.80
Limited Specified Causes of Loss	0.90
Specified Causes of Loss	1.00
For Stated Amount rating, refer to company.	

**Table 223.C. Additional Coverages Factors**

**224. TRUCKERS/MOTOR CARRIERS**

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

**i. Metropolitan To Metropolitan Table**

<b>Zone 41 (Mountain) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
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**

<b>Zone 41 (Mountain) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
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**

<b>Zone 41 (Mountain) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
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

<u>Eastern</u>	<u>0.678</u>	<u>1.043</u>	<u>1.422</u>
<u>New England</u>	<u>0.763</u>	<u>1.173</u>	<u>1.219</u>

**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**

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

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

The following is added to Paragraph C.2.:

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

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

<b>Service Or Utility Trailers</b> (0 – 2,000 lbs. Load Capacity)	All uses	693-- and 696--	0.00	0.69	0.69
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**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
	Contract Carriers (Other than Chemical or Iron and Steel Haulers)	---22	1.00	1.00	1.00
	Contract Carriers Hauling Chemicals	---23	1.00	1.00	1.00
	Contract Carriers Hauling Iron and Steel	---24	1.00	1.00	1.00
	Exempt Carriers (Other than Livestock Haulers)	---25	1.00	1.00	1.00
	Exempt Carriers Hauling Livestock	---26	1.00	1.00	1.00
	Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others	---02	1.00	1.00	1.00
	Tow Trucks For Hire	---03	1.00	1.00	1.00
	Movers	---05	1.00	1.00	1.00
	Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement	---06	1.10	1.00	1.00
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	All Other Truckers	---29	1.00	1.00	1.00
	Canneries and Packing Plants	---31	1.00	1.00	1.00
	Fish and Seafood	---32	1.00	1.00	1.00
	Frozen Foods	---33	1.00	1.00	1.00
	Fruits and Vegetables	---34	1.00	1.00	1.00
	Meat or Poultry	---35	1.00	1.00	1.00
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	All Other Food Delivery	---39	1.00	1.00	1.00
	Armored Cars	---41	1.00	1.00	1.00
	Film Delivery	---42	1.00	1.00	1.00
	Magazines or Newspapers	---43	1.00	1.00	1.00
	Mail and Parcel Post	---44	1.00	1.00	1.00
All Other Specialized Delivery	---49	1.00	1.00	1.00	

Waste Disposal: Autos transporting salvage and waste 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

<b>Factor</b>
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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**

<b>Private Passenger Types Classification</b>			<b>Class Code</b>	<b>Liability, Medical Payments And Basic No-fault</b>	<b>Collision</b>	<b>Other Than Collision</b>	
<b>Fleet Vehicles</b>	Farming vehicles as defined in Rule <b>233.</b>		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	
<b>Non-fleet Vehicles</b>	Vehicles available for personal use, including farming vehicles as defined in Rule <b>233.</b>	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.**:

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

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

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**

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

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

**b. Collision**

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

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

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

**c. Other Than Collision**

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

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

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
		<b>Zone Rated</b>											
	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**

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

**Table 240.C.3.b. Van Pools**

Paragraph D. is replaced by the following:

**D. Secondary Classifications**

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

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

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

**Table 240.D. Secondary Classifications**

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

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

**D. Premium Computation**

**1. Liability**

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

- 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**

$\text{Premium} = \text{Loss Cost} * \text{Primary Factor} * \text{Mechanical Lift Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor} * \text{No-fault Factor} * \text{Interstate Buses Factor}$

- (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**

$\text{Premium} = \text{Loss Cost} * \text{Primary Factor} * \text{Mechanical Lift Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor} * \text{No-fault Factor}$

- (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 – GARAGESAUTO DEALERS**

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

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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**.

<b>Endorsement Status</b>	<b>Factor</b>
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:

<b>Coverage</b>	<b>Factor</b>
Auto	0.40
Locations And Operations	0.25

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

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**250. AUTO DEALERS – ADDITIONAL PROVISIONS**

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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.

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**264. AMBULANCE SERVICES**

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

**3. No-fault**

For higher limits, refer to company.

$$\text{Premium} = \text{Loss Cost} * \text{Ambulance Services Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$$

- 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.

19

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.

$\text{Premium} = \text{Loss Cost} * \text{Driver Training Owned Autos Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$

(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.

$\text{Premium} = \text{Loss Cost} * \text{Driver Training Owned Autos Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$

(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.

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**271. FIRE DEPARTMENTS**

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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.

