201. APPLICATION OF THIS DIVISION

A. Contents

Division One contains the rules, ISO advisory prospective loss costs, rating procedures and state exceptions for the Business Auto, Motor Carrier and Auto Dealers Coverage Forms.

B. Sections

Division One is divided into the following sections:

**1.** Section **I** – General Rules

**2.** Section **II** – Trucks, Tractors And Trailers

**3.** Section **III** – Private Passenger Types

**4.** Section **IV** – Public Transportation

**5.** Section **V** – Auto Dealers

**6.** Section **VI** – Special Types

**7.** Section **VII** – Common Coverages And Rating Procedures

C. State Exceptions

Refer to the state exceptions for any exceptions to the multistate rules and multistate advisory prospective loss costs in Division One.

D. Company Rates/ISO Loss Costs

1. Definition

Division One contains ISO loss costs, not individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses. For individual company rates, refer to the rates provided by the company, if any. If the company provides rates, all references to loss costs in Division One mean the individual company rates.

2. Company Rates

All rules in Division One are designed to be utilized with rates. All references in the rules and examples to rates and/or premiums (including base premiums) shall be interpreted to mean those established by the individual insurance company.

3. Loss Cost Conversion

Each insurance company must provide manualholders with either its own rates or with procedures to convert ISO advisory prospective loss costs to rates. If an insurer provides its own rates, use them in place of the ISO advisory prospective loss costs in this manual. In order to use the procedures in this manual to determine a premium, each insurance company must incorporate any applicable company rates, loss cost multipliers and/or other loss cost adjustment factors into the rating calculation before determining the final premium. Refer to company for specific instructions on how to do this, including any rounding procedures not addressed in Rule **207.** Each company is responsible for complying with regulatory requirements.

4. Base Loss Costs

The ISO advisory prospective loss costs displayed in this manual may be referred to as base loss costs, or simply loss costs. Base loss costs do not include the application of any rating factors. Unless otherwise noted in this manual, the coverages represented by the base loss costs are described as follows:

a. Covered Autos Liability Coverage – Individually Rated Autos

The base loss costs represent a bodily injury and property damage combined single limit of $100,000 with no deductible.

b. Physical Damage Coverages – Individually Rated Autos

The base loss costs represent the current vehicle model year with an original cost new range of $25,000 – $29,999. Comprehensive and Collision base loss costs reflect the application of a $500 deductible (without full glass coverage, unless full glass coverage is mandatory). The base loss costs for Specified Causes Of Loss and other Physical Damage Coverages reflect coverage with no deductible.

c. Auto Dealers Liability Coverage

The base loss costs represent the following:

⚫ Covered Autos Liability Each Accident Limit of $100,000;

⚫ General Liability Bodily Injury and Property Damage Liability Each Accident Limit of $100,000, subject to a $100,000 Damage To Premises Rented To You Limit;

⚫ Personal And Advertising Injury Liability Limit of $100,000;

⚫ General Liability Aggregate Limit of $300,000; and

⚫ Products And Work You Performed Aggregate Limit of $300,000, subject to a $500 per-accident deductible.

d. Auto Dealers Physical Damage Coverage

The base loss costs are loss costs per $100 of value. The base loss costs include the following deductibles:

⚫ Other Than Collision Coverage – theft and mischief or vandalism are subject to a $100 per-auto/$500 per-occurrence deductible.

⚫ Blanket Collision Coverage base loss costs are provided at $100 and $250 per-auto deductibles.

e. Auto Dealers Acts, Errors Or Omissions Liability Coverage

The base loss cost represents an Acts, Errors Or Omissions Liability Aggregate Limit of $50,000, subject to a $1,000 per-claim deductible.

f. Garagekeepers Insurance

Base loss costs for Garagekeepers Insurance are provided at various coverage limits. The base loss costs include the following deductibles:

⚫ Other Than Collision Coverage – theft and mischief or vandalism are subject to a $100 per-auto/$500 per-occurrence deductible.

⚫ Collision Coverage loss costs are provided at $100, $250 and $500 deductibles.

g. Medical Payments And Uninsured Motorists Coverages

Base loss costs for Medical Payments are presented at a $5,000 limit except where labeled otherwise. Uninsured Motorists Coverages may be provided at various coverage limits.

h. No-fault Coverages

In jurisdictions with available no-fault coverages, base loss costs may be provided for basic no-fault coverage and other no-fault coverages. Refer to Rule **293.** for details on available no-fault coverages and limits.

E. Statistical Codes

For statistical reporting, refer to the Commercial Automobile module of the commercial statistical plans for statistical codes. Codes should not be selected from the Commercial Lines Manual without first verifying them in the commercial statistical plans.

202. REFERRALS TO COMPANY

Refer to company for:

**A.** Rating or classifying any risk or exposure for which there is no manual rate or applicable classification.

**B.** Any applicable rating plan modification.

**C.** The minimum premium applicable for each coverage, classification, risk or exposure, except when instruction on the development of minimum premiums is provided elsewhere in Division One.

203. RESERVED FOR FUTURE USE

204. POLICY TERM

**A.** Policies may be written for a specific term up to three years or on a continuous basis.

**B.** A policy may be renewed by renewal certificates. When renewal certificates are used, they must conform in every respect to current rules, rates and forms at the time of renewal.

**C.** Except where otherwise specified, premium formulas in this manual are for one year of coverage for one vehicle. To convert these instructions for other lengths of time, calculate the one-year loss cost and then pro-rate the result.

205. PREMIUM COMPUTATION

A. Prepaid Policies

For one-year policies, compute the premium using the rates in effect at policy inception.

B. Annual Premium Payment Plan Policies

For policies issued for more than one year, compute the premium using the rates in effect on each anniversary date of the policy's inception for each annual period. Use Calculation Of Premium Endorsement IL 00 03**.**

C. Continuous Policies

Compute the premium at inception using the rates in effect at that time. At each anniversary, compute the premium using the rates in effect at each anniversary.

206. RESERVED FOR FUTURE USE

207. ROUNDING PROCEDURE

Round the premium for each coverage for which a separate premium is calculated to the nearest whole dollar. Round a premium involving $0.50 or over to the next higher whole dollar. For any amount that is less than $1.00, round to $1.00. Refer to company for rounding procedures, if any, applicable to rates, factors or multipliers for steps in the rating process occurring prior to the final calculation of the premium.

Round any return premiums to the next nearest whole dollar.

208. POLICYWRITING MINIMUM PREMIUM

**A.** For prepaid policies, apply the policywriting minimum premium regardless of term. Refer to company for the amount of such premium, if any.

**B.** For annual premium payment plan policies or continuous policies, apply the policywriting minimum premium for each annual period. Refer to company for the amount of such premium, if any.

209. ADDITIONAL PREMIUM CHANGES

A. Calculation Of Premium

**1.** Prorate all changes requiring additional premium.

**2.** In computing the additional premium, charge the amount applicable on the effective date of the change even if the policy inception premium was less than the policywriting minimum premium.

B. Waiver Of Premium

Refer to company for the amount of additional premium that may be waived, if any. This waiver applies only to that portion of the premium due on the effective date of the policy change.

210. RETURN PREMIUM CHANGES

A. Premium Computation

**1.** Compute return premium at the rates used to calculate the policy premium.

**2.** Compute return premium pro rata and round to the next higher whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced. Retain the policywriting minimum premium.

B. Waiver Of Premium

Refer to company for the amount of return premium that may be waived, if any. Grant the return premium if requested by the insured. This waiver applies only to the portion of the premium due on the effective date of the policy change.

211. POLICY CANCELLATIONS

A. Pro Rata Calculation

Compute the return premium pro rata when a policy is cancelled:

**1.** At the company's request.

**2.** Because the insured no longer has a financial or insurable interest in the property or business operation that is the subject of insurance.

**3.** And rewritten in the same company or company group.

**4.** After the first year for a prepaid policy written for a term of more than one year.

B. Other Calculations

If Paragraph **A.** does not apply, compute the return premium as follows:

1. Continuous And Annual Premium Payment Policies

Compute the return premium by multiplying the pro rata unearned premium for the one-year or annual installment period by the factor in Table **211.B.5.**

2. Prepaid Policies

If cancelled during the first year, compute the return premium by multiplying the pro rata unearned premium for the first full year by the factor in Table **211.B.5.,** then adding the full annual premium for subsequent years.

3. Policies With Term Less Than One Year

Compute the return premium by multiplying the pro rata unearned premium by the factor in Table **211.B.5.**

4. Auto Dealers' Policies Written On A Reporting Form Basis

Compute the return or additional premium as follows:

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

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

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Short Rate Earned Premium = Full Premium \* (n + (1 - Policy Cancellation Factor) \* (m - n)) / m |

**(1)** Full Premium as in Paragraph **B.4.a.**

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

**(3)** Find the Policy Cancellation Factor in Table **211.B.5.**

**c.** If the Short Rate Earned Premium is less than the sum of all payments (including any deposit premium), the difference is the return premium.

**d.** If the Short Rate Earned Premium is greater than the sum of all payments (including any deposit premium), the difference is the additional premium due.

5. Policy Cancellation Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.90 |

Table 211**.B.5.** Policy Cancellation Factor

C. Retention Of Policywriting Minimum Premium

Retain the policywriting minimum premium when the return premium is calculated under Paragraph **B.,** except when a policy is cancelled as of the inception date.

212. FORMS PORTFOLIO REFERENCE

Refer to the forms portfolio for:

**A.** Information on the following endorsements:

**1.** Common Policy Conditions IL 00 17

**2.** Covered Auto Designation Symbol CA 99 54

**3.** Exclusion Or Excess Coverage Hazards Otherwise Insured CA 99 40

**4.** Fiduciary Liability Of Banks CA 99 13

**5.** Governmental Bodies Amendatory Endorsement CA 99 15

**6.** Loss Payable Clause CA 99 44

**7.** Multipurpose Equipment CA 23 03

**8.** Nuclear Energy Liability Exclusion Endorsement (Broad Form) IL 00 21

**9.** Policy Changes IL 12 01

**10.** Retrospective Premium Endorsement – One Year Plan – Multiple Lines IL 09 18

**11.** Retrospective Premium Endorsement – Three Year Plan – Multiple Lines IL 09 19

**12.** Retrospective Premium Endorsement – Long Term Construction Project – Multiple Lines IL 09 20

**13.** Retrospective Premium Endorsement – Short Form IL 09 21

**14.** Retrospective Premium Endorsement – Exclusion Of Retrospective Development Factors IL 09 23

**15.** Supplement To Retrospective Premium Endorsement – Final Premium Computation IL 09 11

**16.** Designated Insured For Covered Autos Liability Coverage CA 20 48

**17.** Truckers – Uniform Intermodal Interchange Endorsement Form UIIE-1 CA 23 17

**18.** Motor Carrier Endorsement CA 23 30

**19.** Exclusion Of Federal Employees Using Autos In Government Business CA 04 42

**20.** Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) CA 04 44

**21.** Primary And Noncontributory – Other Insurance Condition CA 04 49

**22.** Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation) – Automatic When Required By Written Contract Or Agreement CA 04 43

**23.** Earlier Notice Of Cancellation Provided By Us CA 04 22

**24.** Abuse Or Molestation Exclusion For Covered Autos Liability Exposure CA 28 03

**B.** State amendatory and other special state endorsements. The exceptions for each state also indicate amendatory and other special endorsements applicable in that state.

**C.** Applicability and edition dates of forms used with the Business Auto, Motor Carrier and Auto Dealers Coverage Forms.

213. RESIDENT AGENT COUNTERSIGNATURE

If a resident agent's countersignature is required by state law, use Resident Agent Countersignature Endorsement IL 09 17**,** unless state law prohibits use of such an endorsement, or so restricts such use as to make it inappropriate.

214. COMBINATION OF INTEREST

More than one interest may be named on a policy and rated as a single risk if one interest owns more than 50% of another. All the interests that are combined must be named on the policy.

215. INDIVIDUAL RISK SITUATIONS

A. Restrictions Of Coverage Or Increased Rate

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

**1.** The insured agrees in writing; and

**2.** The policy would not be written otherwise.

B. Refer To Company

1. Rating Or Classifying

Refer to company for rating or classifying any risk or exposure for which:

**a.** The manual rate or applicable classification is clearly demonstrated to be inappropriate because of the unique or unusual feature of the risk; or

Note

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

**b.** The coverage to be written is broader than that contained in the applicable Standard Coverage Part; or

Note

To the extent that forms filing requirements apply, they must be followed.

**c.** There is proof that, for a specified coverage, the named risk is qualified for placement of such insurance with an unauthorized insurer, and the insured agrees to the proposed rate or premium to be charged; or

**d.** Increased limits are provided and the annual increased limits written premium determined by customary rating procedures is $2,500 or more and the increased limits are in excess of $25,000/25,000 bodily injury and $25,000 property damage or $25,000 combined single limit. Refer to company only for that portion of the premium in excess of the basic limits written premium; or

**e.** Excess insurance is being provided. Excess insurance means liability insurance provided in an amount not less than $1,000,000 in excess of a specified retained limit provided such retained limit is not less than:

**(1)** $350,000 combined single limit, as respects those exposures covered by underlying insurance, and

**(2)** $10,000 each accident for bodily injury liability and property damage liability combined, as respects those exposures not covered by underlying insurance; or

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

2. Restriction Of Coverage

Refer to company if a Coverage Part providing the insurance contemplated by an applicable classification and rate is endorsed to restrict coverage for hazards not common to all risks within the class.

Note

To the extent that forms filing requirements apply, they must be followed.

3. Facultative Reinsurance

Refer to company where liability increased limits are provided (or where there is a concentration of physical damage values) and the risk is reinsured on a facultative basis.

The following rating procedure is available for the determination of the applicable premium:

**a.** Manual rules and rates shall apply to the portion of the limits of liability (or values) retained by the company.

**b.** For limits of liability obtained (or values covered) by means of facultative reinsurance, the premium shall be the facultative cost for such insurance increased by a charge up to but not exceeding 50%.

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 and make the file available to state regulators on request. Such modifications need not be filed with the state regulator.

Note

Rates shall not be inadequate, excessive or unfairly discriminatory.

216. HOW TO CLASSIFY AUTOS

**A.** 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.

**B.** Classify and rate autos of the truck type that transport property or are used in business according to Section **II** – Trucks, Tractors And Trailers.

**C.** Classify and rate autos of the private passenger type according to Section **III** – Private Passenger Types.

**D.** Classify and rate buses, taxicabs and other autos that are used in the business of transporting people according to Section **IV** – Public Transportation.

**E.** Classify and rate new and used auto dealers according to Section **V** – Auto Dealers.

**F.** Classify and rate autos that do not fit into these categories according to Section **VI** – Special Types.

**G.** When a risk is required by law to have or is eligible for a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

**H.** Determine the fleet size as follows:

**1.** Count the number of self-propelled autos of any type that are under one ownership. Do not include autos owned by allied or subsidiary interests unless the insured holds a majority financial interest.

**2.** Do not include mobile equipment insured on a general liability policy in determining fleet size.

**3.** Do not include trailers in determining fleet size, but apply the Fleet Size Factors to the trailers on the policy where instructed.

**4.** Do not change the fleet size classification because of midterm changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the premium changes rules. The coverage part must be cancelled and rewritten in accordance with Rule **211.**

**5.** To determine the Classification Code, refer to the fleet size. If the fleet size is from zero to four, use the "non-fleet" code. If the fleet size is five or more, use the "fleet" code.

217. INTERPOLATION

For limits and deductible amounts not provided by this manual, compute the loss cost or rating factor by interpolation. However, refer to company for limits and deductible amounts higher or lower than those provided.

218. RATING TERRITORIES

A. Territory Determination

**1.** Many loss costs in this manual are displayed by rating territory. A rating territory is a geographical area as defined in the Territory Definitions.

**2.** Unless instructed otherwise elsewhere in the manual, determine the applicable rating territory based on the location of principal garagingof the vehicle or exposure. If the mailing address differs from the location of principal garaging, use garaging location to assign the rating territory.

**3.** When specifically instructed to do so elsewhere in the manual, use the territory listed in the exception to Rule **218.** for the jurisdiction in which the address of the named insured is located.

B. ZIP Code-based Territories

**1.** Rating territories are defined in terms of United States Postal Service (USPS) ZIP codes, as shown in the Territory Definitions.

**2.** As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed. Otherwise, refer to company to determine the rating territory until the new ZIP code is listed in the Territory Definitions.

**3.** Future USPS ZIP code changes will be reflected in ISO's Territory Definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Territory Definitions will be updated on a regular basis to reflect future ZIP code changes.

219. – 220. RESERVED FOR FUTURE USE

221. TRUCKS, TRACTORS AND TRAILERS – ELIGIBILITY

Section **II** applies to all trucks, including pickup, panel and van types, truck-tractors, trailers and semi-trailers except for the following:

A. Public Autos

For autos registered or used for public transportation, refer to Section **IV** – Public Transportation.

B. Leased Autos

For autos leased or rented to others without drivers by leasing or rental concerns, refer to Rule **275.**

C. Farm Vehicles

For pickups, panel trucks or vans owned by an individual, husband and wife (or equivalent) resident in the same household, or a family farm partnership or corporation and not used in any occupation other than farming or ranching, refer to Rule **233.**

D. Autos Not Used For Business

For all pickups, panel trucks, vans or sports utility vehicles (SUVs) not used for business, refer to Section **III** – Private Passenger Types.

