225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

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

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

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

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

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

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

a. Application

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

b. Autos Having More Than One Use

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

c. Trucking Operations

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

d. Secondary Classification Factors

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

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

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

D. Premium Determination

1. Liability

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

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

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

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

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

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

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

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

3. No-fault Coverages

For higher limits, refer to company.

a. Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor \* Fleet Size Factor \* No-fault Factor \* Medical Expenses Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

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

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

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

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

**(5)** Refer to Rule **293.B.7.** for the Medical Expenses Coverage Factor.

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

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

b. Property Protection Insurance

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

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

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

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

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

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

4. Collision

a. Standard Or Broadened Collision

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

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

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

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

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

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

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

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

b. Limited Collision

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

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

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

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

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

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

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

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

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

232. PRIVATE PASSENGER TYPES CLASSIFICATIONS

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

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

Table 232.A.3. Liability Fleet Size Factors

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

B. Premium Computation

3. No-fault

For higher limits, refer to company.

a. Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Class Factor \* Medical Expenses Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

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

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

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

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

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

b. Property Protection Insurance

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

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

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

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

4. Collision

a. Standard Or Broadened Collision

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

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

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

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

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

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

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

b. Limited Collision

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

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

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

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

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

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

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

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

239. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

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

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

a. Liability, Medical Payments And Basic No-fault

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

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

b. Collision

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

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

c. Other Than Collision

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

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

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

a. Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor \* Medical Expenses Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

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

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

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

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

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

**(6)** Refer to Rule **293.B.7.** for the Medical Expenses Coverage Factor.

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

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

b. Property Protection Insurance

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor \* Property Protection Insurance Deductible Factor |

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

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

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

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

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

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

4. Collision

a. Standard Or Broadened Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) |

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

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

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

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

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

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

b. Limited Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* Limited Collision Factor |

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

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

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

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

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

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

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

241. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

D. Premium Computation

1. Liability

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

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

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

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

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

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

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

3. No-fault Coverages

For higher limits, refer to company.

a. Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor \* Mechanical Lift Factor \* No-fault Factor \* Medical Expenses Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

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

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

**(3)** Refer to Rule **239.C.8.** for the Mechanical Lift Factor.

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

**(5)** Refer to Rule **293.B.7.** for the Medical Expenses Coverage Factor.

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

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

b. Property Protection Insurance

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

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

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

**(3)** Refer to Rule **239.C.8.** for the Mechanical Lift Factor.

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

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

4. Collision

a. Standard Or Broadened Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Primary Factor \* (Vehicle Value Factor – Deductible Discount Factor) |

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

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

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

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

b. Limited Collision

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

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

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

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

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

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

272. FUNERAL DIRECTORS

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

B. Premium Computation

1. Limousines (Class Code 7915)

c. No-fault

For higher limits, refer to company.

(1) Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Funeral Director Limousines Coverage Factor \* Medical Expenses Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

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

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

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

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

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

(2) Property Protection Insurance

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Funeral Director Limousines Coverage Factor \* Property Protection Insurance Deductible Factor |

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

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

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

d. Collision

(1) Standard Or Broadened Collision

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

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

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

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

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

(2) Limited Collision

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

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

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

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

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

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

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

2. Hearses And Flower Cars (Class Code 7922)

c. No-fault

For higher limits, refer to company.

(1) Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Funeral Directors Hearses And Flower Cars Coverage Factor \* Medical Expenses Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

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

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

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

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

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

(2) Property Protection Insurance

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Funeral Directors Hearses And Flower Cars Coverage Factor \* Property Protection Insurance Deductible Factor |

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

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

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

d. Collision

(1) Standard Or Broadened Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Funeral Directors Hearses And Flower Cars Coverage Factor |

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

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

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

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

(2) Limited Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* Funeral Directors Hearses And Flower Cars Coverage Factor \* Limited Collision Factor |

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

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

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

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

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

Paragraph **C.** does not apply.

280. SNOWMOBILES

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

B. Premium Computation

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

1. Liability

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

**a.** Refer to Table **280.B.1.a.(LC)** for the Loss Cost.

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

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

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

2. Medical Payments

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

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

3. No-fault

For higher limits, refer to company.

a. Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* No-fault Factor \* Medical Expenses Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

**(1)** Refer to Table **280.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.

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

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

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

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

b. Property Protection Insurance

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* No-fault Factor \* Property Protection Insurance Deductible Factor |

**(1)** Refer to Table **280.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.

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

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

4. Collision

For other deductibles, refer to company.

a. Standard Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Stated Amount \* Loss Cost / 100 |

**(1)** Use the stated amount on the endorsement.

**(2)** Refer to Table **280.B.4.b.(LC)** for the Loss Cost.

b. Broadened Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Standard Collision Premium + Loss Cost |

**(1)** Refer to Paragraph **B.4.a.** for the computation of the Standard Collision Premium.

**(2)** Refer to state Table **280.B.5.b.(LC)** for the additional loss cost.

c. Limited Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Stated Amount \* Loss Cost / 100 |

**(1)** Use the stated amount on the endorsement.

**(2)** Refer to state Table **280.B.5.a.(LC)** for the Loss Cost.

5. Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Stated Amount \* Loss Cost / 100 |

**a.** Use the stated amount on the endorsement.

**b.** Refer to Table **280.B.4.b.(LC)** for the Loss Cost. For other deductibles, refer to company.

6. Limited Other Than Collision

Refer to company for rating.