$\text{Premium} = \text{Loss Cost} * \text{Private Passenger Types Fire Department Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$

**(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.

$\text{Premium} = \text{Loss Cost} * \text{All Other Types Fire Department Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$

**(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.

$\text{Premium} = \text{Loss Cost} * \text{Funeral Director Limousines Coverage Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$

(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.

$\text{Premium} = \text{Loss Cost} * \text{Funeral Directors Hearses And Flower Cars Coverage Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$

(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.

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**274. LAW ENFORCEMENT AGENCIES**

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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.

$\text{Premium} = \text{Loss Cost} * \text{Law Enforcement Coverage Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$

(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.

$\text{Premium} = \text{Loss Cost} * \text{Law Enforcement Coverage Factor} * \text{Personal Injury Protection Limit Factor} * \text{Loss of Income Benefits Exclusion Factor}$

(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.

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**276. MOBILE HOMES**

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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.

19

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**

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

**B. Premium Computation**

**7. Uninsured Motorists**

$$\text{Premium} = \text{Loss Cost} * \text{Uninsured Motorists Coverage Factor}$$

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

**b. Uninsured Motorists Coverage Factor**

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

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

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**279. REPOSSESSED AUTOS**

---

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

**B. Premium Computation**

**1. Liability**

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

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

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

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

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

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

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

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

**3. No-fault**

For higher limits, refer to company.

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

g

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:

<b>Loss Of Income Benefits</b>	<b>Factor</b>
Excluded	0.92
Not Excluded	1.00

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

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**297. UNINSURED MOTORISTS INSURANCE**

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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

<b>Factor</b>
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.**:

<u>Deductible Amount</u>	<u>Combined Single Limit</u>		<u>Property Damage Per Accident</u>	
	<u>Non-zone Rated</u>	<u>Zone Rated</u>	<u>Non-zone Rated</u>	<u>Zone Rated</u>
None	0.000	0.000	0.000	0.000
\$ 250	0.018	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**

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

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

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

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

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

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

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

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

**4. Auto Dealers And Garagekeepers**

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

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

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

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

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

**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.:

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

**Table 300.B. Increased Liability Limits**

**301. VEHICLE AGE AND PRICE BRACKET**

Paragraph C.1. is replaced by the following:

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

**a. Collision**

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

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

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

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

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
----------------------	-----------------------------

\$	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**

<b>Price Bracket</b>	<b>Vehicle Value Factor</b>	
\$	0 to 999	0.72
	1,000 to 1,999	0.74
	2,000 to 2,999	0.75
	3,000 to 3,999	0.75
	4,000 to 4,999	0.76
	5,000 to 5,999	0.76
	6,000 to 7,999	0.77
	8,000 to 9,999	0.77

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

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

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

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ <u>0 to 999</u>	<u>0.04</u>
<u>1,000 to 1,999</u>	<u>0.06</u>
<u>2,000 to 2,999</u>	<u>0.09</u>
<u>3,000 to 3,999</u>	<u>0.12</u>
<u>4,000 to 4,999</u>	<u>0.14</u>
<u>5,000 to 5,999</u>	<u>0.16</u>
<u>6,000 to 7,999</u>	<u>0.18</u>
<u>8,000 to 9,999</u>	<u>0.21</u>
<u>10,000 to 11,999</u>	<u>0.26</u>
<u>12,000 to 13,999</u>	<u>0.31</u>
<u>14,000 to 15,999</u>	<u>0.37</u>
<u>16,000 to 17,999</u>	<u>0.42</u>
<u>18,000 to 19,999</u>	<u>0.48</u>
<u>20,000 to 24,999</u>	<u>0.56</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.84</u>

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

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

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

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

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

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

**b. Other Than Collision**

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

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

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

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

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

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

800,000 to 899,999	10.44
900,000 or greater	11.45

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

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

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

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

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Paragraph C.2. is replaced by the following:

**2. Vehicle Value Factors For Actual Cash Value Rating**

**a. Collision**

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

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



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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

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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

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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
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**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



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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

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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

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800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

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

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

OCN Price Bracket	Current 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	0.32	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

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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	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25

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

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

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

**D. Liability Factors**

**1. Liability Original Cost New Factors**

**b. Original Cost New Factors**

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

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

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

**a. Liability Vehicle Age Factors – Stated Amount Vehicles**

<u>Stated Amount Vehicles</u>	<u>Trucks, Tractors And Trailers</u>	<u>Private Passenger Types</u>
All ages	1.00	1.00

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

**b. Liability Vehicle Age Factors – All Other Vehicles**

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

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

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**308. PHYSICAL DAMAGE COVERAGES**

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Paragraph A. is replaced by the following:

**A. Limited Other Than Collision Coverage Factors**

<b>Coverage</b>	<b>Non-zone-rated Vehicles</b>	<b>Zone-rated Vehicles</b>
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**

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**315. BUSINESS INTERRUPTION COVERAGE**

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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.**

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**12. FORMS PORTFOLIO REFERENCE**

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The following is added to Paragraph ~~B~~:

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

~~IL 02 66~~ Utah Changes – Cancellation And Nonrenewal

~~CA 01 24~~ Utah Changes – Auto Dealers Coverage Form (For use with the Auto Dealers Coverage Form)

~~CA 01 59~~ Utah Changes (For use with the Business Auto and Motor Carrier Coverage Forms)

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**15. INDIVIDUAL RISK SITUATIONS**

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Paragraph B.1.c. is amended by the addition of the following:

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.~~

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**18. RATING TERRITORIES**

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

**A. Territory Determination**

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

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**22. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS**

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

**C. Premium Computation**

**2. Liability**

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

Factor
1.10

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

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

**3. Physical Damage Coverages**

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

Other Than Collision	Collision
.75	.95

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

**23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS**

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

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

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

Paragraph C. is replaced by the following:

**C. Secondary Classification – Special Industry Class**

**1. Application**

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

**2. Autos Having More Than One Use**

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

**3. Trailer Types And Zone-rated Autos**

**a. Codes**

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

**b. Factors**

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

**4. Truckers**

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

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

**Table 23.C.4. Truckers**

**5. Food Delivery**

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

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

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

**Table 23.C.5. Food Delivery**

**6. Specialized Delivery**

Autos used in deliveries subject to time and similar constraints.

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

**Table 23.C.6. Specialized Delivery**

**7. Waste Disposal**

Autos transporting salvage and waste material for disposal or resale.

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

**Table 23.C.7. Waste Disposal**

**8. Farmers**

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

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

c. All Other	-0.50	---69
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**Table 23.C.8. Farmers**

**9. Dump And Transit Mix**

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

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

**Table 23.C.9. Dump And Transit Mix**

**10. Contractors**

(Other than dump trucks)

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

**Table 23.C.10. Contractors**

**11. Not Otherwise Specified**

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

**Table 23.C.11. Not Otherwise Specified**

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

**D. Special Provisions For Certain Risks**

**3. Amusement Devices (Class Code 7905)**

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

Factor
1.60

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

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

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

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.70
Fire, Theft and Windstorm Only	0.80
Limited Specified Causes of Loss	0.90
For Stated Amount rating, refer to company.	

**Table 23.D.8. Additional Coverages Factors**

**24. TRUCKERS/MOTOR CARRIERS**

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

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

(i) Metropolitan to Metropolitan Table:

<b>Zone 41 (Mountain) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
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 24.B.2.b.(2)(e)(i) Metropolitan To Metropolitan Table – Zone 41 (Mountain) Combinations Factors**

(ii) Regional to Regional Table:

<b>Zone 41 (Mountain) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
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 24.B.2.b.(2)(e)(ii) Regional To Regional Table – Zone 41 (Mountain) Combinations Factors**

(iii) Metropolitan to/from Regional Table:

<b>Zone 41 (Mountain) Combinations</b>			
<b>Zone Of Terminal</b>	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>Coll.</b>
Pacific	0.802	1.233	1.743

Mountain	0.670	1.034	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	0.754	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 24.B.2.b.(2)(e)(iii) Metropolitan To/From Regional Table – Zone 41 (Mountain) Combinations Factors**

Paragraph C.3. is replaced by the following:

**C. Premium Determination**

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

**a. Eligibility**

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

- (a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and
- (b) The risk is comprised of 10 or more trucks, tractors or trailers used for local trucking.

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

- (a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and
- (b) The risk is comprised of five or more trucks or tractors used for intermediate or long distance trucking or 10 or more trucks, tractors or trailers.

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

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

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

**b. Definition**

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

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

(3) Gross receipts include:

- (a) The total amount received from the rental of equipment from the insured, with or without drivers, to any person or organization not engaged in the business of transporting property for hire by auto, and
- (b) .15 of the total amount received from the rental of equipment from the insured, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

(4) Mileage includes:

- (a) The total mileage developed from the rental of equipment from the insured, with or without drivers, to any person or organization not engaged in the business of transporting property for hire by auto, and
- (b) .15 of the mileage developed from the rental of equipment from the insured, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

(5) Gross receipts do not include:

- (a) Amounts paid to air, sea or land carriers operating under their own permits.
- (b) Taxes collected as a separate item and paid directly to the government.
- (c) C.O.D. collections for cost of merchandise including collection fees.
- (d) Warehouse storage charges.
- (e) Advertising revenue.