E. Self-propelled Mobile Equipment

For self-propelled vehicles with the following types of permanently attached equipment, refer to Rule **281.:**

**1.** Equipment designed primarily for:

**a.** Snow removal; or

**b.** Road maintenance, but not construction or resurfacing; or

**c.** Street cleaning;

**2.** Cherry pickers and similar devices mounted on auto or truck chassis and used to raise or lower workers; and

**3.** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

F. Transportation Network Autos And On-demand Service Autos

For the following autos, refer to Rule **316.:**

**1.** Transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers; or

**2.** Autos used to provide delivery services, including courier services, for compensation through an online-enabled application or digital network which connects customers with drivers using their vehicles to provide such prearranged services, but not including transportation network services autos.

222. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

A. Eligibility

Rule **222.** applies to:

**1.** All light trucks and trailers used with light trucks.

**2.** All other trucks, tractors and trailers which regularly operate within a 200-mile radius from the street address of principal garaging. For those autos regularly operating beyond a 200-mile radius, refer to Rule **225.**

**3.** If the business of the insured involves transporting materials or commodities for another, Rule **224.** applies.

**B. Determination Of Classifications**

Determine the rating classifications as follows:

**1.** Determine the fleet size according to Rule **216.H.** The state exception to Rule **222.** contains Fleet Size Factors for certain risks.

**2.** Determine the primary classification code and rating factors according to Rule **223.** based on size class, business use class and radius class. For trailers used with light trucks which regularly operate beyond a 200-mile radius, use the primary rating factors for the intermediate rating class.

**3.** Determine the secondary classification code and rating factors according to Rule **223.** based on the special industry classifications.

**4.** Determine the vehicle age and price bracket (original cost new or stated amount) according to Rule **301.**

**5.** Determine the NAICS Classification. Refer to Rule **306.** for NAICS rating factors.

C. Premium Computation

1. Liability

**a.** Use this formula unless one of the exceptions in Paragraph **C.1.b.** applies. The additional premium in Paragraph **C.1.c.** may also apply.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Primary Factor \* Secondary Factor \* Fleet Size Factor \* Age Factor \* Original Cost New Factor \* NAICS Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

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

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

**(7)** Refer to Rule **301.D.** for the Liability Age Factor.

**(8)** Refer to Rule **301.D.** for the Liability Original Cost New Factor.

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

**b.** Liability Rating Exceptions For Certain Risks

**(1)** Trailers And Semitrailers Used As Showrooms: Use Class Code 7967. The policy must exclude product liability. Use Rolling Stores Endorsement CA 23 04**.**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Otherwise applicable premium \* Trailers And Semitrailers Used As Showrooms Liability Coverage Factor |

**(a)** Calculate the otherwise applicable premium according to Paragraph **C.1.a.**

**(b)** Refer to the following table for the Trailers And Semitrailers Used As Showrooms Liability Coverage Factor:

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

Table 222.C.1.b.(1)(b) Trailers And Semitrailers Used As Showrooms Liability Coverage Factor

**(2)** Seasonal Agricultural Produce Trailers: Use Class Code 7968.

**(a)** Rule **222.** applies to farm trailers and semitrailers, with a GVWR exceeding 3,000 pounds, used to haul only agricultural produce on a seasonal basis, which meet the following qualifications:

**(i)** Principally garaged on a farm or ranch;

**(ii)** Not used in any occupation other than farming or ranching; and

**(iii)** Not used to haul livestock.

**(b)** Use Agricultural Produce Trailers – Seasonal Endorsement CA 23 24**.**

**(c)** Determine the number of months or parts of months in which the trailer is used.

**(d)** Calculate the Premium as follows.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Seasonal Agricultural Produce Trailer Factor \* Number of months or parts of months in which the trailer is used |

**(i)** Refer to the Territory Loss Costs/Rates for the Loss Cost.

**(ii)** Refer to Rule **300.** for the Increased Limits Factor.

**(iii)** Refer to Rule **298.A.** for the Deductible Discount Factor.

**(iv)** Refer to the following table for the Seasonal Agricultural Produce Trailer Factors:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | Radius | | |
|  | Size Class | Local | Intermediate | Long Distance |
|  | Semitrailers | 0.035 | 0.040 | 0.020 |
|  | Trailers | 0.020 | 0.040 | 0.020 |

Table 222.C.1.b.(2)(d)(iv) Seasonal Agricultural Produce Trailer Factors

**(e)** The premium shall apply for the period of operation. If the insured cancels, do not return premium.

**(3)** Liability for Non-Trucking Operations for Motor Carriers (Class Code 7489): See Rule **224.B.1.**

**(4)** Trailer Interchange Agreements (Class Codes 9680, 9681 and 9682): See Rule **224.B.2.**

**c.** 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. Add the following Additional Premium to the premium developed in Paragraph **C.1.a.** The additional premium is for the period of coverage and is not subject to any return.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Amusement Devices Liability Coverage Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

**(4)** Refer to the following table for the Amusement Devices Liability Coverage Factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 1.60 |

Table 222.C.1.c.(4) Amusement Devices Liability Coverage Factor

2. Medical Payments

a. Trucks And Truck-tractors Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor |

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

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

b. Trailers Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor \* Primary Factor \* Trailers And Semitrailers Used As Showrooms Medical Payments Coverage Factor |

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

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

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

**(4)** Refer to the following table for the Trailers And Semitrailers Used As Showrooms Medical Payments Coverage Factor:

|  |  |  |
| --- | --- | --- |
|  | Trailer Type | Factor |
|  | Trailers And Semitrailers Used As Showrooms | 3.00 |
|  | All Other Trailers | 1.00 |

Table 222.C.2.b.(4) Trailers And Semitrailers Used As Showrooms Medical Payments Coverage Factor

3. No-fault

Refer to the state exception for no-fault rating, if applicable.

4. Collision

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

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

**b.** Refer to Rule **223.B.** for the Primary Factor.

**c.** Refer to Rule **223.C.** for the Secondary Factor.

**d.** Refer to Paragraph **B.1.** for the Fleet Size Factor.

**e.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**f.** Refer to Rule **298.B.** for the Deductible Discount Factor.

**g.** Refer to Rule **306.** for the NAICS Factor.

**h.** Refer to the following table for the Heavy Farm Factor:

|  |  |  |
| --- | --- | --- |
|  | Vehicle Type | Factor |
|  | Farm Use Vehicles that are Heavy or Extra-heavy | 0.78 |
|  | All Other Trailers | 1.00 |

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

**i.** Refer to the following table for the Heavy Dumping Factor:

|  |  |  |
| --- | --- | --- |
|  | Vehicle Type | Factor |
|  | Dump and Transit-mix Vehicles that are Heavy or Extra-heavy | 1.50 |
|  | All Other Trailers | 1.00 |

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

5. Comprehensive

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

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

**b.** Refer to Rule **223.B.** for the Primary Factor.

**c.** Refer to Rule **223.C.** for the Secondary Factor.

**d.** Refer to Paragraph **B.1.** for the Fleet Size Factor.

**e.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**f.** Refer to Rule **298.B.** for the Deductible Discount Factor.

**g.** Refer to Rule **306.** for the NAICS Factor.

6. Limited Other Than Collision

Limited Other Than Collision includes Physical Damage Coverages other than Collision and Comprehensive. Specified Causes Of Loss Coverage may be provided using the coverage form. For other options use the Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages Endorsement CA 99 14**.**

Deductible rating is available for Specified Causes Of Loss. The additional coverages provided by the endorsement in the preceding paragraph are provided at full coverage.

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

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the Specified Causes Of Loss Cost.

**b.** Refer to Rule **308.A.** for the Limited Other Than Collision Coverage Factor.

**c.** Refer to Rule **223.B.** for the Primary Factor.

**d.** Refer to Rule **223.C.** for the Secondary Factor.

**e.** Refer to Paragraph **B.1.** for the Fleet Size Factor.

**f.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**g.** Refer to Rule **298.B.** for the Deductible Discount Factor. Use the Specified Causes Of Loss Factor. For the additional coverages besides Specified Causes Of Loss, use the Full Coverage Factor only.

**h.** Refer to Rule **306.** for the NAICS Factor.

7. Uninsured And Underinsured Motorists

Refer to the state exception where provided. In the absence of a state exception refer to Rule **297.** For higher limits, refer to company.

D. Special Endorsements For Certain Risks

1. Transporters Of Liquid Products

A coverage form that covers an auto used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed. Use Wrong Delivery Of Liquid Products Endorsement CA 23 05**.**

Refer to Division Six – General Liability for coverage, rating and statistical codes.

2. Transporters Of Explosives

A coverage form that covers an auto used for transporting explosives must exclude coverage for the explosion hazard. For coverages including the explosion hazard, refer to company. Use Explosives Endorsement CA 23 01**.**

3. Rolling Stores

A coverage form that covers autos equipped as a rolling store must exclude product liability. Use Rolling Stores Endorsement CA 23 04**.**























223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Classify Trucks, Tractors and Trailers for liability and physical damage coverages as follows:

A. Primary Classifications

1. Vehicle Weight

Gross vehicle weight rating (GVWR) and gross combination weight (GCW) mean:

a. Gross Vehicle Weight Rating

The maximum loaded weight for which a single auto is designed, as specified by the manufacturer.

b. Gross Combination Weight

The maximum loaded weight for a combination truck-tractor and semitrailer or trailer for which the truck-tractor is designed, as specified by the manufacturer.

2. Size Class

If a bus is rated at truck, tractor or trailer rates, determine the size class from the seating capacity as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  | Seating Capacity | Size Class | |
|  | 1 – 8 |  | Light |
|  | 9 – 20 |  | Medium |
|  | 21 – 60 |  | Heavy |
|  | Over 60 |  | Extra-heavy |

Table 223.A.2. Size Class For Buses Rated As Trucks

Otherwise:

a. Light Trucks

Trucks that have a gross vehicle weight rating (GVWR) of 10,000 pounds or less.

b. Medium Trucks

Trucks that have a gross vehicle weight rating (GVWR) of 10,001 – 20,000 pounds.

c. Heavy Trucks

Trucks that have a gross vehicle weight rating (GVWR) of 20,001 – 45,000 pounds.

d. Extra-heavy Trucks

Trucks that have a gross vehicle weight rating (GVWR) over 45,000 pounds.

e. Truck-tractors

A truck-tractor is a motorized auto with or without body for carrying commodities or materials, equipped with a fifth-wheel coupling device for semitrailers.

**(1)** A heavy truck-tractor has a gross combination weight (GCW) of 45,000 pounds or less.

**(2)** An extra-heavy truck-tractor has a gross combination weight (GCW) over 45,000 pounds.

f. Semitrailers

A semitrailer is a trailer equipped with a fifth-wheel coupling device for use with a truck-tractor, with a GVWR over 3,000 pounds. This includes bogies used to convert containers into semitrailers.

g. Trailers

Any unregistered trailer or any trailer with a GVWR over 3,000 pounds, other than a semitrailer.

h. Service Or Utility Trailer

Any trailer or semitrailer with a registered GVWR of 3,000 pounds or less.

3. Business Use Class

If a truck, tractor or trailer 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.

a. Service Use

Autos used for transporting the insured's personnel, tools, equipment and incidental supplies to or from a job location. This classification is confined to autos principally parked at job locations for the majority of the working day or used to transport supervisory personnel between job locations.

b. Retail Use

Autos used to pick up property from, or deliver property to, individual households.

c. Commercial Use

Autos used for transporting property other than those autos defined as service or retail.

4. Radius Class

Determine radius on a straight line from the street address of principal garaging.

a. Local (Up To 50 Miles)

The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.

b. Intermediate (51 To 200 Miles)

The auto is operated beyond a radius of 50 miles, but not regularly beyond a radius of 200 miles, from the street address where such auto is principally garaged.

c. Long Distance (Over 200 Miles)

The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged. Refer to Rule **225.** for zone rating for other than light trucks and trailers used with light trucks.

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

Refer to the state exceptions for the rating factors and codes.

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

Refer to the state exceptions for the rating factors and codes.















224. TRUCKERS/MOTOR CARRIERS

A. Eligibility

**1.** A motor carrier is a person or organization providing transportation by auto in the furtherance of a commercial enterprise. A trucker is a person or organization in the business of transporting goods, materials or commodities for another.

**2.** For details of coverage, refer to Motor Carrier Coverage Form CA 00 20**.** Use Business Auto Coverage Form CA 00 01 when coverage is provided for non-trucking operations only.

B. Special Provisions

1. Non-trucking Operations

a. Eligibility

Liability coverage may be limited to non-trucking use when the autos are not rented, nor used for business purposes to carry property or to haul someone else's trailers. Use Motor Carriers – Insurance For Non-trucking Use Endorsement CA 23 09**.** Use Class Code 7489.

b. Premium Computation

(1) Liability Coverage

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Non-trucking Operations Liability Coverage Factor |

**(a)** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Liability 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 the following table for the Non-trucking Operations Liability Coverage Factor:

|  |  |  |
| --- | --- | --- |
|  | Trucks And Truck-tractors | Trailers |
|  | 0.75 | 0.00 |

Table 224.B.1.b.(1)(d) Non-trucking Operations Liability Coverage Factor

(2) All Other Coverages

Follow the procedures in Rule **222.** to classify and rate each truck, tractor and trailer.

2. Trailer Interchange Agreement (Class Codes: 9680 – Local, 9681 – Intermediate, 9682 – Long Distance)

a. Eligibility

**(1)** Coverage may be provided for the insured's legal liability for physical damage to non-owned trailers in the insured's possession under a trailer interchange agreement.

**(2)** A trailer interchange agreement is a written agreement which requires one motor carrier to reimburse another party for any damage to the other party's owned trailer while in the motor carrier's possession. Coverage for a named insured's assumed legal liability may be provided as follows:

**(a)** Under Form CA 00 20**,** no endorsement is necessary to provide Comprehensive, Collision and Specified Causes Of Loss Coverages. Use Trailer Interchange Fire And Fire And Theft Coverages Endorsement CA 23 13 to provide Fire or Fire And Theft Coverage.

**(b)** Under Form CA 00 01**,** use Trailer Interchange Coverage Endorsement CA 23 98 to provide Comprehensive, Collision, Specified Causes Of Loss, Fire and Fire And Theft Coverages.

b. Premium Computation

**(1)** If there is an even interchange of non-owned trailers and owned trailers with insurance ceasing when the owned trailers are in the possession of others, there is no additional premium charge because the company's total liability remains constant.

**(2)** If the insurance on owned trailers remains in force when in the possession of others, the premiums for coverage for non-owned trailers are determined as follows. If the insured leases more trailers from others than they lease to others (with the insurance on the owned trailers ceasing when in the possession of others), the premiums are calculated for the difference between the number of non-owned and owned trailers.

**(a)** Determine the trailer's radius class while in the possession of the insured according to Rule **223.**

**(b)** Use the following premium formula for each trailer in excess of the number of owned trailers:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = (Daily Per Day Base Loss Cost + Additional Charges) \* Zone Combinations Factor \* Number of Days of Coverage |

**(i)** Refer toTable **224.B.2.b.(2)(b)(LC)** for the Daily Per Day Base Loss Cost. Loss costs are displayed for Comprehensive and Specified Causes Of Loss Coverages with no deductibles. Refer to company for rating Fire or Fire And Theft Coverage and for Comprehensive and Specified Causes of Loss deductible options.

**(ii)** Refer to Table **224.B.2.b.(2)(b)(LC)** for the additional charges per $1,000 or fraction of $1,000 of coverage over $20,000. Multiply the additional charge displayed in Table **224.B.2.b.(2)(b)(LC)** by the number of each $1,000 or fraction of $1,000 of coverage over $20,000. For limits less than or equal to $20,000, the Additional Charges are zero.

**(iii)** Refer to the state exception for the Zone Combinations Factor. 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 the Metropolitan to Metropolitan Table. If no Metropolitan zones are involved in the rating, use the Regional to Regional Table. If zone of garaging and zone of terminal differ, use the Metropolitan To/From Regional Table. Refer to Rule **225.B.** for development of zone combinations and Rule **225.E.** for definitions of all Metropolitan and Regional zones.

**(iv)** Determine the Number of Days of Coverage.

3. Motor Carrier Operations – Hold-harmless Agreements

a. Primacy Of Coverage

Primacy of coverage is determined based on the existence of written lease and hold-harmless agreements. For-hire motor carriers as insured lessees will qualify for reduction in the cost of hire premium when the following requirements are met. The insured must keep and maintain, subject to audit, the following records:

**(1)** A copy of the written lease;

**(2)** Written hold-harmless agreement to the benefit of the insured;

**(3)** A certificate of insurance from the other party to the lease or a copy of the other party's Declarations page which verifies Liability Coverage with limits at least equal to those of the insured; and

**(4)** A copy of either Motor Carriers – Excess Coverage For The Named Insured And Named Lessors For Leased Autos Endorsement CA 23 08 or Motor Carriers – Named Lessee As Insured Endorsement CA 23 12**,** listing the insured.

b. Eligibility

Due to variation in exposure from risk to risk, it is impractical to establish uniform requirements for satisfactory insurance and written lease and hold-harmless agreements between the lessee and the lessor. The company should establish its own requirements. The following provisions apply only to insurance arrangements between persons or organizations providing transportation by auto in the furtherance of a commercial enterprise:

(1) Lessee Eligibility

(a) Primary Liability Coverage

When the written lease agreement does not require the lessor to hold the insured lessee harmless, use Form CA 00 20 to provide primary Liability Coverage for the insured lessee.