7. Uninsured Motorists

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

298. DEDUCTIBLE INSURANCE

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

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

Table 298.A.2. Liability Deductible Discount Factors

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

B. Physical Damage Coverages

1. Special Provisions

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

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

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

2. Non-zone-rated Vehicles

a. Private Passenger Types Other Than Collision Deductible Discount Factors

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

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

b. Private Passenger Types Collision Deductible Discount Factors

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

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

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

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

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

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | Trucks And  Truck-tractors Standard Collision | | Trailer Types Standard Collision | | Trucks, Tractors And Trailers Broadened Collision | | Trucks, Tractors And Trailers Limited Collision | |
|  | $ | 0 |  | N/A |  | N/A |  | N/A |  | 0.00 |  |
|  |  | 50 |  | -0.09 |  | -0.06 |  | -0.068 |  | -0.09 |  |
|  |  | 100 |  | -0.08 |  | -0.05 |  | -0.058 |  | -0.08 |  |
|  |  | 200 |  | N/A |  | N/A |  | N/A |  | N/A |  |
|  |  | 250 |  | -0.06 |  | -0.04 |  | -0.048 |  | -0.06 |  |
|  |  | 500 |  | 0.00 |  | 0.00 |  | -0.032 |  | 0.00 |  |
|  |  | 1,000 |  | 0.10 |  | 0.09 |  | 0.013 |  | 0.10 |  |
|  |  | 2,000 |  | 0.26 |  | 0.24 |  | 0.106 |  | 0.26 |  |
|  |  | 3,000 |  | 0.36 |  | 0.31 |  | 0.191 |  | 0.36 |  |
|  |  | 5,000 |  | 0.46 |  | 0.41 |  | 0.315 |  | 0.46 |  |
|  |  | 10,000 |  | N/A |  | N/A |  | N/A |  | N/A |  |
|  |  | 15,000 |  | N/A |  | N/A |  | N/A |  | N/A |  |
|  |  | 20,000 |  | N/A |  | N/A |  | N/A |  | N/A |  |

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

3. Zone-rated Vehicles

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

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

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

b. Zone-rated Vehicles Collision Deductible Discount Factors

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | Trucks And Truck-tractors Standard Collision | | Trailer Types Standard Collision | | Trucks, Tractors And Trailers Broadened Collision | | Trucks, Tractors And Trailers Limited Collision | |
|  | $ | 0 |  | N/A |  | N/A |  | N/A |  | 0.00 |  |
|  |  | 50 |  | -0.09 |  | -0.06 |  | -0.068 |  | -0.09 |  |
|  |  | 100 |  | -0.08 |  | -0.05 |  | -0.058 |  | -0.08 |  |
|  |  | 200 |  | N/A |  | N/A |  | N/A |  | N/A |  |
|  |  | 250 |  | -0.06 |  | -0.04 |  | -0.048 |  | -0.06 |  |
|  |  | 500 |  | 0.00 |  | 0.00 |  | -0.032 |  | 0.00 |  |
|  |  | 1,000 |  | 0.10 |  | 0.09 |  | 0.013 |  | 0.10 |  |
|  |  | 2,000 |  | 0.26 |  | 0.24 |  | 0.106 |  | 0.26 |  |
|  |  | 3,000 |  | 0.36 |  | 0.31 |  | 0.191 |  | 0.36 |  |
|  |  | 5,000 |  | 0.46 |  | 0.41 |  | 0.315 |  | 0.46 |  |
|  |  | 10,000 |  | N/A |  | N/A |  | N/A |  | N/A |  |
|  |  | 15,000 |  | N/A |  | N/A |  | N/A |  | N/A |  |
|  |  | 20,000 |  | N/A |  | N/A |  | N/A |  | N/A |  |

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

4. Auto Dealers And Garagekeepers

a. Auto Dealers Blanket Collision Deductible Factors

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

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

b. Auto Dealers And Garagekeepers Other Than Collision Deductible Factors

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

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

5. Limited Collision Factors

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | Private Passenger Types Limited Collision | | All Other Vehicles Limited Collision | |
|  | $ | 0 | 0.53 |  | 0.50 |  |
|  |  | All Other | 0.45 |  | 0.45 |  |

Table 298.B.5. Limited Collision Factors

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

C. Personal Injury Protection

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | Factor Applied To Personal Injury Protection Base Premium | |
|  |  | None |  |  | 1.00 |
|  | $ | 100 |  |  | 0.90 |
|  |  | 200 |  |  | 0.85 |
|  |  | 300 |  |  | 0.80 |

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

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Deductible Amount | | | Factor | |
|  |  | None |  |  | 1.00 |
|  | $ | 25 |  |  | 0.89 |
|  |  | 50 |  |  | 0.81 |
|  |  | 75 |  |  | 0.76 |
|  |  | 100 |  |  | 0.71 |
|  |  | 200 |  |  | 0.62 |
|  |  | 250 |  |  | 0.58 |
|  |  | 300 |  |  | 0.56 |
|  |  | 400 |  |  | 0.53 |
|  |  | 500 |  |  | 0.51 |
|  |  | 750 |  |  | 0.51 |
|  |  | 1,000 |  |  | 0.50 |

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

**3.** Refer to company for factors for higher deductibles.