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

**c. Premium Development**

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

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

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

Factor
.15

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

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

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

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

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

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

Gross Receipts Basis:

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

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

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

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

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

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

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

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

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

Mileage Basis:

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

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

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

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

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

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

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

**d. Medical Payments**

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

Limits	\$500	\$1000	\$2000	\$5000
	.005	.013	.020	.032

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

**25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

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

**C. Premium Development**

**2. Liability And Basic No-fault Coverages**

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

Factor
.74

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

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

**d.** For zone-rated risks subject to no-fault, multiply the zone loss-costs that apply by the following factors:

Coverage	Factor
Liability	.95 of Liability Zone loss-cost
Personal Injury Protection	.03 of Liability Zone loss-cost
Medical Payments	.10 of Med. Pay. Zone loss-cost

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

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

**3. Physical Damage Coverages**

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

Other Than Collision	Collision
.59	.63

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

**39. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS**

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

**B. Determination Of Classification Rating Factor And Class Code**

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

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

**C. Premium Computation**

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

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

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

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

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

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

Factor
1.10

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

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

**3. Physical Damage Coverages**

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

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

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

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**40. PUBLIC AUTO CLASSIFICATIONS**

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

**D. Primary Classifications**

**2. Use Class**

**a. Taxicab**

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

**b. Car Service**

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

**c. Limousine**

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

**d. School Bus**

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

**(1) Separate codes and rating factors apply to:**

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

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

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

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

**e. Church Bus**

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

**f. Inter-city Bus**

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

**g. Urban Bus**

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

**h. Airport Bus Or Airport Limousine**

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

**i. Charter Bus**

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

**j. Sightseeing Bus**

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

**k. Transportation Of Athletes And Entertainers**

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

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

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

**i. Van Pools**

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

**(1) Employer Furnished Transportation**

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

**(a) Employer Owned Autos**

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

**(b) Employee Owned Autos**

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

**(2) All Other**

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

**m. Transportation Of Employees – Other Than Van Pools**

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

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

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

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

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

**n. Paratransit**

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

**o. Social Service Agency Auto**

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

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

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

**(b)** Handicapped persons to work or rehabilitative programs;

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

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

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

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

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

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

- (3) This classification does not include Paratransits.

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

- (5) Separate codes and rating factors apply to:

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

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

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

p. **Public Auto Not Otherwise Classified**

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

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

a. **Public Auto Use Classes (Except Van Pools)**

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

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

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

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

**b. Van Pools**

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

**Table 40.D.3.b. Van Pools**

Paragraph E. is replaced by the following:

**E. Secondary Classifications**

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

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

For All Other not secondary rated use Code — 9.

**Table 40.E. Secondary Classifications**

The following is added to Paragraph F.:

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

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.70
Fire, Theft and Windstorm Only	0.80
Limited Specified Causes of Loss	0.90
For Stated Amount rating, refer to company.	

**Table 40.F. Additional Coverages**

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**41. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

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

**C. Premium Development**

**2. Liability And Basic No-fault Coverages**

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

Coverage	Factor
Liability	.95 of Liability Zone loss cost
Personal Injury Protection	.03 of Liability Zone loss cost
Medical Payments	.10 of Med. Pay. Zone loss cost

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

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

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

Factor
1.10

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

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**42. GROSS RECEIPTS OR MILEAGE BASIS**

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

~~D.~~ **Medical Payments**

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

<b>Limits</b>	<b>\$500</b>	<b>\$1000</b>	<b>\$2000</b>	<b>\$5000</b>
	.005	.013	.020	.032

**Table 42.D. Medical Payments Coverage Factors**

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

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

~~C. Liability And Basic No-fault Coverages~~

~~1. Base Premium Computation~~

~~e. 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. Multiply the Liability premium developed in the preceding paragraph by the following factor:~~

Factor
1.25

**Table 49.C.1.e. Full Covered Autos Liability Limit For Customers Liability Coverage Factor**

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

	Medical Payments Limit Per Person			
	\$500	\$1,000	\$2,000	\$5,000
Auto	0.005	0.012	0.020	0.032
Locations And Operations	0.010	0.012	0.014	0.016

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

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**50. AUTO DEALERS – ADDITIONAL PROVISIONS**

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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.~~

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**72. FUNERAL DIRECTORS**

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Paragraph ~~C.~~ does not apply.