(b) Excess Liability Coverage

When the insured lessee has entered into a written lease agreement where the lessor has agreed, in writing, to hold the insured lessee harmless, use Form CA 00 20 to provide excess Liability Coverage for the insured lessee.

(2) Lessor Eligibility

(a) Primary Liability Coverage

When the insured lessor has entered into a written lease agreement where the insured lessor has agreed, in writing, to hold the lessee harmless, use Form CA 00 20 to provide primary Liability Coverage for the insured lessor.

(b) Excess Liability Coverage

When the written lease agreement does not require the insured lessor to hold the lessee harmless, use Form CA 00 20 to provide excess Liability Coverage for the insured lessor.

c. Notice Of Cancellation

Where notice of cancellation is required by the lessee, use Endorsement CA 23 12**.**

d. Required Limit Of Liability

The insured must maintain a limit of liability at least equal to that limit required by the public regulatory authority having jurisdiction.

C. Premium Computation

Rate autos transporting exclusively for one concern on the same basis as those owned by such concern for both territory and classification. The premiums for insured lessees and insured lessors will be developed based upon primary or excess coverage as determined by insurance, written lease and hold-harmless agreements.

1. Specified Auto Basis

Trucks, tractors and trailers owned by truckers and motor carriers may be classified and rated on a specified auto basis according to Rule **222.** when the insured provides primary Liability Coverage. When the insured provides excess Liability Coverage, refer to Paragraph **C.2.**

2. Cost Of Hire Basis – Liability Coverage

The following paragraph applies when Liability Coverage for truckers and motor carriers is written on a cost of hire basis to cover their liability because of a contract involving the hire of trucks, tractors and trailers. When Physical Damage Coverage is written on a cost of hire basis, refer to Rule **290.C.**

a. Application

**(1)** Cost of hire means the total amount incurred by the insured for the leasing and hiring of autos that the insured does not own which are used in the insured's trucking or motor carrier operations, including:

**(a)** The total remunerations of all operators and drivers' helpers of hired automobiles, whether hired with a driver by the lessor or an employee of the lessee, or any other third party; and

**(b)** The total dollar amount of any other costs (including, but not limited to, repair, maintenance and fuel costs) directly associated with operating the hired automobiles, whether such costs are absorbed by the insured, paid to the lessor or owner, or paid to others.

**(2)** For all states in which the insured is expected to hire autos, separately estimate the annual cost of hire for each of the following, if applicable:

**(a)** Those autos for which primary Liability Coverage is provided by the insured; and

**(b)** Those autos for which excess Liability Coverage is provided by the insured.

**(3)** Compute the Average Vehicle Premium by:

**(a)** Computing the premium for all Trucks and Truck-tractors owned or leased for a period of six months or more by the insured that are used in trucking or motor carrier operations; and

**(b)** Dividing the result by the number of those Trucks and Truck-tractors.

b. Premium Computation

**(1)** For each category of risk described in Paragraph **C.2.a.(2),** calculate an advance premium separately using the following formula. Compare this result to the minimum premium specified in Paragraph **C.2.b.(2).** If the minimum premium is greater, charge the minimum premium instead.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Advance Premium = Cost of Hire \* Average Vehicle Premium \* Liability Coverage Factor / 100 |

**(a)** Cost of Hire is described in Paragraph **C.2.a.(1).**

**(b)** Average Vehicle Premium is described in Paragraph **C.2.a.(3).**

**(c)** Select the Liability Coverage Factor based on whether the insured lessee provides primary Liability Coverage (without a hold-harmless agreement) or excess Liability Coverage (when the lessor has agreed to hold the insured lessee harmless in a written lease agreement):

|  |  |  |
| --- | --- | --- |
|  | Primary Liability Coverage (Class Code 6626) | Excess Liability Coverage (Class Code 6628) |
|  | 0.0015 | 0.0011 |

Table 224.C.2.b.(1)(c) Liability Coverage Factors

**(2)** If hired autos are insured under the same policy as the autos owned by the insured, refer to company for the minimum premium. Otherwise, the minimum premium is the Average Vehicle Premium determined in Paragraph **C.2.a.(3).**

**(3)** Unless there is a substantial change in exposure during the policy period, the advance premium computed at the beginning of the policy term is the earned premium.

**(4)** Compute the earned premium at the rates in force at the inception of the policy in the same manner as the advance premium.

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 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 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. Definitions

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

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

**(b)** 0.15 of the total amount received from the rental of equipment, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

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

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

c. Premium Computation

**(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 Interstate Commerce Commission or any state administrative authority as the principal business address of the risk.

**(2)** Use the methodology given in Rule **318.,** and:

**(a)** When developing the specified auto premiums, include all equipment owned and term-leased.

**(b)** Also include in the total policy premiums 15% of 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.

**(c)** Compute the advance premium using the estimated total gross receipts or mileage for the policy period for all autos including those trip-leased.

**(d)** Compute the earned premium using the audited total gross receipts, whether or not collected, or the audited total mileage, live (laden) or dead (unladen), developed during the policy period.

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

A. Eligibility

Except for light trucks or trailers used with light trucks, Rule **225.** applies to trucks, tractors and trailers regularly operated beyond a 200-mile radius from the street address of principal garaging.

B. Development Of Zone Combination

Metropolitan and regional long-distance zones are defined in Paragraph **E.** Loss cost tables for zones encompassing more than one state appear in the state loss costs for all affected states. Determine the zone or zone combination for each auto from the tables in the loss costs as follows:

**1.** When an auto is principally garaged in a regional zone and operates from terminals in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.

**2.** In all other situations the zone combination is the zone of principal garaging and the zone of the terminal (included in the auto's operations) farthest from that point.

**3.** A terminal is any point at which an auto regularly loads or unloads. It is not limited to a terminal facility which the insured owns and operates.

**4.** The following are examples of how to determine a proper zone combination:

**a.** The auto is principally garaged in Olympia, Washington (regional zone 40), and its operations include terminals in Sacramento, California (regional zone 40), and Portland, Oregon (metropolitan zone 32). The proper zone combination is 40 and 32.

**b.** The auto is principally garaged in Olympia, Washington (regional zone 40), and its operations include a terminal in Sacramento, California (regional zone 40). The proper zone combination is 40.

**c.** The auto is principally garaged in New York City (metropolitan zone 26) and has terminals in Denver, Colorado (metropolitan zone 10), and Sacramento, California (regional zone 40). The proper zone combination is 26 and 40.

C. Determination Of Classification Rating Factors And Class Code

**1.** Determine the fleet size according to Rule **216.H.** Refer to the state exceptions to Rule **225.** for the Fleet Size Factors.

**2.** Determine the primary classification code and rating factor according to Rule **223.** based on size class, business use class and radius class. Refer to the state exception for the primary classification factors.

**3.** Determine the secondary classification code according to Rule **223.** based on the special industry classifications. Refer to the state exception for the primary classification factors.

D. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Primary Factor \* Secondary Factor \* Fleet Size 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.

2. Medical Payments

a. Trucks And Truck-Tractors

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit 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.

b. Trailers

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor \* Primary 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.

3. No-fault Coverages

Refer to the state exceptions for no-fault rating, if applicable.

4. Collision

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

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

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

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

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

**e.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**f.** Refer to Rule **298.B.** for the Deductible Discount Factor.

**g.** Refer to Table **222.C.4.i.** for the Heavy Dumping Factor.

5. Comprehensive

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

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

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

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

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

**e.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**f.** Refer to Rule **298.B.** for the Deductible Discount Factor.

6. Limited Other Than Collision

Limited Other Than Collision includes Physical Damage Coverages other than Collision and Comprehensive. Specified Causes Of Loss Coverage may be provided using the coverage form. For other options use Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages Endorsement CA 99 14**.**

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

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

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

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

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

**e.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**f.** Refer to Rule **298.B.** for the Deductible Discount Factor. Deductible rating is available for Specified Causes Of Loss. The additional coverages provided by endorsement are provided at full coverage only. Use the Specified Causes Of Loss $0 Deductible Factor for full coverage.

**g.** Refer to Rule **308.A.** for the Limited Other Than Collision Coverage Factor.

7. Uninsured Motorists Insurance

Refer to the state exceptions where provided. In the absence of a state exception refer to Rule **297.** For higher limits, refer to company.

E. Long-distance Zone Definitions

1. Metropolitan Zones

a. Atlanta Zone – 01

Includes Clayton and Cobb Counties and Atlanta, Georgia, territories.

b. Baltimore/Washington Zone – 02

Includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland, territories; the entire District of Columbia; and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia, territories.

c. Boston Zone – 03

Includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts, Counties.

d. Buffalo Zone – 04

Includes Erie County (Balance), Buffalo, Buffalo Semi-suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York, territories.

e. Charlotte Zone – 05

Includes Charlotte and all of Mecklenburg County, North Carolina, territories.

f. Chicago Zone – 06

Includes all of Cook and DuPage County territories, Lake County (Balance), Waukegan – North Chicago and all Chicago, Illinois, territories; and East Chicago, Indiana, territories.

g. Cincinnati Zone – 07

Includes Cincinnati, Dayton and Hamilton-Middletown, Ohio, territories; and Covington-Newport, Kentucky, territories.

h. Cleveland Zone – 08

Includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore) and all Cleveland and Painesville, Ohio, territories.

i. Dallas/Fort Worth Zone – 09

Includes all of Dallas and Tarrant, Texas, Counties.

j. Denver Zone – 10

Includes Denver and North Central Colorado territories.

k. Detroit Zone – 11

Includes all Detroit, Dearborn and Pontiac, Michigan, territories.

l. Hartford Zone – 12

Includes all of Hartford and New Haven Counties and Bridgeport and Fairfield-Stratford, Connecticut, territories.

m. Houston Zone – 13

Includes all of Chambers, Galveston and Harris, Texas, Counties.

n. Indianapolis Zone – 14

Includes all of Marion County, Indiana, territory.

o. Jacksonville Zone – 15

Includes all of Jacksonville, Florida, territory.

p. Kansas City Zone – 16

Includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri, territories.

q. Little Rock Zone – 17

Includes all of Pulaski County, Arkansas, territory.

r. Los Angeles Zone – 18

Includes all of Los Angeles and Orange Counties and Riverside and San Bernardino, California, territories.

s. Louisville Zone – 19

Includes all of Jefferson County, Kentucky, and New Albany and Jeffersonville, Indiana, territories.

t. Memphis Zone – 20

Includes all of Shelby County, Tennessee, territory.

u. Miami Zone – 21

Includes Miami and Miami Beach, Florida, territories.

v. Milwaukee Zone – 22

Includes Kenosha, Milwaukee Metropolitan, Semi-suburban, and Suburban, and Racine, Wisconsin, territories.

w. Minneapolis/St. Paul Zone – 23

Includes Minneapolis Metropolitan and Suburban and St. Paul Metropolitan and Suburban, Minnesota, territories.

x. Nashville Zone – 24

Includes all of Davidson County, Tennessee, territory.

y. New Orleans Zone – 25

Includes all of New Orleans, Louisiana, territory.

z. New York City Zone – 26

Includes all of New York City and Nassau and Westchester, New York, Counties; all of Bergen, Essex and Hudson Counties and Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey, territories; and Darien-Greenwich and Stamford, Connecticut, territories.

aa. Oklahoma City Zone – 27

Includes all of Oklahoma County, Oklahoma, territory.

bb. Omaha Zone – 28

Includes all of Douglas and Sarpy, Nebraska, Counties and Council Bluffs, Iowa, territory.

cc. Phoenix Zone – 29

Includes Mesa-Tempe and Phoenix, Arizona, territories.

dd. Philadelphia Zone – 30

Includes Bucks County (Balance), Chester County (Balance), Delaware County (Balance), Montgomery County (Balance), Allentown-Bethlehem and all Philadelphia, Pennsylvania, territories; Wilmington, Delaware; and Camden, Camden Suburban and Trenton, New Jersey, territories.

ee. Pittsburgh Zone – 31

Includes all of Allegheny and Beaver Counties, Pennsylvania, territories.

ff. Portland Zone – 32

Includes all of Portland, Portland Semi-suburban and Portland Suburban, Oregon, and Vancouver, Washington, territories.

gg. Richmond Zone – 33

Includes all of Richmond, Virginia, territory.

hh. St. Louis Zone – 34

Includes all of St. Louis County, Missouri, and East St. Louis, Illinois, territories.

ii. Salt Lake City Zone – 35

Includes all of Salt Lake City County, Utah, territory.

jj. San Francisco Zone – 36

Includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California, Counties.

kk. Tulsa Zone – 37

Includes all of Tulsa, Oklahoma, territory.

2. Regional Zones

a. Pacific Coast Zone – 40

Includes the states of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone) and Washington (excluding Portland Zone).

b. Mountain Zone – 41

Includes the states of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.

c. Midwest Zone – 42

Includes the states of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis/St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).

d. Southwest Zone – 43

Includes the states of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zones), and Texas (excluding Dallas/Fort Worth and Houston Zones).

e. North Central Zone – 44

Includes the states of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).

f. Mideast Zone – 45

Includes the states of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.

g. Gulf Zone – 46

Includes the states of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.

h. Southeast Zone – 47

Includes the states of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina and Virginia (excluding Baltimore/Washington and Richmond Zones).

i. Eastern Zone – 48

Includes the states of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore/Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).

j. New England Zone – 49

Includes the states of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.

k. Alaska Zone – 50

Includes all of the state of Alaska.

F. Zone-rating Tables

The zone-rating tables corresponding to Paragraph **F.** display loss costs for Liability, Comprehensive and Collision Coverages for the zone or combination applicable in each state.

226. – 230. RESERVED FOR FUTURE USE

231. ELIGIBILITY

A. Definition

A private passenger auto is a four-wheel auto of the private passenger or station wagon type. A pickup, panel truck, van or sports utility vehicle (SUV) not used for business is rated as a private passenger auto, including farm vehicles described in Rule **233.**

B. Application

Section **III** applies to all private passenger autos which are owned by corporations, partnerships, unincorporated associations, government agencies, sole proprietors or limited liability companies (LLCs), or rated as part of a fleet and which are insured on a Business Auto or Motor Carrier Coverage Form. Section **III** also applies to private passenger autos insured on an Auto Dealers Coverage Form, if they are insured on a specified auto basis.

Section **III** does not apply to:

**1.** Transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers; or

**2.** Autos used to provide delivery services, including courier services, for compensation through an online-enabled application or digital network which connects customers with drivers using their vehicles to provide such prearranged services, but not including transportation network services autos.

For such autos, refer to Rule **316.**

C. Private Passenger Type Classifications

See the state exception to Rule **231.** for class codes and rating factors for private passenger types.

232. PRIVATE PASSENGER TYPES CLASSIFICATIONS

A. Rating Classifications

**1.** Determine the rating territory from the territory definitions based on the street address of principal garaging.

**2.** Determine the classification according to Rule **231.C.**

**3.** Determine the Fleet Size as in Rule **216.H.**

**4.** Determine the Vehicle Age and Price Bracket (Original Cost New or Stated Amount) according to Rule **301.**

**5.** Determine the NAICS classification. Refer to Rule **306.** for NAICS factors.

B. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Class Factor \* Fleet Size Factor \* Vehicle Age Factor \* Original Cost New Factor \* NAICS Factor \* (Increased Limits Factor – Deductible Discount 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 Paragraph **A.3.** for the Fleet Size Factor.

**d.** Refer to Rule **301.D.** for Liability Vehicle Age Factors.

**e.** Refer to Rule **301.D.** for Liability Original Cost New Factors.

**f.** Refer to Rule **306.** for NAICS Factors.

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

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

2. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Class Factor \* Medical Payments Limit 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 **292.C.** for the Medical Payments Limit Factor.

3. No-fault

Refer to the state exception for no-fault rating, if applicable.

4. Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Class Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* NAICS 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 Paragraph **A.3.** for the Fleet Size Factor.

**d.** Refer to Rule **301.C.** for the Vehicle Value Factor.

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

**f.** Refer to Rule **306.** for NAICS Factors.

5. Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Class Factor \* Fleet Size Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* NAICS 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 Paragraph **A.3.** for the Fleet Size Factor.

**d.** Refer to Rule **301.C.** for the Vehicle Value Factor.

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

**f.** Refer to Rule **306.** for NAICS Factors.

6. Limited Other Than Collision

Limited Other Than Collision includes Physical Damage Coverages other than Collision and Comprehensive. Specified Causes Of Loss Coverage may be provided using the coverage form. For other options use Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages Endorsement CA 99 14**.**

Deductible pricing is available for Specified Causes Of Loss. The additional coverages provided by the endorsement in the preceding paragraph are provided at full coverage.

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

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the loss cost for Specified Causes Of Loss.

**b.** Refer to Rule **308.A.** for the Limited Other Than Collision Coverage Factor.

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

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

**e.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**f.** Refer to Rule **298.A.** for the Deductible Discount Factor. Use the Specified Causes Of Loss Factors. For the additional coverages besides Specified Causes Of Loss, use the full coverage factor only.

**g.** Refer to Rule **306.** for NAICS Factors.

7. Uninsured And Underinsured Motorists

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.