**93. NO-FAULT COVERAGES**

Rule ~~93~~ 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. Refer to the specific instructions in the division rules for autos subject to no-fault.~~
- ~~2. 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	Factor
\$100,000 Liability	.87
Personal Injury Protection	.04

**Table 93.B.2. No-fault Factors**

- ~~3. 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
4.07

**Table 93.B.3. Autos Not Eligible For Personal Injury Protection Liability Coverage Factor**

- ~~4. For buses operated on an interstate basis, multiply the Personal Injury Protection base loss cost by the following factor:~~

Factor
4.10

**Table 93.B.4. Buses Operated On An Interstate Basis Personal Injury Protection Coverage Factor**

**~~C. Added Personal Injury Protection~~**

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

~~This coverage may be provided to individual named insureds who are insured for Personal Injury Protection Coverage. The following options which apply to the named insured and relatives may be provided on policies covering individually owned autos. To determine the Added Personal Injury Protection base loss cost per auto, multiply the Personal Injury Protection Coverage base loss cost by the appropriate factor in the following table:~~

Option	Medical Expense Benefits	Income Benefits (Per Person, Per Week)	Factor
a.	\$ 5,000	\$ 300	.189
b.	10,000	350	.412

**Table 93.C. Added Personal Injury Protection 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. The loss cost for each named individual is shown in state Table **93.D.1.(LC)**.~~

~~2. Added Personal Injury Protection Coverage may also be provided to the named individual at the per auto premium determined in Paragraph C.~~

~~**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. To determine the premium per auto, multiply the base loss costs for Basic Personal Injury Protection Coverage and Added Personal Injury Protection (if provided) by the following factor:~~

<b>Factor</b>
.92

**Table 93.E.2. Loss Of Gross Income And Earning Capacity Benefits Exclusion Factor**

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**97. UNINSURED MOTORISTS INSURANCE**

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The following is added to Rule 97.:

**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 **97.A.1.a.** and **97.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 **97.A.2.a.** and **97.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 Development**

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

- a. For single limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.a.(LC)**.
- b. For single limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.b.(LC)**.
- c. For split limits Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.c.(LC)**. The initial limits provided are the minimum limits required in Utah.
- d. For split limits Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.d.(LC)**.
- e. For split bodily injury limits of \$25,000/\$500,000 for Public Autos Uninsured Motorists Bodily Injury Coverage, refer to state loss costs Table **97.B.1.e.(LC)**. For higher limits, use Other Than Private Passenger Type loss costs.
- f. For Uninsured Motorists Property Damage Coverage, refer to state loss costs Table **97.B.1.f.(LC)**.

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

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

- (1) Determine the exposure type (Private Passenger Type or Other Than Private Passenger Type). For the purposes of this premium development, Private Passenger Types include exposures which are classified under Section III of this division or are explicitly described as Private Passenger Types elsewhere in this division. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.
- (2) Within the appropriate loss costs table (single or split limits), locate the column corresponding to the exposure type determined in Paragraph **97.B.2.a.(1)**.
- (3) From within this column, determine the appropriate loss cost based on the desired limit of coverage.
- (4) For policies (other than Auto Dealers) issued to individual named insureds, add the amount shown in state loss costs Table **97.B.2.a.(4)(LC)**.
- (5) Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

**b. For Underinsured Motorists Coverage only, determine the premium for hired autos as follows:**

- (1) Determine the estimated cost of hire for each class of autos the insured expects to hire in this state during the policy period.
- (2) Divide the cost of hire by 100.
- (3) Multiply the result by the appropriate hired autos state loss cost in Rule **97.** for the desired limit of coverage.
- (4) Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

**c. For Underinsured Motorists Coverage only, determine the premium for non-owned autos as follows:**

- (1) Determine the total number of employees of the insured at all locations within this state.
- (2) Multiply this amount by the appropriate non-owned autos state loss cost in Rule **97.** for the desired limit of coverage.
- (3) Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

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

**e. For Uninsured Motorists Coverage only, do not charge a premium for hired and non-owned autos. 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 **69.**).

**f. Do not apply the charge in Table **97.B.2.a.(4)(LC)** for Uninsured Motorists Property Damage Coverage. This charge is also inapplicable to Underinsured Motorists Bodily Injury Coverage, if Uninsured Motorists Bodily Injury Coverage is also provided.**

**g. For policies (other than Auto Dealers) issued to individual named insureds:**

~~(1) Multiply the Uninsured Motorists Bodily Injury Coverage and Underinsured Motorists Bodily Injury Coverage loss costs developed in Paragraph a. for the auto with the highest limit **only** by the following factor:~~

<b>Factor</b>
1.05

~~**Table 97.B.2.g.(1) Individual Named Insureds Uninsured And Underinsured Motorists Bodily Injury Coverage Factor**~~

~~(2) Do not apply this factor to the remainder of autos provided such coverage.~~