233. FARMERS AUTOS

A. Eligibility

**1.** Certain private passenger type farming vehicles are classified and rated differently from other private passenger types. Farming vehicles must be:

**a.** Principally garaged on a farm or ranch;

**b.** Owned by an individual, a husband and wife (or equivalent) resident in the same household, or a farm family partnership or corporation;

**c.** Not used in any occupation other than farming or ranching; and

**d.** Not used in going to and from work other than farming or ranching.

B. Classifying And Rating

**1.** Farming vehicles that are part of a fleet must use Class Code 7399.

**2.** Farming vehicles that are not part of a fleet should be excluded from Class 7391. Instead, classify and rate these vehicles as if they are available for personal use. See the state exception to Rule **231.**

234. – 237. RESERVED FOR FUTURE USE

238. PUBLIC TRANSPORTATION – ELIGIBILITY

**A.** Section **IV** applies to autos registered or used for the transportation of members of the public, except transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers. For such transportation network services autos, refer to Rule **316.**

**B.** When the coverage form insures public autos, use Public Transportation Autos Endorsement CA 24 02 to amend the care, custody or control exclusion.

239. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

A. Eligibility

Rule **239.** applies to:

**1.** All taxis, limousines, school, church and urban buses and van pools.

**2.** All other public autos which regularly operate within a 200-mile radius from the street address of principal garaging. For those autos regularly operated beyond a 200-mile radius, refer to Rule **241.**

B. Determination Of Classification Rating Factor And Class Code

Determine the classification rating factor and class code as follows:

**1.** Determine the rating territory from the territory definitions based on the highest rated territory where the public auto is operated.

**2**. Determine the fleet size as in Rule **216.H.** The Fleet Size Factor table is in the state exception to this rule.

**3.** Determine the primary classification code and rating factor from Rule **240.** based on use class and radius class. For van pools and limousines, the rating factor is based on seating capacity.

**4.** Determine the secondary classification code and rating factor from Rule **240.** based on the seating capacity.

**5.** Determine the vehicle age and price bracket (original cost new or stated amount) according to Rule **301.**

C. Premium Computation

1. Liability

For a unit that combines a motorized auto with one or more trailers or semi-trailers, refer to company to determine the Liability premium. For autos used to transport seasonal or migrant agricultural workers in accordance with the Migrant And Seasonal Agricultural Worker Protection Act, see Rule **243.** for the Liability premium. In all other cases the following formula applies.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor |

**a.** Refer to the territory loss costs/rates 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 **240.D.** for the Secondary Factor.

**f.** Refer to Paragraph **B.2.** for the Fleet Size Factor.

**g.** Refer to Paragraph **C.8.** for the Mechanical Lift Factor.

2. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor |

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

**b.** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

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

**d.** Refer to Rule **240.D.** for the Secondary Factor.

**e.** Refer to Paragraph **B.2.** for the Fleet Size Factor.

**f.** Refer to Paragraph **C.8.** for the Mechanical Lift Factor.

3. No-fault

Refer to the state exception for no-fault rating, if applicable.

4. Collision

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

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

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

**c.** Refer to Rule **240.D.** for the Secondary Factor.

**d.** Refer to Paragraph **B.2.** for the Fleet Size Factor.

**e.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**f.** Refer to Rule **298.B.** for the Deductible Discount Factor.

5. Comprehensive

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

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

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

**c.** Refer to Rule **240.D.** for the Secondary Factor.

**d.** Refer to Paragraph **B.2.** for the Fleet Size Factor.

**e.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**f.** Refer to Rule **298.B.** for the Deductible Discount Factor.

6. Limited Other Than Collision

Limited Other Than Collision includes Physical Damage Coverages other than Collision and Comprehensive. Specified Causes Of Loss Coverage may be provided using the coverage form. For other options use Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages Endorsement CA 99 14**.**

Deductible pricing is available for Specified Causes Of Loss. The additional coverages provided by the endorsement in the preceding paragraph are provided at full coverage.

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

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

**b.** Refer to Rule **308.A.** for the Limited Other Than Collision Coverage Factor.

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

**d.** Refer to Rule **240.D.** for the Secondary Factor.

**e.** Refer to Paragraph **B.2.** for the Fleet Size Factor.

**f.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**g.** Refer to Rule **298.B.** for the Deductible Discount Factor.

7. Uninsured Motorists Coverage

Refer to the state exception for rating.

8. Mechanical Lift Factor

|  |  |  |
| --- | --- | --- |
|  | Vehicle Type | Factor For Liability, Medical Payments And No-fault |
|  | Public autos that are equipped with a mechanical lift | 1.10 |
|  | All other public autos | 1.00 |

Table 239.C.8. Mechanical Lift Factor

240. PUBLIC AUTO CLASSIFICATIONS

A. Autos Having More Than One Use

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.

B. Seating Capacity

**1.** Use the seating capacity specified by the manufacturer of the auto unless a public authority rules otherwise.

**2.** Do not include the driver's seat when determining seating capacity.

**3.** Autos used to transport seasonal or migrant agricultural workers in accordance with the Migrant And Seasonal Agricultural Worker Protection Act should use the 21-60 Seating Capacity.

**4.** For all other trucks, tractors and trailers, if rated as a public auto, determine the seating capacity from the size class as follows:

|  |  |  |
| --- | --- | --- |
|  | Size Class | Seating Capacity |
|  | Light | 1 – 8 |
|  | Medium | 9 – 20 |
|  | Heavy | 21 – 60 |
|  | Extra-heavy | Over 60 |

Table 240.B.4. Seating Capacity For Trucks Rated As Public Autos

C. Primary Classifications

1. Radius Class

Determine the radius on a straight line from the street address of principal garaging.

a. Local (Up To 50 Miles)

The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.

b. Intermediate (51 – 200 Miles)

The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such auto is principally garaged.

c. Long Distance (Over 200 Miles)

The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged.

**Note:** Not all Long-distance public autos are zone-rated. Long-distance taxis, limousines, school, church and urban buses and van pools are not zone-rated and should be rated according to Rule **239.** All other Long-distance public autos are zone-rated. For zone-rated vehicles, refer to the premium computation instructions in Rule **241.**

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 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)** If it isAn auto owned by a group, firm or organization to transport its own non-professional athletes, musicians or entertainers, rate as a public auto not otherwise classified.

l. Van Pools

An auto of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and 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 or a condition of employment, or transportation 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 its 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 that do not meet the eligibility requirements of Paragraph **C.2.l.(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 its 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 that is in the business of transporting employees of one or more employers. Rate as a public auto not otherwise classified.

n. Paratransit

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

o. Social Service Agency Auto

An auto used by a government entity or 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; and

**(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 that do not meet the requirements of Paragraph **C.2.o.(5)(a).**

**(6)** Excess Liability Coverage may be provided to cover autos not owned or licensed by the agency while being used in its social service transportation activities. This coverage may be extended to cover the agency's liability only or the liability of both the agency and, on a blanket basis, the individual liability of agency employees or volunteer donors or owners of the autos. For autos hired, loaned, leased or furnished, refer to Rule **290.** For all other non-owned autos, refer to Rule **289.**

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. Primary Classifications – Rating Factors And Statistical Codes

Refer to the state exception to Rule **240.** for the rating factors and codes.

D. Secondary Classifications

Refer to the state exception to Rule **240.** for the rating factors and codes.

241. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

A. Eligibility

Rule **241.** applies to all public autos, other than taxis, limousines, school, church and urban buses or van pools, which regularly operate beyond a 200-mile radius from the street address of principal garaging.

B. Determination Of The Zone Combination

Loss cost tables for zones encompassing more than one state appear in the state loss costs for all affected states. Determine the zone or zone combination from the tables in the loss costs for each auto as follows:

**1.** Use the metropolitan and regional long distance zone definitions in Rule **225.E.**

**2.** When an auto is principally garaged in a regional zone and operates in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.

**3.** In all other situations, the zone combination is the zone of principal garaging and the zone included in the auto's operations farthest from that point.

**4.** Some examples are:

**a.** The auto is principally garaged in Olympia, Washington (regional zone 40), and operates in Sacramento, California (regional zone 40) and Portland, Oregon (metropolitan zone 32). The proper zone combination is 40 and 32.

**b.** The auto is principally garaged in Olympia, Washington (regional zone 40), and operates in Sacramento, California (regional zone 40). The proper zone combination is 40.

**c.** The auto is principally garaged in New York City (metropolitan zone 26) and operates in Denver, Colorado (metropolitan zone 10), and Sacramento, California (regional zone 40). The proper zone combination is 26 and 40.

C. Determination Of Classifications

**1.** Determine the class code as in Rule **240.** based on use class and radius class. Secondary classification codes do not apply.

D. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Primary Factor \* Mechanical Lift 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.

2. Medical Payments

For higher limits, refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor \* Primary Factor \* Mechanical Lift Factor |

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

**b.** Refer to Paragraph **292.B.** for the Medical Payments Liability Factor.

**c.** Refer to Paragraph **292.C.** for the Medical Payments Limit Factor.

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

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

3. No-fault

Refer to the state exception for no-fault rating, if applicable.

4. Collision

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

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

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

**c.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**d.** Refer to Rule **298.B.** for the Deductible Discount Factor.

5. Comprehensive

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

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

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

**c.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**d.** Refer to Rule **298.B.** for the Deductible Discount Factor.

6. Limited Other Than Collision

For Limited Specified Causes Of Loss Coverage and additional Physical Damage Coverages, use Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages Endorsement CA 99 14**.** For deductible options, refer to company.

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

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

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

**c.** Refer to Rule **301.C.** for the Vehicle Value Factor.

**d.** Refer to Rule **298.B.** for the Deductible Discount Factor. Deductible pricing is available for Specified Causes Of Loss. The additional coverages provided by endorsement are provided at full coverage only. Use the Specified Causes Of Loss $0 Deductible Factor for full coverage.

**e.** Refer to Rule **308.A.** for the Limited Other Than Collision Coverage Factor.

7. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception refer to Rule **297.** For higher limits, refer to company.

242. GROSS RECEIPTS OR MILEAGE BASIS

A. Eligibility

**1.** The gross receipts rating basis or the mileage rating basis is not available to the following public auto classifications:

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

**b.** Van pools.

**c.** Transportation of employees – other than van pools.

**d.** Public autos not otherwise classified.

**2.** Other public autos may be written on the gross receipts rating basis or the 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 three or more public autos.

**3.** 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.

**4.** The policy must cover the insured for all the owned and hired public autos, private passenger autos, and trucks, tractors or trailers used in the insured's public transportation operations. The policy must also cover the insured's non-ownership liability.

B. Definitions

**1.** Gross receipts means the total amount earned by the insured for transporting passengers, mail and merchandise, whether or not collected.

**2.** Mileage means the total live and dead mileage of all revenue-producing autos during the policy period.

C. Premium Computation

**1.** The headquarters location of the risk shall govern the rating of all operations regardless of location. Headquarters means the address given to the Interstate Commerce Commission or any state administrative authority as the principal business address of the risk.

**2.** Refer to Rule **318.** for rating methodology.

243. TRANSPORTATION OF SEASONAL OR MIGRANT FARM WORKERS

A. Application

Rule **243.** applies only to Liability Coverage for autos used to transport seasonal or migrant agricultural workers in accordance with the Migrant And Seasonal Agricultural Worker Protection Act. Use Transportation Of Seasonal Or Migrant Agricultural Workers Endorsement CA 24 01**.**

B. Premium Computation – Passenger Hazard Included (Class Code 5926)

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* (Primary Factor + Secondary Factor) \* Fleet Size Factor \* Mechanical Lift Factor \* Passenger Hazard Included Liability Coverage Factor |

**1.** Refer to the territory loss costs/rates for the Loss Cost. Use the Other Buses Liability Loss Cost from the highest rated territory in which or through which the auto will be customarily operated.

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

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

**4.** Refer to Rule **240.C.** for the Primary Factor. Use the Inter-city Bus factors.

**5.** Refer to Rule **240.D.** for the Secondary Factor. For trucks rated as buses, use the factor for a 21-60 Seating Capacity.

**6.** Refer to Rule **239.B.2.** for the Fleet Size Factor.

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

**8.** Refer to the following table for the Passenger Hazard Included Liability Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.50 |

Table 243.B.8. Passenger Hazard Included Liability Coverage Factor

244. – 247. RESERVED FOR FUTURE USE

SECTION V – AUTO DEALERS

248. AUTO DEALERS – ELIGIBILITY

A. Eligibility

Rule **248.** applies to franchised and non-franchised auto dealers and trailer dealers. For details of coverage, refer to Auto Dealers Coverage Form CA 00 25**.**

B. Classifications And Codes

1. Covered Autos Liability, General Liability And Physical Damage

Only one classification and code applies to a risk for covered autos liability, general liability and physical damage coverages. If providing only physical damage coverage, use the Without Full Covered Autos Liability Limit For Customers Coverage code.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Classification | Full Covered Autos Liability Limit For Customers Coverage | Without Full Covered Autos Liability Limit For Customers Coverage |
|  | Franchised private passenger auto dealer (with or without any other type of franchise) | 7304 | 7305 |
|  | Franchised truck or truck-tractor dealer (with or without any other type of franchise except private passenger auto franchise) | 7314 | 7315 |
|  | Franchised motorcycle dealer including all two-wheeled cycle vehicles (no private passenger or truck franchise) | 7324 | 7325 |
|  | Franchised recreational vehicle dealer (no private passenger, snowmobile or residence type mobile home trailer franchise) | 7334 | 7335 |
|  | Other franchised self-propelled land motor vehicle dealer | 7347 | 7348 |
|  | Non-franchised dealer (any risk described above that is not a franchised dealer) | 7357 | 7358 |
|  | Franchised and non-franchised residence trailer dealers | 7361 | 7362 |
|  | Franchised and non-franchised commercial trailer dealers | 7363 | 7364 |
|  | Equipment and implement dealer (no other franchise) | 7365 | 7366 |

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

2. Physical Damage Only

The following classifications also apply for physical damage coverages:

a. Types Of Lots/Buildings Classifications

**(1)** Standard open lots are open parking storage lots enclosed on all sides by a metal cyclone or equivalent fence not less than six feet in height; or bounded on one or more sides by the wall or walls of a building, with no unprotected openings, and with the exposed sides of the lot enclosed by a metal cyclone or equivalent fence not less than six feet in height, with openings securely locked when unattended.

**(2)** Non-standard open lots are all other open lot locations, or unroofed space and buildings not securely enclosed and locked when unattended.

**(3)** Buildings.

b. Personal Auto Type Vehicles

This classification includes, but is not limited to:

**(1)** Private passenger types;

**(2)** Motorcycles;

**(3)** Golf carts and low speed vehicles; and

**(4)** Snowmobiles.

c. Miscellaneous Type Vehicles

This classification includes, but is not limited to:

**(1)** Ambulances;

**(2)** Fire Trucks and Apparatus;

**(3)** Funeral Directors' Flower Cars;

**(4)** Hearses;

**(5)** Mobile Home Trailers; and

**(6)** Mobile or Farm Equipment.

If Miscellaneous Type Vehicle values are not reported separately, use the appropriate classification in Paragraph **B.2.b.**

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

A. Auto Dealers

**1.** Determine the rating territory from the territory definitions based on the street address for each location.

**2.** Compute the advance premium at inception and the earned premium as developed by audit separately for each location according to the following rating procedures applicable to coverage offered under Auto Dealers Coverage Form CA 00 25**.**

**3.** Premium formulas in Rule **249.** do not include modifications for certain endorsements. See Rules **250.** and **251.** for instructions about endorsements that may modify the premium computed here.

**4.** With the exception of vehicles rated on a specified auto basis (see Rule **249.C.**), the exposure basis for Auto Dealers is the rating unit as calculated in Rule **249.B.**

B. Rating Unit Determination

1. All Risks Other Than Franchised And Non-franchised Trailer Dealers

Add the results of Paragraphs **B.1.a.** and **B.1.b.** to determine the total number of rating units.

a. Class I – Employees

Class I rating units include individuals employed by the auto dealership. Do not include any employees whose principal duty is regularly operating tow trucks which are rated on a specified auto basis.

**(1)** Determine the number of the following employees:

**(a)** Proprietors, partners and officers active in the business.

**(b)** Salespersons, general managers and service managers.

**(c)** Any employee whose principal duty involves the operation of autos or who is furnished a covered auto.

**(2)** Multiply the number of these employees working an average of at least 20 hours or more a week by the following factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 1.00 |

Table 249.B.1.a.(2) Class I – Full-time Employees Regularly Using Autos Factor

**(3)** Multiply the number of these employees working an average of less than 20 hours a week by the following factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.50 |

Table 249.B.1.a.(3) Class I – Part-time Employees Regularly Using Autos Factor

**(4)** Determine the number of all other employees not included in Paragraph **B.1.a.(1).**

**(5)** Multiply the number of these employees working an average of at least 20 hours a week by the following factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.40 |

Table 249.B.1.a.(5) Class I – All Other Full-time Employees Factor

**(6)** Multiply the number of all other employees working an average of less than 20 hours a week by the following factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.20 |

Table 249.B.1.a.(6) Class I – All Other Part-time Employees Factor

**(7)** Add the results of Paragraphs **B.1.a.(2), B.1.a.(3), B.1.a.(5)** and **B.1.a.(6)** to determine the number of Class I risks.

b. Class II – Nonemployees

**(1)** Class II rating units include any of the following persons who are regularly furnished with a covered auto:

**(a)** Proprietors, partners and officers who are not active in the business.

**(b)** Family members of an employee.

**(c)** Family members of an inactive proprietor, partner and officer.

**(2)** Multiply each individual by the appropriate factor in the following table, based on the age of each individual, and add the results. If more than one person has use of the same furnished auto, use only the factor for the highest rated operator in determining rating units.

|  |  |  |
| --- | --- | --- |
|  | Age Of Individual | Factor |
|  | Under Age 25 | 1.15 |
|  | Age 25 or Over | 0.50 |

Table 249.B.1.b.(2) Class II – Nonemployees Factors

2. Franchised And Non-franchised Trailer Dealers

Determine the number of rating units by multiplying the total number of employees by the following factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.45 |

Table 249.B.2. Franchised And Non-franchised Trailer Dealers Rating Units Factor

C. Specified Auto Basis

1. All Coverages

a. Autos Regularly Operated By Class I Or Class II Operators

Non-inventory vehicles, including tow trucks, regularly operated by Class I or Class II operators are classified and rated on a specified auto basis. If an employee is furnished an auto for regular use, that employee should also be included in the rating units unless otherwise specified.

b. Autos Furnished For Regular Use To Other Than Class I Or Class II Operators

Autos furnished for regular use to other than Class I or Class II operators are also classified and rated on a specified auto basis. Such autos may include autos furnished to driver training programs or autos exclusively loaned to customers, without charge, on a temporary basis while the customers' autos are being serviced or repaired.

c. Specified Auto Basis Premium Development

Compute the premiums for all coverages for each specified auto as follows:

(1) Private Passenger Autos (Class Code 7877)

Rate according to Section **III** – Private Passenger Types.

(2) Trucks, Tractors And Trailers (Class Code 7878)

Rate according to Section **II** – Trucks, Tractors And Trailers.

2. Physical Damage Coverages

**a.** Any auto rated on a specified auto basis must be excluded from the inventory value;

**b.** For Collision Coverage, do not charge a premium for an auto regularly operated by a driver for whom a premium has already been charged due to the Named Driver Collision Coverage Endorsement [CA 25 11](javascript:checkPopUpWindow('Linkview.asp?popup=t&selectedPublisher=ISO&LType=form&TopicId=CA2511'))**.**

**c.** Classify and rate each such auto according to the applicable rules in this manual, based on the regular use of the auto.

D. Liability And Basic No-fault Coverages

1. Premium Computation

The Covered Autos Liability Each Accident Limit, General Liability Bodily Injury and Property Damage Liability Each Accident Limit and the Personal And Advertising Liability Limit must all be at the same limit.

Premium is calculated per Rating Unit (see Paragraph **B.**) as follows.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Franchise Factor \* (Increased Limits Factor – Deductible Discount Factor) \* (1 + Products and Work You Performed Aggregate Limits Factor + Other General Liability Aggregate Limits Factor) \* Full Limit For Customers Factor \* Products and Work You Performed Factor \* Personal And Advertising Injury Exclusion Factor \* Owners of Leased or Rented Land or Premises Factor |

**a.** Refer to the Territory Loss Costs/Rates for the Loss Cost.

**b.** Franchise Factor

|  |  |  |  |
| --- | --- | --- | --- |
|  | Factor | | |
|  | Franchised Auto Dealers | 1.00 |  |
|  | Non-franchised Auto Dealers | 1.10 |  |
|  | Franchised And Non-franchised Trailer Dealers | 1.00 |  |
|  | Equipment And Implement Dealers | 0.70 |  |

Table 249.D.1.b. Franchise Factor

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

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

**e.** For General Liability Coverage Aggregate Limits, select both the Products And Work You Performed Aggregate Limits Factor and the Other General Liability Aggregate Limits Factor from the following table.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Aggregate Limit | Products And Work You Performed | Other General Liability |
|  | 1 x Accident Limit | -0.010 | -0.010 |
|  | 2 x Accident Limit | -0.005 | -0.005 |
|  | 3 x Accident Limit | 0.000 | 0.000 |
|  | 5 x Accident Limit | 0.005 | 0.005 |
|  | 7 x Accident Limit | 0.010 | 0.010 |

Table 249.D.1.e. Dealers Additional Aggregate Limits Factor

**f.** Auto Dealers Coverage Form CA 00 25provides 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 Full Covered Autos Liability Limit For Customers Endorsement CA 25 15**.**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Endorsement Status | Factor | |
|  | 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

**g.** Refer to Rule **250.C.2.a.** for the Products And Work You Performed Factor.

**h.** Refer to Rule **250.C.2.b.** for the Personal And Advertising Injury Exclusion Factor.

**i.** Refer to Rule **251.B.4.** for the Owners Of Leased Or Rented Land Or Premises Factor.

2. Minimum Premium

The liability minimum premium is the Auto Dealers Liability base loss cost for the highest rated location multiplied by the following factor:

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

Table 249.D.2. Minimum Premium Liability Coverage Factor

E. No-fault

Refer to the state exception for no-fault rating, if applicable.

F. Acts, Errors Or Omissions Liability Coverages

**1.** To exclude all Acts, Errors Or Omissions Liability Coverages, use Exclusion – Acts, Errors Or Omissions Liability Coverages Endorsement CA 25 63**.** For additional Acts, Errors Or Omissions Liability Coverages exclusionary endorsements, refer to Rule **250.**

**2.** When Acts, Errors Or Omissions Liability Coverages are provided, charge the following Premium per Rating Unit (See Paragraph **B.**). Refer to company for increased limits and deductibles.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Franchise Factor \* Acts, Errors, and Omissions Liability Coverage Factor |

**a.** Refer to state Table **249.F.2.a.(LC).** for the Loss Cost.

**b.** Refer to Table **D.1.b.** for the Franchise Factor.

**c.** Refer to Paragraph **250.D.2.b.** for the calculation of the Acts, Errors, and Omissions Liability Coverage Factor.

G. Pickup Or Delivery Of Autos (Class Code 7070)

**1.** For non-franchised auto dealers operations that include the pickup or delivery of autos beyond a 50-mile radius of the limits of the city or town where operations are conducted, charge a premium for each driver and trip.

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

Refer to Table **249.G.1.(LC)** for the per-driver, per-trip loss costs for pickup or delivery operations.

**2.** The minimum premium is the private passenger type premium for the rating territory where the auto dealer is located.

H. Medical Payments

1. Coverage Options

**a.** The Auto Dealers Coverage Form includes Auto Dealers Locations And Operations Medical Payments Coverage. To exclude Auto Dealers Locations And Operations Medical Payments Coverage, use Exclusion – Locations And Operations Medical Payments Endorsement CA 25 52**.**

**b.** Use Auto Medical Payments Coverage Endorsement CA 99 03to provide Auto Medical Payments Coverage.

2. Premium Computation

**a.** For each of the coverages described in Paragraph **H.1.** that are provided, calculate the Premium per Rating Unit as:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Liability Loss Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor \* Auto Dealers Medical Payments Coverage Factor \* Franchise Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Liability Loss Cost.

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

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

(4) Auto Dealers Medical Payments Coverage Factor

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Factor | |
|  | Auto | 0.80 |  |
|  | Locations And Operations | 0.20 |  |

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

**(5)** Refer to Table **D.1.b.** for the Franchise Factor.

I. Physical Damage

1. Rating Basis

Physical Damage is rated on the basis of a total value, which is either the estimated inventory value if rating on a reporting basis, or a selected limit if rating on a non-reporting basis.

a. Reporting Basis

Use a reporting form to report the estimated inventory of a dealer risk. Do not include owned autos furnished for regular use in the inventory.

b. Non-reporting Basis

**(1)** The non-reporting basis provides for specified limits at each location subject to a pro rata distribution clause. The total of all such specified limits is the total amount insured under the policy.

**(2)** The specified limits for any named location may be increased, decreased or cancelled. Locations may be added pro rata.

2. Dealers' Other Than Collision Coverage Options

Other Than Collision Coverages may be provided on a blanket basis for all autos not rated on a specified auto basis, including autos in which the dealer has a financial interest. Coverage is subject to the limit of insurance selected for each covered location. Parts, materials or accessories kept as merchandise for sale and not permanently attached to autos may not be covered under an Auto Dealer's Policy.

**a.** Comprehensive or Specified Causes Of Loss Coverage may be provided by indicating on the Declarations the types of autos and interests covered.

**b.** For Limited Specified Causes Of Loss Coverage and additional Physical Damage Coverages, use Fire, Fire And Theft And Limited Specified Causes Of Loss Coverage For Dealers Endorsement CA 25 04**.** Thetypes of autos and interests covered may be indicated on the Schedule of that endorsement.

3. Dealers' Other Than Collision Coverage Premium Computation

For each covered location, determine the latest estimated inventory value of all covered autos (reporting basis) or the limit of insurance (non-reporting basis).

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Total Value \* Loss Cost \* Franchise Factor \* Deductible Factor / 100 |

**a.** Determine the latest inventory value of all covered autos (reporting basis) or the limit of insurance (non-reporting basis).

**b.** Refer to the Territory Loss Costs/Rates for the Loss Cost.

**c.** Refer to Table **D.1.b.** for the Franchise Factor.

**d.** Refer to Paragraph **298.B.4.** for the Deductible Factor.

4. Dealers' Blanket Collision Coverage Options

Collision Coverage may be provided on a blanket basis for all owned autos, including autos in which the dealer has a financial interest. Coverage may be provided at all insured locations by indicating on the Declarations the types of autos and interests covered.

5. Dealers' Blanket Collision Coverage Premium Computation

If all autos are to be insured for blanket collision, determine the collision premium per location as follows:

**a.** Determine the latest inventory value of all covered autos (reporting basis) or the limit of insurance (non-reporting basis).

**b.** Separately determine the first $50,000, $50,001 to $100,000, and over $100,000 of the inventory value or limit of insurance determined in Paragraph **I.5.a.** For example, if the inventory value is $1,100,000, then:

First $50,000 = $50,000

$50,001 - $100,000 = $50,000

Over $100,000 = $1,000,000

These three layers are assigned different base loss costs. For each layer, compute a separate premium and then add them together:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Layer Premium = (Loss Cost \* Inventory Value or Limit within the layer / 100) \* Franchise Factor \* Deductible Factor \* Collision Adjustment Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost.

**(2)** Refer to the description in Paragraph **I.1.b.** of the Inventory Value or Limit within the layer.

**(3)** Refer to Table **D.1.b.** for the Franchise Factor.

**(4)** Refer to Paragraph **298.B.4.** for the Deductible Factor.

**(5)** Collision Adjustment Factor

**(a)** Divide the total value by the number of liability rating units developed in Paragraph **B.1.** to determine a value per rating unit. Total value means the average of all values reported during the prior policy year, or, for new policies, 75% of the limit of insurance shown in the policy.

**(b)** Determine the appropriate collision adjustment factor from the following table. For other than trailer dealers, determine the factor based on the value per rating unit determined in preceding Paragraph **I.5.b.(1)(a).** For trailer dealers, do not use the value per rating unit. Instead, always use the factor indicated for $45,000 And Over.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Value Per Rating Unit | | | | Value Per Rating Unit Code | Collision Adjustment Factor |
|  | Less Than $10,000 | | | | 1 | 1.25 |
|  | $ | 10,000 | – | 14,999 | 2 | 1.15 |
|  |  | 15,000 | – | 19,999 | 3 | 1.05 |
|  |  | 20,000 | – | 27,499 | 4 | 1.00 |
|  |  | 27,500 | – | 34,999 | 5 | 0.95 |
|  |  | 35,000 | – | 44,999 | 6 | 0.85 |
|  | 45,000 And Over | | | | 7 | 0.80 |

Table 249.I.5.b.(5)(b) Collision Adjustment Factors

**(c)** The collision adjustment factor must not be changed during the policy term.

J. Uninsured Motorists Insurance

Refer to the State Exception where provided. In the absence of a state exception refer to Rule **297.** For higher limits, refer to company.

K. False Pretense

Use False Pretense Coverage Endorsement CA 25 03**.**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Inventory Value / 100 |

1. Refer to State Table 249.K.(LC) for the Loss Cost

2. Use the total inventory value including wholesale floor plan value.

L. Named Driver Collision (Class Code 7822)

Dealers Collision Coverage may be written on a named driver basis to insure the dealer while any auto the dealer owns is being operated by the named driver or while the named driver is a passenger. This coverage does not apply to dealers' drive-away operations. Use Named Driver Collision Coverage Endorsement CA 25 11**.** Charge a premium for each named driver:

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

Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Private Passenger Types Collision Loss Cost.

M. Driveaway Collision

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

1. Individual Coverage

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

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

Refer to State Table **249.M.1.(LC).**

2. Blanket Coverage

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

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

Refer to State Table **249.M.2.(LC).**

250. AUTO DEALERS – ADDITIONAL PROVISIONS

A. General Liability Coverage Options

1. Elevators And Escalators

Liability coverage for elevators and escalators is included. Make a charge for legally required inspections made by or for the company. For charges, refer to the General Liability Division.

2. $500 Deductible For Work You Performed (Class Code 7805)

To eliminate the $500 deductible that applies to property damage to autos arising out of work the named insured performed, use 500 Dollar Deductible For Work You Performed Does Not Apply Endorsement CA 03 03**.** Charge an additional premium per Rating Unit:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* Deductible For Work You Performed Elimination Factor |

**a.** Refer to the Territorial Loss Costs/Rates for the Loss Cost. Use the Liability Loss Cost.

**b.** Deductible For Work You Performed Elimination Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.02 |

Table 250.A.2.b. Deductible For Work You Performed Elimination Factor

3. Broad Form Products (Class Code 7806)

To eliminate the exclusion relating to property damage to the named insured's products, subject to a $500 deductible per accident, use Broad Form Products Coverage Endorsement CA 25 01**.** Charge an additional premium per Rating Unit.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* Broad Form Products Coverage Factor |

**a.** Refer to the Territorial Loss Costs/Rates for the Loss Cost. Use the Liability Loss Cost.

**b.** Broad Form Products Coverage Factor

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

Table 250.A.3.b. Broad Form Products Coverage Factor

4. Expanded General Liability Coverage Territory

**a.** To extend the coverage territory to anywhere in the world, except for any country or jurisdiction which is subject to a United States trade or other United States economic sanction or embargo, use Worldwide General Liability Coverages Endorsement CA 25 60**.**

**b.** To extend the coverage territory to any other country specified in the Schedule of the endorsement, use Expanded Coverage Territory For General Liability Coverages – Additional Scheduled Countries Endorsement CA 25 61**.**

**c.** Refer to company for rating of these endorsements.

5. Limited Contractual Liability Coverage For Personal And Advertising Injury

To provide contractual liability coverage for limited personal and advertising injury offenses, use Limited Contractual Liability Coverage For Personal And Advertising Injury Endorsement CA 25 47**.** Refer to company for rating of this endorsement.

6. Amendment Of Limits

**a.** The General Liability Coverages limits of insurance may be changed after policy inception. Use Amendment Of Limits Of Insurance – General Liability Coverages Endorsement CA 25 58**.**

**b.** The policy's General Liability Aggregate Limit may be changed from a per-policy basis to a per-designated location basis. Use Designated Location(s) General Liability Aggregate Limit For Certain General Liability Coverages Endorsement CA 25 59**.**

**c.** The policy's Products And Work You Performed Aggregate Limit may be changed from a per-policy basis to a per-designated location basis. Use Designated Location(s) Products And Work You Performed Aggregate Limit For Certain General Liability Coverages Endorsement CA 27 17**.**

**d.** Refer to company for rating of these endorsements.

7. Unmanned Aircraft Endorsements

As used in Rule **250.,** an unmanned aircraft means an aircraft that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.

a. Unmanned Aircraft Exclusion Options

(1) Bodily Injury And Property Damage Liability Coverage

To exclude liabilityarising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft, regardless of whether such aircraft is owned or operated by or rented or loaned to any insured, use Unmanned Aircraft Exclusion For General Liability Coverages – (Bodily Injury And Property Damage Liability Only) Endorsement CA 27 06**.**

(2) Personal And Advertising Injury Liability Coverage

To exclude liability arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft, use Unmanned Aircraft Exclusion For General Liability Coverages – (Personal And Advertising Injury Liability Only) Endorsement CA 27 07**.**

(3) Bodily Injury, Property Damage And Personal And Advertising Injury Liability Coverages

To exclude liabilityarising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft under both Bodily Injury And Property Damage Liability and Personal And Advertising Injury Liability Coverages, as described in Paragraphs **A.7.a.(1)** and **A.7.a.(2),** use Unmanned Aircraft Exclusion For General Liability Coverages Endorsement CA 27 05**.**

When Endorsement CA 27 05is attached to the policy, do not use Endorsement CA 27 06or CA 27 07**.**

b. Designated Unmanned Aircraft Coverage Options

Coverage may be excluded with respect to unmanned aircraft in a similar manner to that described in Paragraph **A.7.a.,** but with an exception to provide limited coverage for designated unmanned aircraft and only with respect to designated operations or projects. To provide such limited coverage under:

(1) Bodily Injury And Property Damage Liability Coverage

Use Limited General Liability Coverage For Designated Unmanned Aircraft – (Bodily Injury And Property Damage Liability Only) Endorsement CA 27 09**.** (This endorsement does not address Personal And Advertising Injury Liability. To exclude coverage with respect to Personal And Advertising Injury Liability, refer to Paragraph **A.7.a.(2)**).

When Endorsement CA 27 09is attached to the policy, do not use Endorsement CA 27 05or CA 27 06**.**

(2) Personal And Advertising Injury Liability Coverage

Use Limited General Liability Coverage For Designated Unmanned Aircraft – (Personal And Advertising Injury Liability Only) Endorsement CA 27 10**.** (This endorsement does not address Bodily Injury And Property Damage Liability. To expressly exclude unmanned aircraft with respect to Bodily Injury And Property Damage Liability, refer to Paragraph **A.7.a.(1)**).