**98. DEDUCTIBLE INSURANCE**

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

**A. Liability Coverages**

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

Deductible Amount	Combined Single Limit		Property Damage Per Accident	
	Non-zone Rated	Zone-rated	Non-zone Rated	Zone-rated
\$ 250	0.982	0.990	0.983	0.994
500	0.965	0.984	0.967	0.982
1,000	0.933	0.963	0.937	0.966
2,500	0.857	0.917	0.870	0.925
5,000	0.772	0.857	0.804	0.875
10,000	0.673	0.777	0.736	0.818
20,000	0.572	0.687	0.692	0.770
25,000	0.539	0.656	0.683	0.758
50,000	0.441	0.549	0.665	0.734
75,000	0.388	0.480	0.659	0.724
100,000	0.354	0.429	0.657	0.716

**Table 98.A.1. Liability Deductible Factors**

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

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

a. Premium for \$100,000 full coverage — \$2,000.

b. \$1,000 deductible factor — .963.

c. Premium for \$100,000 limit with a \$1,000 deductible —  $(\$2,000 \times .963) = \$1,926$ .

d. Increased limit factor for \$500,000 limit — 1.53.

e. Increment factor over \$100,000 limit — .53.

f. Dollar increment amount —  $(\$2,000 \times .53) = \$1,060.00$ .

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

h. For deductibles not shown, refer to company.

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

**B. Physical Damage Coverages**

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

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

**a. Computation Procedures**

(1) Determine the base loss cost.

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

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

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

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

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

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

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

**b. Deductible Factors**

**(1) Comprehensive Coverage With Full Safety Glass Coverage**

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

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

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

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

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

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

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

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

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

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

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

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

**(2) Comprehensive Coverage Without Full Safety Glass Coverage**

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

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

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

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

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

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

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

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

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

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

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

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

~~(3) Collision Coverage~~

~~(a) Private Passenger Types~~

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

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

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

<b>Deductible</b>	<b>Factor</b>
\$ 50	-0.120
100	-0.110
250	-0.065

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

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

~~(4) Specified Causes Of Loss~~

~~(a) Private Passenger Types~~

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

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

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

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

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

~~2. Zone-rated Risks~~

~~a. Computation Procedures~~

- ~~(1) Determine the base loss cost.~~
- ~~(2) Use Rule 101. to determine the factor for the age group of the auto being rated. For exposures rated on a stated amount basis, the Age Group factor is always 1.00.~~
- ~~(3) Multiply the base loss cost by the Age Group factor.~~
- ~~(4) Use Rule 101. to determine the factor for the original cost new of the auto being rated.~~
- ~~(5) Subtract the applicable factor for the deductible desired from the Original Cost New factor.~~
- ~~(6) Multiply the result of Paragraph B.2.a.(3) by the result of Paragraph B.2.a.(5). Alternatively, the following equation will give the appropriate loss cost for every desired deductible:  
 Base loss cost x Age Group factor from Rule 101. x (Original Cost New factor – deductible factor from Rule 98.).~~

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

**b. Deductible Factors**

**(1) Comprehensive Coverage – With Full Safety Glass Coverage**

**(a) All Perils With Full Safety Glass Coverage**

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

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

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

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

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

**(2) Comprehensive Coverage – Without Full Safety Glass Coverage**

**(a) All Perils Without Full Safety Glass Coverage**

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

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

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

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

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

**(3) Collision Coverage**

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

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

**3. Auto Dealers Blanket Collision Coverage**

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

Factor
.65

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

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

Factor
.35

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

**4. Auto Dealers And Garagekeepers Insurance Other Than Collision Coverage**

Multiply the Other Than Collision Coverage premium by the following selected deductible options:

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

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

**100. INCREASED LIABILITY LIMITS**

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

<b>Combined Single Limit Of Liability (000's)</b>	<b>1.  Light And Medium Trucks</b>	<b>2.  Heavy Trucks And Truck- tractors</b>	<b>3. Extra- heavy Trucks And Truck- tractors</b>	<b>4.  Trucks, Tractors And Trailers Zone-rated</b>	<b>5.  All Other Risks</b>
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 100.B. Increased Liability Limits**

**101. PHYSICAL DAMAGE COVERAGE RATING PROCEDURES**

Paragraph A.4. is replaced by the following:

**A. Actual Cash Value Premiums**

**4. Premium Computation**

**a. Base Premium Development**

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

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

**(1) Trucks, Tractors And Trailers And Public Autos**

**(a) Original Cost New Factors**

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

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

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

**(b) Age Group Factors**

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

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

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

**(2) Private Passenger Types**

**(a) Original Cost New Factors**

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

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

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

**(b) Age Group Factors**

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

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

**(3) Auto Dealers**

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

**(4) Zone-rated Risks**

**(a) Original Cost New Factors**

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

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

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

**(b) Age Group Factors**

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

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

**b. Deductibles**

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

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**115. BUSINESS INTERRUPTION COVERAGE**

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Rule ~~115.~~ is amended by the following:

All references to Business Interruption Coverage Endorsement ~~CA 99 05~~ in this rule are replaced by Utah Business Interruption Coverage Endorsement **CA 99 64.**

## COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS (CA-2022-RLC1) AND RULES (CA-2022-RCP1) FILING STATUS REPORT

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA				
ALASKA	7/1/2023	<a href="#">LI-CA-2022-154</a> / <a href="#">LI-CA-2022-155</a>	<a href="#">LI-CA-2022-270</a>	<a href="#">LI-CA-2022-270</a>
ARIZONA	10/1/2023	<a href="#">LI-CA-2022-258</a> / <a href="#">LI-CA-2022-259</a>	<a href="#">LI-CA-2022-258</a>	<a href="#">LI-CA-2022-259</a>
ARKANSAS	7/1/2023	<a href="#">LI-CA-2022-174</a> / <a href="#">LI-CA-2022-173</a>	<a href="#">LI-CA-2022-174</a>	<a href="#">LI-CA-2022-173</a>
CALIFORNIA				
COLORADO				
CONNECTICUT				
DELAWARE	10/1/2023	<a href="#">LI-CA-2022-248</a> / <a href="#">LI-CA-2022-249</a>	<a href="#">LI-CA-2022-267</a>	<a href="#">LI-CA-2022-267</a>
DIST. OF COLUMBIA		<a href="#">LI-CA-2023-084</a> / <a href="#">LI-CA-2023-083</a>		
FLORIDA				
GEORGIA	9/1/2023	<a href="#">LI-CA-2022-216</a> / <a href="#">LI-CA-2022-215</a>	<a href="#">LI-CA-2023-161</a>	<a href="#">LI-CA-2023-161</a>
GUAM				
HAWAII				
IDAHO	7/1/2023	<a href="#">LI-CA-2022-159</a> / <a href="#">LI-CA-2022-160</a>	<a href="#">LI-CA-2022-159</a>	<a href="#">LI-CA-2022-160</a>
ILLINOIS	12/2023	<a href="#">LI-CA-2023-003</a> / <a href="#">LI-CA-2023-004</a>	<a href="#">LI-CA-2023-003</a>	<a href="#">LI-CA-2023-004</a>
INDIANA	4/1/2023	<a href="#">LI-CA-2022-122</a> / <a href="#">LI-CA-2022-123</a>	<a href="#">LI-CA-2022-122</a>	<a href="#">LI-CA-2022-123</a>
IOWA	10/1/2023	<a href="#">LI-CA-2022-256</a> / <a href="#">LI-CA-2022-257</a>	<a href="#">LI-CA-2023-026</a>	<a href="#">LI-CA-2023-026</a>
KANSAS	6/1/2023	<a href="#">LI-CA-2022-138</a> / <a href="#">LI-CA-2022-137</a>	<a href="#">LI-CA-2022-218</a>	<a href="#">LI-CA-2022-218</a>