When Endorsement CA 27 10is attached to the policy, do not use Endorsement CA 27 05or CA 27 07**.**

(3) Bodily Injury, Property Damage And Personal And Advertising Injury Liability Coverages

Use Limited General Liability Coverage For Designated Unmanned Aircraft Endorsement CA 27 08**.**

When Endorsement CA 27 08is attached to the policy, do not use any other unmanned aircraft endorsement described in Rule **50.**

Each endorsement described in Paragraphs **A.7.b.(1)** through **A.7.b.(3)** contains an optional Unmanned Aircraft Liability Aggregate Limit. If a limit is shown in the Schedule, any coverage provided by the endorsement is subject to that aggregate limit.

Refer to company for rating of these endorsements.

8. Amendment Of Personal And Advertising Injury Definition

To amend the definition of personal and advertising injury by removing the offense of an oral or written publication that violates a person's right of privacy with respect to Personal And Advertising Injury Liability Coverage, use Amendment Of Personal And Advertising Injury Definition – General Liability Coverages Endorsement [CA](javascript:checkPopUpWindow('Linkview.asp?popup=t&selectedPublisher=ISO&LType=form&TopicId=CG2413')) 27 15**.** Refer to company for rating of this endorsement.

B. Other Additional Coverages

1. Employee Benefits Liability (Class Code 7807)

**a.** To provide coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefits program, use Employee Benefits Liability Coverage Endorsement CA 25 48**.**

**b.** An extended reporting period option is available if the Employee Benefits Liability Coverage endorsement is cancelled or not renewed by the company or the company renews or replaces the endorsement with insurance that has a Retroactive Date later than the date shown in the Schedule of the endorsement or does not apply to a negligent act, error or omission on a claims-made basis. It provides for a five-year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period but not before the Retroactive Date, if any, shown in the Schedule of the endorsement. The named insured must request this endorsement in writing within 60 days after the end of the policy period.

**c.** If the extended reporting period is purchased, use Extended Reporting Period Endorsement For Employee Benefits Liability Coverage CA 25 67**.**

**d.** The premium charged for the extended reporting period may not exceed 1.00 times the annual premium for the Employee Benefits Liability Coverage endorsement.

**e.** If the extended reporting period is in effect, an Extended Reporting Period Aggregate Limit will be provided, but only for claims first received and recorded during the extended reporting period. The Extended Reporting Period Aggregate Limit will be equal to the Aggregate Limit entered on the Schedule of the Employee Benefits Liability Coverage endorsement in effect at the end of the policy period.

**f.** Refer to company for rating of these endorsements.

2. Limited Product Withdrawal Expense (Class Code 7809)

To provide reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering, use Limited Product Withdrawal Expense Endorsement CA 25 49**.** Refer to company for rating of this endorsement.

3. Discontinued Operations

For liability coverage for auto dealers who have gone out of business, but desire coverage for products still on the market and for operations which have been completed, refer to the General Liability Division.

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

To provide coverage for defense expenses only arising out of the sale, service or repair of an auto in the named insured's auto dealer operations, use Customer Complaint Legal Defense Coverage Endorsement CA 25 66**.** Refer to company for rating of this endorsement.

5. Automatic Insured Status For Newly Acquired Or Formed Limited Liability Companies

To extend limited coverage to limited liability companies that the named insured newly acquires or forms under:

**a.** General Liability Coverage and Acts, Errors Or Omissions Liability Coverage; and

**b.** Employee Benefits Liability Coverage or Customer Complaint Legal Defense Coverage, if provided;

use Automatic Insured Status For Newly Acquired Or Formed Limited Liability Companies – Other Than Covered Auto Coverages Endorsement CA 27 18**.** Refer to company for rating of this endorsement.

6. Sexual Abuse Or Sexual Molestation Coverage Options

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

**a.** To provide coverage for damages caused by the actual, alleged or threatened sexual abuse or sexual molestation of any person committed by anyone, or the negligent employment investigation, supervision or retention of a person for whom any insured is or ever was legally responsible and whose conduct would constitute sexual abuse or sexual molestation as described in the endorsement, use Sexual Abuse Or Sexual Molestation Liability Coverage Endorsement CA 27 23**.**

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 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 Sexual Abuse Or Sexual Molestation Of Any Person Committed By the Insured Liability Coverage Endorsement CA 27 24**.**

Refer to company for rating of these endorsements.

C. General Liability Exclusionary Endorsements

1. Refer To Company

The following endorsements are refer to company for rating:

a. Locations And Operations Not Covered

To exclude liability arising out of the locations or operations shown in the Schedule of the endorsement, use Locations And Operations Not Covered Endorsement CA 25 07**.**

b. Abuse Or Molestation

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

**(1)** To exclude damages arising out of the actual, alleged or threatened abuse or molestation, including but not limited to 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 be subject to the Abuse Or Molestation Exclusion of the endorsement, use Abuse Or Molestation Exclusion For General Liability And Acts, Errors Or Omissions Liability Coverages Endorsement CA 27 21**.**

**(2)** To exclude damages arising out of 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 be subject to the Sexual Abuse Or Sexual Molestation Exclusion of the endorsement, use Sexual Abuse Or Sexual Molestation Exclusion For General Liability And Acts, Errors Or Omissions Liability Coverages Endorsement CA 27 22**.**

c. Communicable Disease

To exclude liability arising out of the actual or alleged transmission of a communicable disease, use Communicable Disease Exclusion For General Liability Coverages Endorsement CA 25 57**.**

d. Designated Work You Performed

To exclude liability arising out of the named insured's designated work performed by the named insured, use Exclusion – Designated Work You Performed Endorsement CA 25 56**.**

e. Designated Products

To exclude liability arising out of the named insured's designated products, use Exclusion – Designated Products Endorsement CA 25 51**.**

f. Newly Acquired Or Formed Auto Dealership

To exclude coverage for newly acquired or formed auto dealerships under:

**(1)** General Liability Coverage and Acts, Errors Or Omissions Liability Coverage; and

**(2)** Employee Benefits Liability Coverage or Customer Complaint Legal Defense Coverage, if provided;

use Exclusion – Newly Acquired Or Formed Auto Dealership Endorsement CA 25 53**.**

g. Cannabis

**(1)** To exclude bodily injury, property damage or personal and advertising injury liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of or presence of cannabis, and property damage to cannabis, use Cannabis Exclusion For General Liability Coverages Endorsement CA 27 12**.**

**(2)** To exclude the exposures described in Paragraph **C.1.g.(1)** but with a hemp exception, use Cannabis Exclusion With Hemp Exception For General Liability Coverages Endorsement CA 27 13**.**

**(3)** To exclude the exposures described in Paragraph **C.1.g.(1)** but with a hemp and lessor's risk exception, use Cannabis Exclusion With Hemp And Lessor Risk Exception For General Liability Coverages Endorsement CA 27 14**.**

h. Cross Suits Liability Exclusion

To exclude liability arising out of any claim or suit that is brought by any named insured against another named insured covered by the same policy, use Exclusion – Cross Suits Liability For General Liability Coverages Endorsement CA 27 16**.**

2. Rating Procedures Provided

a. Products And Work You Performed

To exclude liability arising out of products and work the named insured performed, use Exclusion – Products And Work You Performed Endorsement CA 25 55**.** For liability rating, select a factor from the following table based on whether this endorsement is attached.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Endorsement Attached | | | | Endorsement Not Attached | |
|  | With Full  Covered Autos Liability Limit For Customers | | Without Full Covered Autos Liability Limit For Customers | |  | |
|  | 0.88 |  | 0.85 |  | 1.00 |  |

Table 250.C.2.a. Designated Products And Work You Performed Exclusion Factors

b. Personal And Advertising Injury Liability

To exclude coverage for personal and advertising injury liability, use Exclusion – Personal And Advertising Injury Liability Coverage Endorsement CA 25 54**.** For liability rating, select a factor from the following table based on whether this endorsement is attached.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Endorsement Attached | | | | Endorsement Not Attached | |
|  | With Full  Covered Autos Liability Limit For Customers | | Without Full Covered Autos Liability Limit For Customers | |  | |
|  | 0.98 |  | 0.97 |  | 1.00 |  |

Table 250.C.2.b. Personal And Advertising Injury Liability Coverage Exclusion Factors

c. Damage To Rented Premises

To exclude coverage for damage to rented premises, use Exclusion – Damage To Rented Premises Endorsement CA 25 50**.** Compute a return premium per Rating Unit:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Return Premium = Loss Cost \* Damage To Rented Premises Exclusion Factor |

**(1)** Refer to the Territorial Loss Costs/Rates for the Loss Cost. Use the Liability Loss Cost.

**(2)** Damage to Rented Premises Exclusion Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.03 |

Table 250.C.2.c.(2) Damage To Rented Premises Exclusion Factor

D. Acts, Errors Or Omissions Liability Exclusionary Endorsements

1. Refer To Company

The following endorsements are refer to company for rating.

**a.** To exclude all damages arising out of the bankruptcy or insolvency of any insurer or other risk-assuming entity in which the insured has placed or obtained insurance for a customer without exception, use Total Bankruptcy Or Insolvency Exclusion For Acts, Errors Or Omissions Liability Coverages Endorsement CA 25 65**.**

**b.** To change the named credit bureau agency or credit bureau rating score stated in the exception to the Insolvency Or Bankruptcy Exclusion, use Changes To The Bankruptcy Or Insolvency Exclusion For Acts, Errors Or Omissions Liability Coverages Endorsement CA 25 62**.**

2. Rating Procedures Provided

Rating procedures are provided for the following endorsement.

**a.** To exclude up to three of the Acts, Errors Or Omissions Liability Coverages related to truth in lending, odometer mileage, insurance agents and brokers and title coverages designated in the Schedule of the endorsement, use Exclusion Of Specified Acts, Errors Or Omissions Liability Coverages Endorsement CA 25 64**.**

**b.** For the coverages **not** excluded, sum the factors from the appropriate column in the following table. For trailer dealers, use the Non-franchised Auto Dealers Factors. If the endorsement is not attached, the sum of all factors in the column will be 1.00. The result is the Acts, Errors Or Omissions Liability Coverage Factor.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Coverage(s) Not Excluded By Endorsement | Franchised Auto Dealers Factor | | Non-franchised Auto Dealers Factor | |
|  | Truth In Lending/Consumer Leasing Acts | 0.40 |  | 0.10 |  |
|  | Odometer Mileage | 0.30 |  | 0.45 |  |
|  | Insurance Agent Or Broker | 0.10 |  | 0.10 |  |
|  | Title | 0.20 |  | 0.35 |  |

Table 250.D.2.b. Acts, Errors Or Omissions Liability Coverage Factor Parts

251. AUTO DEALERS – GENERAL LIABILITY COVERAGES ADDITIONAL INTERESTS

A. No Additional Charge

1. Controlling Interests

Use Additional Insured – General Liability Coverages – Controlling Interest Endorsement CA 25 30to provide coverage for controlling interests with respect to their liability arising out of:

**a.** Their financial control of the named insured; or

**b.** Premises they own, maintain or control while the named insured leases or occupies these premises.

2. Grantor Of Licenses

**a.** Use Additional Insured – General Liability Coverages – Grantor Of Licenses Endorsement CA 25 32to provide coverage for grantor of licenses on a scheduled basis.

**b.** Use Additional Insured – General Liability Coverages – Grantor Of Licenses – Automatic Status When Required By Licensor Endorsement CA 25 31to provide coverage for grantor of licenses when both parties have agreed, in writing, to make the grantor an additional insured on the named insured's policy.

3. Co-owner Of Insured Premises

Use Additional Insured – General Liability Coverages – Co-owner Of Insured Premises Endorsement CA 25 46to provide coverage for co-owners of premises with respect to their liability as such.

B. Additional Charge

1. Grantor Of Franchise

Use Additional Insured – General Liability Coverages – Grantor Of Franchise Endorsement CA 20 49**.** Refer to company for rating.

2. Lessor Of Leased Equipment

**a.** Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment Endorsement CA 20 47**.** Refer to company for rating.

**b.** Use Additional Insured – General Liability Coverages – Lessor Of Leased Equipment – Automatic Status When Required In Leased Agreement With You Endorsement CA 25 45**.** Refer to company for rating.

3. Concessionaires Trading Under Your Name

Use Additional Insured – General Liability Coverages – Concessionaires Trading Under Your Name Endorsement CA 25 29**.** Refer to company for rating.

Those who are physically separated and who operate under their own name cannot be added as additional interests.

4. Owners Of Leased Or Rented Land Or Premises

Use Additional Insured – General Liability Coverages – Owners Of Leased Or Rented Land Or Premises Endorsement CA 25 09to provide coverage for owners of the insured premises.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Endorsement Attached | | All Other | |
|  | 1.01 |  | 1.00 |  |

Table 251**.B.4.** Owners Of Leased Or Rented Land Or Premises **Liability** Coverage Factor

252. – 253. RESERVED FOR FUTURE USE

254. GARAGEKEEPERS' INSURANCE – ELIGIBILITY

**A.** Garagekeepers' Insurancemay be provided to cover loss to non-owned autos in the insured's possession while the insured is attending, servicing, repairing, parking or storing them. Use Garagekeepers Coverage Endorsement CA 99 37to provide Garagekeepers' Insurance under Motor Carrier Coverage Form CA 00 20or Business Auto Coverage Form CA 00 01**.** No endorsement is necessary to provide Garagekeepers' Insurance under Auto Dealers Coverage Form CA 00 25**.**

**B.** Use On-hook Coverage Endorsement CA 04 52 to provide coverage for damage to, or loss of, a customer's auto or customer's auto equipment left in the insured's care as part of the insured's towing operation. Do not attach when Garagekeepers' Insurance is provided as described in Paragraph **A.** On-hook Coverage is for insureds who do not have garage or service locations.

**C.** Garagekeepers' Insurance may be issued only to a single owner or operator. Do not group two or more owners or operators in a single policy.

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

**A.** The following coverage options are available:

**1.** Legal liability;

**2.** Direct coverage – primary basis (without regard to legal liability); or

**3.** Direct coverage – excess over customer's policy (without regard to legal liability).

**B.** Show each location with its limit of liability.

**C.** Premium Computation

Calculate a premium based on the limit of liability, separately for each location.

1. Collision

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

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

2. Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Deductible Factor |

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

**b.** Refer to Paragraph **298.B.4.** for the Deductible Factor.

3. Specified Causes of Loss

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Deductible Factor |

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

**b.** Refer to Paragraph **298.B.4.** for the Deductible Factor.

**D.** On-hook Premium Computation

Calculate a premium based on the limit of liability, separately for each location.

1. Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* On-hook Collision Coverage Factor |

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the Legal Liability Coverage Loss Cost.

**b.** On-hook Collision Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.90 |

Table 255.B.1.b. On-hook Collision Coverage Factor

2. Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Deductible Factor \* On-hook Other Than Collision Coverage Factor |

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the Legal Liability Coverage Loss Cost.

**b.** Refer to Paragraph **298.B.4.** for the Deductible Factor.

**c.** On-hook Other Than Collision Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | .05 |

Table 255.B.2.c. On-hook Other Than Collision Coverage Factor

3. Specified Causes of Loss

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Deductible Factor \* On-hook Other Than Collision Coverage Factor |

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the Legal Liability Coverage Loss Cost.

**b.** Refer to Paragraph **298.B.4.** for the Deductible Factor.

**c.** Refer to Table **255.B.2.c.** for the On-hook Other Than Collision Coverage Factor.

56. GARAGEKEEPERS' INSURANCE – ADDITIONAL PROVISIONS

A. Customers' Sound-receiving Equipment

1. Application

Comprehensive Coverage, excluding theft, and Collision Coverage for sound-receiving equipment in a garage's care, custody or control may be provided. Use Garagekeepers Coverage – Customers' Sound-receiving Equipment Endorsement CA 99 59**.**

2. Premium Computation

Determine the maximum limit of liability for customers' sound-receiving equipment in a garage's care, custody or control at any one time. If more than one location, show the applicable limit for each location. Calculate the additional premium for each location based on the limit of liability for that location.

**a.** Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* Garagekeepers' Comprehensive Sound-receiving Equipment Factor |

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

**(2)** Garagekeepers' Comprehensive Sound-receiving Equipment Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.50 |

Table 256.A.2.a.(2) Garagekeepers' Comprehensive Sound-receiving Equipment Factor

**b.** Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* Garagekeepers' Collision Sound Receiving Equipment Factor |

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

**(2)** Garagekeepers' Collision Sound-receiving Equipment Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.40 |

Table 256.A.2.b.(2) Garagekeepers' Collision Sound-receiving Equipment Factor

B. Watercraft

1. Application

**a.** Use Garagekeepers' Coverage For Autos And Watercrafts Endorsement CA 04 15to provide Garagekeepers' Insurance for watercrafts under the Auto Dealers Coverage Form CA 00 25**,** Business Auto Coverage Form CA 00 01 and Motor Carrier Coverage Form CA 00 20**.**

**b.** Garagekeepers' Insurance, as described in Rule **254.,** and Garagekeepers Coverage for customers' sound-receiving equipment, as described in Paragraph **A.1.,** may be extended to include customers' watercraft.

2. Premium Computation

There are no additional premium development procedures beyond that which are described in Paragraph **A.2.** and Rule **255.,** but in determining the limit of liability, consideration should be given to the maximum limit of liability for customers' autos, customers' sound-receiving equipment and/or watercraft in a garage's care, custody or control at any one time, at each covered location.