KENTUCKY	2/1/2024	<a href="#">LI-CA-2023-125</a> / <a href="#">LI-CA-2023-126</a>	<a href="#">LI-CA-2023-125</a>	<a href="#">LI-CA-2023-126</a>
LOUISIANA	3/1/2024	<a href="#">LI-CA-2023-096</a> / <a href="#">LI-CA-2023-097</a>	<a href="#">LI-CA-2023-175</a>	<a href="#">LI-CA-2023-175</a>
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN	10/1/2023	<a href="#">LI-CA-2022-254</a> / <a href="#">LI-CA-2022-253</a>	<a href="#">LI-CA-2022-282</a>	<a href="#">LI-CA-2022-282</a>
MINNESOTA	12/2023	<a href="#">LI-CA-2022-280</a> / <a href="#">LI-CA-2022-279</a>	<a href="#">LI-CA-2023-120</a>	<a href="#">LI-CA-2023-120</a>
MISSISSIPPI	2/1/2024	<a href="#">LI-CA-2023-061</a> / <a href="#">LI-CA-2023-060</a>	<a href="#">LI-CA-2023-133</a>	<a href="#">LI-CA-2023-133</a>
MISSOURI	3/1/2024	<a href="#">LI-CA-2023-134</a> / <a href="#">LI-CA-2023-135</a>	<a href="#">LI-CA-2023-134</a>	<a href="#">LI-CA-2023-135</a>
MONTANA	7/1/2023	<a href="#">LI-CA-2022-188</a> / <a href="#">LI-CA-2022-189</a>	<a href="#">LI-CA-2022-206</a>	<a href="#">LI-CA-2022-207</a>
NEBRASKA				
NEVADA	3/2024	<a href="#">LI-CA-2023-069</a> / <a href="#">LI-CA-2023-070</a>	<a href="#">LI-CA-2023-069</a>	<a href="#">LI-CA-2023-070</a>
NEW HAMPSHIRE	12/1/2023	<a href="#">LI-CA-2022-299</a> / <a href="#">LI-CA-2022-300</a>	<a href="#">LI-CA-2022-299</a>	<a href="#">LI-CA-2022-300</a>
NEW JERSEY				
NEW MEXICO	12/2023	<a href="#">LI-CA-2022-312</a> / <a href="#">LI-CA-2022-311</a>	<a href="#">LI-CA-2022-312</a>	<a href="#">LI-CA-2022-311</a>
NEW YORK		<a href="#">LI-CA-2023-166</a> / <a href="#">LI-CA-2023-167</a>		
<b>NORTH CAROLINA</b>	<b>3/1/2024</b>	<b><a href="#">LI-CA-2023-111</a> / <a href="#">LI-CA-2023-112</a></b>	<b><a href="#">LI-CA-2023-177</a></b>	<b><a href="#">LI-CA-2023-177</a></b>
NORTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-191</a> / <a href="#">LI-CA-2022-190</a>	<a href="#">LI-CA-2022-191</a>	<a href="#">LI-CA-2022-190</a>
OHIO	4/1/2023	<a href="#">LI-CA-2022-124</a> / <a href="#">LI-CA-2022-125</a>	<a href="#">LI-CA-2022-124</a>	<a href="#">LI-CA-2022-125</a>
OKLAHOMA	12/1/2023	<a href="#">LI-CA-2022-304</a> / <a href="#">LI-CA-2022-303</a>	<a href="#">LI-CA-2023-038</a>	<a href="#">LI-CA-2023-038</a>
OREGON				
PENNSYLVANIA	7/1/2023	<a href="#">LI-CA-2022-198</a> / <a href="#">LI-CA-2022-199</a>	<a href="#">LI-CA-2022-273</a>	<a href="#">LI-CA-2022-272</a>
PUERTO RICO		<a href="#">LI-CA-2023-028</a> / <a href="#">LI-CA-2023-027</a>		
RHODE ISLAND				
SOUTH CAROLINA	7/2023	<a href="#">LI-CA-2022-167</a> / <a href="#">LI-CA-2022-166</a>	<a href="#">LI-CA-2022-224</a>	<a href="#">LI-CA-2022-224</a>
SOUTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-200</a> / <a href="#">LI-CA-2022-201</a>	<a href="#">LI-CA-2022-200</a>	<a href="#">LI-CA-2022-201</a>
TENNESSEE				
TEXAS	6/2023	<a href="#">LI-CA-2022-144</a> / <a href="#">LI-CA-2022-143</a>	<a href="#">LI-CA-2022-211</a>	<a href="#">LI-CA-2022-211</a>
U.S. VIRGIN ISLANDS				
<b>UTAH</b>	<b>4/1/2024</b>	<b><a href="#">LI-CA-2023-178</a> / <a href="#">LI-CA-2023-179</a></b>	<b><a href="#">LI-CA-2023-178</a></b>	<b><a href="#">LI-CA-2023-179</a></b>
VERMONT				
<b>VIRGINIA</b>		<b><a href="#">LI-CA-2023-165</a> / <a href="#">LI-CA-2023-164</a></b>		
WASHINGTON		<a href="#">LI-CA-2023-088</a> / <a href="#">LI-CA-2023-087</a>		
WEST VIRGINIA				
WISCONSIN	12/1/2023	<a href="#">LI-CA-2022-313</a> / <a href="#">LI-CA-2022-314</a>	<a href="#">LI-CA-2022-313</a>	<a href="#">LI-CA-2022-314</a>
WYOMING	8/2023	<a href="#">LI-CA-2022-223</a> / <a href="#">LI-CA-2022-222</a>	<a href="#">LI-CA-2022-223</a>	<a href="#">LI-CA-2022-222</a>

**BOLD INDICATES CHANGES**

**MULTISTATE CIRCULARS:**

[LI-CA-2022-112](#) (Loss Costs), [LI-CA-2022-113](#) (Rules)