257. YEAR 2000 COMPUTER-RELATED ENDORSEMENTS

A. Exclusion

1. Options

a. Exclusion – Year 2000 Computer-related And Other Electronic Problems Endorsement

To exclude coverage associated with the change to the year 2000, attach Exclusion – Year 2000 Computer-related And Other Electronic Problems Endorsement CA 25 18**.**

b. Exclusion – Year 2000 Computer-related And Other Electronic Problems – Products/Work You Performed Endorsement

To exclude only products and completed operations coverage for computer or computer-related, actual or alleged failure, malfunction, inadequacy or inability to correctly recognize, distinguish, interpret or accept the year 2000 and beyond, attach Exclusion – Year 2000 Computer-related And Other Electronic Problems – Products/Work You Performed Endorsement CA 25 19**.**

Refer to company for rating.

c. Exclusion – Year 2000 Computer-related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises Endorsement

To exclude coverage for risks associated with the change to the year 2000, other than bodily injury on the named insured's premises, attach Exclusion – Year 2000 Computer-related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises Endorsement CA 25 24**.**

Refer to company for rating.

d. Year 2000 Computer-related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Products, Services Or Work You Performed

To exclude coverage for specific aspects of insured risks arising out of computer-related problems due to the change to the year 2000, for specified locations, products or services, attach Year 2000 Computer-related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Products, Services Or Work You Performed Endorsement CA 25 25**.**

Insurers and insureds must agree on the type of coverage to be excluded by checking the appropriate box(es) in Schedule **A** – Coverages To Be Excluded and by filling in the proper information in Schedule **B** – Description of Location, Products, Services, Or Work You Performed To Be Excluded.

Refer to company for rating.

B. Limited Coverage

1. Options

a. Year 2000 Limited Coverage Options – Computer-related And Other Electronic Problems Endorsement

Optional coverage for liability arising out of computer-related problems due to the year 2000 may be provided by attaching Year 2000 Limited Coverage Options – Computer-related And Other Electronic Problems Endorsement CA 25 20**.**

Insurers and insureds must agree on the type of coverage to be provided by checking the appropriate box(es) in Schedule **A** – Coverages To Be Provided and by filling in the proper information in Schedule **B** – Description of Location, Products, Services or Work You Performed To Be Covered that will receive coverage.

Since this limited optional coverage endorsement sets forth the exclusionary language before providing coverage, it should not be used in conjunction with the Exclusion – Year 2000 Computer-related Problems endorsements.

Refer to company for rating.

C. No Endorsements

If any of the options under Paragraph **A.** or Paragraph **B.** are not chosen, attach no endorsement, and

**1.** Refer to company any risk that presents a unique or unusual year 2000 exposure, or

**2.** For all other risks not subject to Subparagraph **C.1.,** use the otherwise applicable rules and rates.

258. – 261. RESERVED FOR FUTURE USE

262. SPECIAL TYPES – ELIGIBILITY

Section **VI** applies to all autos that are not classified and rated in the other sections.

263. RESERVED FOR FUTURE USE

264. AMBULANCE SERVICES

A. Eligibility

**1.** Rule **264.** applies to autos used for rescue squad or ambulance corps operations.

**2.** One of the following endorsements must be attached to the policy:

**a.** Emergency Services – Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30**,** which excludes coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; or

**b.** Emergency Services – Volunteer Firefighters' And Workers' Injuries Limited Exclusion Endorsement CA 20 07**,** which:

**(1)** Excludes coverage for bodily injury to any volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; and

**(2)** Provides coverage for bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations.

**3.** The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional services. Use Professional Services Not Covered Endorsement CA 20 18**.**

B. Premium Computation

Use Class Code 7919.

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Ambulance Services 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 **300.** for the Increased Limits Factor.

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

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

2. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit 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 **292.C.** for the Medical Payments Limit Factor.

3. No-fault

Refer to the state exception for no-fault rating, if applicable.

4. Collision

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

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

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

5. Comprehensive

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

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

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

6. Limited Other Than Collision

The following formula is for Specified Causes of Loss coverage. Refer to company for other coverages.

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

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

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

7. Uninsured and Underinsured Motorists

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

8. Ambulance Services Factors

|  |  |  |
| --- | --- | --- |
|  | Coverage | Factor |
|  | Liability and Basic No-fault | 1.59 |
|  | Other Than Collision | 0.54 |
|  | Collision | 0.76 |
|  | All Other | 1.00 |

Table 264.B.8. Ambulance Services Factors

**9.** When the endorsement referenced in Paragraph **A.2.b.** is attached, determine the additional premium for each auto which is owned by the named insured and used by volunteer workers engaged in volunteer firefighting, rescue squad or ambulance corps operations. Use Class Code 7040.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Ambulance Services Factor \* Fellow Volunteer Workers Liability Coverage Factor |

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Liability 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 **B.8.** for the Ambulance Services Factor. Use the Liability Factor.

**e.** Fellow Volunteer Workers Liability Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.25 |

Table 264.B.9.e. Fellow Volunteer Workers Liability Coverage Factor

265. AMPHIBIOUS VEHICLES

A. Application

Rule **265.** applies to autos designed to operate on both land and water. The policy must exclude coverage while the auto is being launched into, used on, or beached from the water. Use Amphibious Vehicles Endorsement CA 23 97**.**

B. Premium Computation

Classify and rate each amphibious vehicle according to its land use.

266. ANTIQUE AUTOS

A. Eligibility

**1.** Rule **266.** applies to autos that:

**a.** Are 25 years old or more;

**b.** Are maintained primarily for use in exhibitions, club activities, parades and other functions of public interest; and

**c.** May be occasionally used for other purposes.

**2.** Use Class Code 9625.

**3.** If provided, Physical Damage Coverages must be written on a stated amount basis. Use Stated Amount Insurance Endorsement CA 99 28**.**

**4.** For Limited Specified Causes Of Loss Coverage and additional Physical Damage Coverages, use Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages Endorsement CA 99 14**.**

B. Premium Computation

**1. Liability**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Antique Autos 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 **300.** for the Increased Limits Factor.

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

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

**2. Medical Payments**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor |

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

**b.** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

**3. No-fault**

Refer to the state exception for no-fault rating, if applicable.

4. Collision

The pricing contemplates a $50 deductible.

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

**a.** Use the Stated Amount on the Stated Amount Endorsement.

**b.** Refer to state Table **266.B.(LC)** for the Loss Cost.

5. Comprehensive

The pricing contemplates a $50 deductible.

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

**a.** Use the Stated Amount on the Stated Amount Endorsement.

**b.** Refer to state Table **266.B.(LC)** for the Loss Cost.

6. Limited Other Than Collision

The pricing contemplates a $50 deductible. For coverages other than Fire Or Fire And Theft, refer to company.

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

**a.** Use the Stated Amount on the Stated Amount Endorsement.

**b.** Refer to state Table **266.B.(LC)** for the Loss Cost.

**7. Uninsured and Underinsured Motorists**

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

**8. Antique Autos Coverage Factor**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Factor | |
|  | Liability and No-fault | 0.14 |  |

Table 266.B.8. Antique Autos Coverage Factor

267. AUTO BODY MANUFACTURERS AND INSTALLERS

A. Owned, Hired And Non-owned Autos

Classify and compute the premium for owned autos, hired autos and non-ownership liability according to the applicable rules in this division.

B. Factory Testing Hazard

**1.** An auto body or trailer manufacturer may be insured for the testing or delivery of autos it manufactures, assembles, rebuilds or repairs. Use Class Code 7924.

**2.** Charge an additional premium for the factor testing hazard for each employee engaged in these operations:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Auto Body Manufacturers And Installers Factor |

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

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

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

**d.** Auto Body Manufacturers and Installers Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 1.59 |

Table 267**.B.2.d.** Auto Body Manufacturers And Installers Factor

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

A. Educational Institutions

1. Eligibility

Paragraph **A.** applies to owned private passenger types used for driver training as part of a school curriculum. For vehicles other than private passenger types, refer to company for rating.

2. Premium Proration

A policy covering autos used by schools in driver training programs 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. Premium Computation

a. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Driver Training Owned Autos Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor |

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

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

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

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

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

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

e. Comprehensive

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

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

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

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

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

f. Limited Other Than Collision

Use the following formula for Specified Causes of Loss only. Refer to company for other coverages.

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

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

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

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

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

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

B. Commercial Driving Schools

1. Eligibility

Paragraph **B.** applies to owned private passenger types by driving schools to give driving instruction. For vehicles other than private passenger types, refer to company for rating.

2. Premium Computation

a. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor-deductible Discount Factor) \* Driver Training Owned Autos Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor |

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

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

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

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

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

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

e. Comprehensive

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

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

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

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

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

f. Limited Other Than Collision

Use the following for Specified Causes of Loss. Refer to company for other coverages.

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

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

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

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

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

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

C. Driver Training Owned Autos Factors

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | | Educational Institutions | | Commercial Driving Schools | |
|  | Coverage | | Equipped With Dual Controls\* (Class Code 7201) | Not Equipped With Dual Controls (Class Code 7202) | Equipped With Dual Controls\* (Class Code 7223) | Not Equipped With Dual Controls (Class Code 7224) |
|  | Liability and Basic No-fault | | 0.45 | 0.90 | 1.00 | 2.00 |
|  | Other Than Collision | | 0.75 | 0.75 | 0.75 | 0.75 |
|  | Collision | | 0.45 | 0.90 | 0.80 | 1.60 |
|  | \* | There must be dual brakes to qualify as dual controls. | | | | |

Table 268.C. Driver Training Owned Autos Factors

D. Auto Repair Training

Autos used by schools in auto repair training should be classified and rated according to their typical use. For instance, a bus used in auto repair training should be rated using Section **IV** – Public Transportation.

E. Non-owned Coverages

1. Eligibility

The policy may provide excess Liability or Medical Payments Coverage for driving instructors and their students while using non-owned autos for driver training. Use Driving Schools – Non-owned Autos Endorsement CA 20 06**.**

2. Premium Computation

**a.** Determine the number of driving instructors and the number of owned autos used in driver training.

**b.** To determine rating territory, use the address of the named insured.

**c.** If the number of driving instructors exceeds the number of owned autos used in driver training, count the number of driving instructors in excess of the number of owned autos used in driver training. Charge an additional premium per excess driver as follows. Use Class Code 6618.

**(1) Liability**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Non-owned Driver Training 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 **300.** for the Increased Limits Factor.

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

**(d)** Refer to Paragraph **E.2.c.(3)** for the Non-owned Driver Training Coverage Factor.

**(2) Medical Payments**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* Medical Payments Limit Factor \* Non-owned Driver Training 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 **292.C.** for the Medical Payments Limits Factor.

**(c)** Refer to Paragraph **E.2.c.(3)** for the Non-owned Driver Training Coverage Factor.

(3) Non-owned Driver Training Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.20 |

Table 268.E.2.c.(3) Non-owned Driver Training Coverage Factor

**d.** If the number of driving instructors does not exceed the number of owned autos used in driver training, use the total number of driving instructors to look up the Non-owned Base Loss Cost and determine the additional premium as follows. Use Class Code 6617.

(1) Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) |

**(a)** Refer to state Table **289.B.2.a.(1)(a)(LC)** for the Loss Cost. Use the total number of drivers to select the Loss Cost.

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

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

(2) Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Lost Cost \* Medical Payments Liability Factor \* Medical Payments Limit Factor |

**(a)** Refer to state Table **289.B.2.a.(1)(a)(LC)** for the Loss Cost. Use the total number of drivers to select the Loss Cost.

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

**(c)** Refer to Rule **292.C.** for the Medical Payments Limits Factor.

269. DRIVE-AWAY CONTRACTORS

A. Application

A person, firm or corporation which drives away autos under its own power for factories or auto dealers may be insured for the operation of such autos. Use Drive-away Contractors Endorsement CA 20 05**.** Use Class Code 7923.

B. Premium Computation

1. Liability

**a.** Rate using the territory displayed in Rule **218.A.3.**

**b.** For each set of registration plates not issued for attachment to a specific auto, charge a premium:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Drive-away Contractors Liability Coverage Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

**(4)** Drive-away Contractors Liability Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 1.50 |

Table 2**69.B.1.b.(4) Drive**-away Contractors Liability Coverage Factor

**c.** For plates assigned by the insured for exclusive use with a specific auto, rate according to the applicable rules in this manual, based on the regular use of the auto. Use the class that corresponds to the rating.

2. Physical Damage

a. Gross Receipts

Determine the estimated annual gross receipts that will be earned during the policy period. Gross receipts means the total amount earned by the named insured for performing services as a drive-away contractor. The exclusions in Rule **318.B.2.** do apply to the calculation of gross receipts, but do not use the rating methodology in Rule **318.** Instead, refer to Paragraph B.2.**b.**

b. Premium Computation

Calculate the advance premiums given as follows. Unless there is substantial difference between estimated and actual gross receipts during the policy period, the advance premium is the earned premium. For coverages and deductibles not displayed, refer to company for rating.

(1) Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Gross Receipts / 100 |

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

**(b)** Use the estimated total annual gross receipts described in Paragraph B.2.**a.**

(2) Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Gross Receipts / 100 |

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

**(b)** Use the estimated total annual gross receipts described in Paragraph B.2.**a.**

(3) Specified Causes Of Loss

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Gross Receipts / 100 |

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

**(b)** Use the estimated total annual gross receipts described in Paragraph B.2.**a.**

270. FINANCED AUTOS

A. Application

Write financed autos at manual rates and minimum charges, except for single interest coverage. Use Single Interest Automobile Physical Damage Insurance Policy (Individual Policy Form) CA 26 01or Single Interest Automobile Physical Damage Insurance Policy (Finance Master Policy Form) CA 26 02to provide single interest coverages.

B. Double Interest Coverage

**1.** Every policy must be issued at the full rates to the auto insured in the territory involved. Any of the physical damage coverages may be provided.

**2.** Endorse a loss payable clause to individual policies not issued in conjunction with nor under a master policy.

C. Single Interest Coverage

1. Policy Term

**a.** Single interest coverages must be written to expire at the same date as the finance or loan contract involved.

**b.** The maximum policy term is 84 months. Refer to Rule **276.** in the state exceptions for those states where the maximum policy term for mobile homes is less than 84 months.

**c.** The policy term must be extended if the finance or loan contract is extended and for the same period. Compute the additional premium by subtracting the original term premium from the premium for the total term (based on the original outstanding balance).

2. Premium Computation

**a.** Determine whether the auto is new or used. An auto is new only if the retail purchaser under the single interest policy is the original owner and the auto has not been driven prior to his or her ownership except for normal dealer inspection and test driving. All other autos are used autos.

**b.** The rating procedures contained in Rule **270.** apply only when the finance or loan contract provides for equal monthly payments. Refer to company for risks which involve other than equal monthly payments.

**c.** Charge a premium for each auto, trailer or semitrailer.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Single Interest Term Factor – Single Interest Deductible Factor) |

**(1)** Refer to state Table **270.C.2.c.(1)(LC)** for the Loss Cost. Look up the Loss Cost according to the outstanding balance of the contract selling price, at the date the single interest coverage begins, including the prorated share of the carrying charges, but do not include any other costs, such as insurance premiums. If insurance premiums of any kind are to be financed, they may be financed in accordance with the company's finance plans, but may not be included in any of the provisions of Rule **270.**

**(2)** Single Interest Term Factor

|  |  |  |
| --- | --- | --- |
|  | Term In Months | Factor |
|  | 12 | 1.00 |
|  | 18 | 1.36 |
|  | 24 | 1.72 |
|  | 30 | 2.08 |
|  | 36 | 2.44 |
|  | 48 | 3.16 |
|  | 60 | 3.88 |
|  | 72 | 4.60 |
|  | 84 | 5.32 |

Table 270.C.2.c.(2) Single Interest Term Factors

**(3)** Single Interest Deductible Factors

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Coverage | No Deductible | | $100 Deductible | | $250 Deductible | |
|  |  | Comprehensive | 0.00 |  | 0.05 |  | 0.10 |  |
|  |  | Collision | 0.00 |  | 0.10 |  | 0.25 |  |
|  |  | Fire And Theft | 0.00 |  | 0.05 |  | 0.10 |  |

Table 270.C.2.c.(3) Single Interest Deductible Factors

3. Single Interest Short Rate And Pro Rata Tables

Upon cancellation of coverage, refer to Rule **211.** Calculate the return premium according to the following special single interest short rate and pro rata tables.

Upon payment of a total or constructive total loss, cancel the single interest coverage. Calculate the return premium according to the following special single interest pro rata tables:

a. Policy In Force For 12 Months Or Less

(1) Policy Term – 30 Months Or Less

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Policy Term In Months | | | | | | | |
|  |  | 12 | | 18 | | 24 | | 30 | |
|  | Time In Force | Short | Pro | Short | Pro | Short | Pro | Short | Pro |
|  | 1 day | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 |
|  | 2 – 3 days | 0.06 | 0.02 | 0.06 | 0.02 | 0.06 | 0.02 | 0.06 | 0.02 |
|  | 4 – 6 | 0.08 | 0.03 | 0.08 | 0.03 | 0.08 | 0.02 | 0.07 | 0.02 |
|  | 7 – 9 | 0.10 | 0.04 | 0.10 | 0.04 | 0.09 | 0.03 | 0.09 | 0.03 |
|  | 10 – 12 | 0.12 | 0.05 | 0.11 | 0.05 | 0.10 | 0.04 | 0.10 | 0.03 |
|  | 13 – 16 | 0.14 | 0.06 | 0.13 | 0.05 | 0.12 | 0.04 | 0.11 | 0.04 |
|  | 17 – 20 | 0.16 | 0.08 | 0.14 | 0.06 | 0.13 | 0.05 | 0.12 | 0.04 |
|  | 21 – 23 | 0.18 | 0.09 | 0.16 | 0.07 | 0.14 | 0.06 | 0.13 | 0.05 |
|  | 24 – 28 | 0.20 | 0.11 | 0.17 | 0.08 | 0.16 | 0.06 | 0.15 | 0.05 |
|  | 29 – 34 (1 mo.) | 0.22 | 0.12 | 0.19 | 0.09 | 0.17 | 0.07 | 0.16 | 0.06 |
|  | 35 – 42 | 0.25 | 0.15 | 0.21 | 0.11 | 0.18 | 0.08 | 0.17 | 0.07 |
|  | 43 – 49 | 0.28 | 0.18 | 0.23 | 0.13 | 0.20 | 0.10 | 0.18 | 0.08 |
|  | 50 – 56 | 0.31 | 0.21 | 0.26 | 0.16 | 0.22 | 0.12 | 0.20 | 0.10 |
|  | 57 – 64 (2 mos.) | 0.34 | 0.24 | 0.28 | 0.18 | 0.24 | 0.14 | 0.22 | 0.12 |
|  | 65 – 71 | 0.37 | 0.27 | 0.30 | 0.20 | 0.26 | 0.16 | 0.23 | 0.13 |
|  | 72 – 79 | 0.40 | 0.30 | 0.32 | 0.22 | 0.28 | 0.18 | 0.24 | 0.14 |
|  | 80 – 86 | 0.43 | 0.33 | 0.35 | 0.25 | 0.29 | 0.19 | 0.26 | 0.16 |
|  | 87 – 94 (3 mos.) | 0.46 | 0.36 | 0.37 | 0.27 | 0.31 | 0.21 | 0.28 | 0.18 |
|  | 95 – 102 | 0.49 | 0.39 | 0.39 | 0.29 | 0.33 | 0.23 | 0.29 | 0.19 |
|  | 103 – 110 | 0.52 | 0.42 | 0.41 | 0.31 | 0.34 | 0.24 | 0.30 | 0.20 |
|  | 111 – 118 | 0.55 | 0.45 | 0.43 | 0.33 | 0.36 | 0.26 | 0.31 | 0.21 |
|  | 119 – 127 (4 mos.) | 0.58 | 0.48 | 0.45 | 0.35 | 0.38 | 0.28 | 0.33 | 0.23 |
|  | 128 – 136 | 0.61 | 0.51 | 0.47 | 0.37 | 0.39 | 0.29 | 0.34 | 0.24 |
|  | 137 – 144 | 0.64 | 0.54 | 0.50 | 0.40 | 0.41 | 0.31 | 0.36 | 0.26 |
|  | 145 – 154 (5 mos.) | 0.67 | 0.57 | 0.53 | 0.43 | 0.43 | 0.33 | 0.38 | 0.28 |
|  | 155 – 162 | 0.70 | 0.60 | 0.55 | 0.45 | 0.45 | 0.35 | 0.39 | 0.29 |
|  | 163 – 172 | 0.73 | 0.63 | 0.57 | 0.47 | 0.47 | 0.37 | 0.41 | 0.31 |
|  | 173 – 183 (6 mos.) | 0.76 | 0.66 | 0.60 | 0.50 | 0.50 | 0.40 | 0.43 | 0.33 |
|  | 184 – 195 | 0.79 | 0.69 | 0.62 | 0.52 | 0.52 | 0.42 | 0.44 | 0.34 |
|  | 196 – 208 | 0.82 | 0.72 | 0.64 | 0.54 | 0.54 | 0.44 | 0.46 | 0.36 |
|  | 209 – 225 (7 mos.) | 0.85 | 0.76 | 0.67 | 0.57 | 0.56 | 0.46 | 0.48 | 0.38 |
|  | 226 – 238 | 0.87 | 0.79 | 0.70 | 0.60 | 0.58 | 0.48 | 0.50 | 0.40 |
|  | 239 – 251 (8 mos.) | 0.89 | 0.82 | 0.72 | 0.63 | 0.60 | 0.51 | 0.52 | 0.43 |
|  | 252 – 265 | 0.91 | 0.85 | 0.74 | 0.66 | 0.62 | 0.54 | 0.53 | 0.45 |
|  | 266 – 279 (9 mos.) | 0.93 | 0.88 | 0.76 | 0.69 | 0.63 | 0.57 | 0.55 | 0.48 |
|  | 280 – 295 | 0.95 | 0.91 | 0.78 | 0.72 | 0.65 | 0.59 | 0.56 | 0.50 |
|  | 296 – 317 (10 mos.) | 0.97 | 0.93 | 0.80 | 0.75 | 0.66 | 0.61 | 0.57 | 0.52 |
|  | 318 – 350 (11 mos.) | 0.99 | 0.97 | 0.82 | 0.79 | 0.69 | 0.66 | 0.59 | 0.56 |
|  | 351 – 365 (12 mos.) | 1.00 | 1.00 | 0.84 | 0.84 | 0.70 | 0.70 | 0.60 | 0.60 |

Table 270.C.3.a.(1) Policy Term – 30 Months Or Less

(2) Policy Term – 36 Months Or More

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Policy Term In Months | | | | | | | | | |
|  |  | 36 | | 48 | | 60 | | 72 | | 84 | |
|  | Time In Force | Short | Pro | Short | Pro | Short | Pro | Short | Pro | Short | Pro |
|  | 1 day | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 | 0.05 | 0.01 |
|  | 2 – 3 days | 0.06 | 0.01 | 0.06 | 0.01 | 0.06 | 0.01 | 0.06 | 0.01 | 0.05 | 0.01 |
|  | 4 – 6 | 0.07 | 0.02 | 0.07 | 0.02 | 0.07 | 0.01 | 0.07 | 0.01 | 0.06 | 0.01 |
|  | 7 – 9 | 0.08 | 0.02 | 0.08 | 0.02 | 0.08 | 0.02 | 0.07 | 0.01 | 0.06 | 0.01 |
|  | 10 – 12 | 0.09 | 0.03 | 0.09 | 0.02 | 0.08 | 0.02 | 0.08 | 0.02 | 0.07 | 0.01 |
|  | 13 – 16 | 0.11 | 0.03 | 0.10 | 0.03 | 0.09 | 0.02 | 0.09 | 0.02 | 0.08 | 0.01 |
|  | 17 – 20 | 0.12 | 0.04 | 0.11 | 0.03 | 0.10 | 0.02 | 0.10 | 0.02 | 0.09 | 0.02 |
|  | 21 – 23 | 0.13 | 0.04 | 0.12 | 0.03 | 0.11 | 0.03 | 0.11 | 0.02 | 0.10 | 0.02 |
|  | 24 – 28 | 0.14 | 0.05 | 0.13 | 0.04 | 0.12 | 0.03 | 0.12 | 0.03 | 0.11 | 0.02 |
|  | 29 – 34 (1 mo.) | 0.15 | 0.05 | 0.14 | 0.04 | 0.13 | 0.03 | 0.13 | 0.03 | 0.12 | 0.02 |
|  | 35 – 42 | 0.16 | 0.06 | 0.15 | 0.05 | 0.14 | 0.04 | 0.13 | 0.03 | 0.12 | 0.02 |
|  | 43 – 49 | 0.17 | 0.07 | 0.16 | 0.06 | 0.14 | 0.04 | 0.14 | 0.04 | 0.13 | 0.03 |
|  | 50 – 56 | 0.18 | 0.08 | 0.17 | 0.07 | 0.15 | 0.05 | 0.14 | 0.04 | 0.14 | 0.04 |
|  | 57 – 64 (2 mos.) | 0.20 | 0.10 | 0.18 | 0.08 | 0.16 | 0.06 | 0.15 | 0.05 | 0.15 | 0.05 |
|  | 65 – 71 | 0.21 | 0.11 | 0.19 | 0.09 | 0.17 | 0.07 | 0.15 | 0.05 | 0.15 | 0.05 |
|  | 72 – 79 | 0.23 | 0.13 | 0.20 | 0.10 | 0.18 | 0.08 | 0.16 | 0.06 | 0.16 | 0.06 |
|  | 80 – 86 | 0.24 | 0.14 | 0.21 | 0.11 | 0.18 | 0.08 | 0.17 | 0.07 | 0.16 | 0.06 |
|  | 87 – 94 (3 mos.) | 0.25 | 0.15 | 0.22 | 0.12 | 0.19 | 0.09 | 0.18 | 0.08 | 0.17 | 0.07 |
|  | 95 – 102 | 0.26 | 0.16 | 0.22 | 0.12 | 0.20 | 0.10 | 0.18 | 0.08 | 0.17 | 0.07 |
|  | 103 – 110 | 0.27 | 0.17 | 0.23 | 0.13 | 0.20 | 0.10 | 0.19 | 0.09 | 0.18 | 0.08 |
|  | 111 – 118 | 0.29 | 0.19 | 0.24 | 0.14 | 0.21 | 0.11 | 0.19 | 0.09 | 0.18 | 0.08 |
|  | 119 – 127 (4 mos.) | 0.30 | 0.20 | 0.25 | 0.15 | 0.22 | 0.12 | 0.20 | 0.10 | 0.19 | 0.09 |
|  | 128 – 136 | 0.31 | 0.21 | 0.26 | 0.16 | 0.23 | 0.13 | 0.21 | 0.11 | 0.19 | 0.09 |
|  | 137 – 144 | 0.32 | 0.22 | 0.27 | 0.17 | 0.24 | 0.14 | 0.22 | 0.12 | 0.20 | 0.10 |
|  | 145 – 154 (5 mos.) | 0.34 | 0.24 | 0.29 | 0.19 | 0.25 | 0.15 | 0.23 | 0.13 | 0.21 | 0.11 |
|  | 155 – 162 | 0.35 | 0.25 | 0.30 | 0.20 | 0.26 | 0.16 | 0.24 | 0.14 | 0.22 | 0.12 |
|  | 163 – 172 | 0.37 | 0.27 | 0.31 | 0.21 | 0.27 | 0.17 | 0.24 | 0.14 | 0.22 | 0.12 |
|  | 173 – 183 (6 mos.) | 0.39 | 0.29 | 0.32 | 0.22 | 0.28 | 0.18 | 0.25 | 0.15 | 0.23 | 0.13 |
|  | 184 – 195 | 0.40 | 0.30 | 0.33 | 0.23 | 0.29 | 0.19 | 0.25 | 0.16 | 0.23 | 0.14 |
|  | 196 – 208 | 0.41 | 0.31 | 0.34 | 0.24 | 0.30 | 0.20 | 0.25 | 0.17 | 0.24 | 0.15 |
|  | 209 – 225 (7 mos.) | 0.43 | 0.33 | 0.36 | 0.26 | 0.31 | 0.21 | 0.26 | 0.18 | 0.24 | 0.15 |
|  | 226 – 238 | 0.45 | 0.35 | 0.37 | 0.27 | 0.31 | 0.22 | 0.26 | 0.19 | 0.25 | 0.17 |
|  | 239 – 251 (8 mos.) | 0.46 | 0.37 | 0.38 | 0.29 | 0.32 | 0.24 | 0.27 | 0.20 | 0.25 | 0.18 |
|  | 252 – 265 | 0.47 | 0.39 | 0.38 | 0.30 | 0.32 | 0.25 | 0.27 | 0.21 | 0.25 | 0.19 |
|  | 266 – 279 (9 mos.) | 0.48 | 0.41 | 0.39 | 0.32 | 0.33 | 0.27 | 0.28 | 0.23 | 0.25 | 0.20 |
|  | 280 – 295 | 0.49 | 0.43 | 0.39 | 0.34 | 0.33 | 0.28 | 0.28 | 0.24 | 0.25 | 0.21 |
|  | 296 – 317 (10 mos.) | 0.50 | 0.45 | 0.40 | 0.36 | 0.34 | 0.29 | 0.28 | 0.25 | 0.25 | 0.22 |
|  | 318 – 350 (11 mos.) | 0.52 | 0.49 | 0.41 | 0.39 | 0.34 | 0.32 | 0.29 | 0.27 | 0.26 | 0.24 |
|  | 351 – 365 (12 mos.) | 0.53 | 0.53 | 0.42 | 0.42 | 0.35 | 0.35 | 0.30 | 0.30 | 0.26 | 0.26 |

Table 270.C.3.a.(2) Policy Term – 36 Months Or More

b. Policy In Force For 13 Months Or More

(1) Policy In Force – 13 To 48 Months

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Policy Term In Months | | | | | | | |
|  |  | 18 | 24 | 30 | 36 | 48 | 60 | 72 | 84 |
|  | Time In Force | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata |
|  | 13 mos. | 0.88 | 0.75 | 0.64 | 0.56 | 0.45 | 0.37 | 0.32 | 0.28 |
|  | 14 | 0.91 | 0.78 | 0.68 | 0.60 | 0.48 | 0.40 | 0.34 | 0.30 |
|  | 15 | 0.94 | 0.82 | 0.71 | 0.63 | 0.51 | 0.42 | 0.36 | 0.32 |
|  | 16 | 0.97 | 0.85 | 0.75 | 0.66 | 0.53 | 0.45 | 0.38 | 0.34 |
|  | 17 | 0.99 | 0.88 | 0.78 | 0.69 | 0.56 | 0.47 | 0.40 | 0.35 |
|  | 18 | 1.00 | 0.90 | 0.81 | 0.72 | 0.59 | 0.49 | 0.42 | 0.37 |
|  | 19 |  | 0.93 | 0.83 | 0.75 | 0.61 | 0.52 | 0.44 | 0.39 |
|  | 20 |  | 0.95 | 0.86 | 0.77 | 0.64 | 0.54 | 0.46 | 0.41 |
|  | 21 |  | 0.97 | 0.88 | 0.80 | 0.66 | 0.56 | 0.48 | 0.43 |
|  | 22 |  | 0.98 | 0.90 | 0.82 | 0.68 | 0.58 | 0.50 | 0.44 |
|  | 23 |  | 0.99 | 0.92 | 0.84 | 0.70 | 0.60 | 0.52 | 0.46 |
|  | 24 |  | 1.00 | 0.94 | 0.86 | 0.73 | 0.62 | 0.54 | 0.48 |
|  | 25 |  |  | 0.95 | 0.88 | 0.75 | 0.64 | 0.56 | 0.49 |
|  | 26 |  |  | 0.97 | 0.90 | 0.77 | 0.66 | 0.58 | 0.51 |
|  | 27 |  |  | 0.98 | 0.91 | 0.79 | 0.68 | 0.59 | 0.53 |
|  | 28 |  |  | 0.99 | 0.93 | 0.80 | 0.70 | 0.61 | 0.54 |
|  | 29 |  |  | 0.99 | 0.94 | 0.82 | 0.71 | 0.63 | 0.56 |
|  | 30 |  |  | 1.00 | 0.96 | 0.84 | 0.73 | 0.64 | 0.57 |
|  | 31 |  |  |  | 0.97 | 0.85 | 0.75 | 0.66 | 0.59 |
|  | 32 |  |  |  | 0.98 | 0.87 | 0.76 | 0.68 | 0.60 |
|  | 33 |  |  |  | 0.98 | 0.88 | 0.78 | 0.69 | 0.62 |
|  | 34 |  |  |  | 0.99 | 0.90 | 0.79 | 0.70 | 0.63 |
|  | 35 |  |  |  | 1.00 | 0.91 | 0.81 | 0.72 | 0.65 |
|  | 36 |  |  |  | 1.00 | 0.92 | 0.82 | 0.73 | 0.66 |
|  | 37 |  |  |  |  | 0.93 | 0.84 | 0.75 | 0.67 |
|  | 38 |  |  |  |  | 0.94 | 0.85 | 0.76 | 0.69 |
|  | 39 |  |  |  |  | 0.95 | 0.86 | 0.77 | 0.70 |
|  | 40 |  |  |  |  | 0.96 | 0.87 | 0.79 | 0.71 |
|  | 41 |  |  |  |  | 0.97 | 0.88 | 0.80 | 0.72 |
|  | 42 |  |  |  |  | 0.97 | 0.89 | 0.81 | 0.74 |
|  | 43 |  |  |  |  | 0.98 | 0.90 | 0.82 | 0.75 |
|  | 44 |  |  |  |  | 0.99 | 0.91 | 0.83 | 0.76 |
|  | 45 |  |  |  |  | 0.99 | 0.92 | 0.84 | 0.77 |
|  | 46 |  |  |  |  | 0.99 | 0.93 | 0.85 | 0.78 |
|  | 47 |  |  |  |  | 1.00 | 0.94 | 0.86 | 0.79 |
|  | 48 |  |  |  |  | 1.00 | 0.95 | 0.87 | 0.80 |

Table 270.C.3.b.(1) Policy In Force – 13 To 48 Months

(2) Policy In Force – 49 To 84 Months

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Policy Term In Months | | | | | | | |
|  |  | 18 | 24 | 30 | 36 | 48 | 60 | 72 | 84 |
|  | Time In Force | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata | Short Rate Or Pro Rata |
|  | 49 mos. |  |  |  |  |  | 0.96 | 0.88 | 0.81 |
|  | 50 |  |  |  |  |  | 0.96 | 0.89 | 0.82 |
|  | 51 |  |  |  |  |  | 0.97 | 0.90 | 0.83 |
|  | 52 |  |  |  |  |  | 0.97 | 0.91 | 0.84 |
|  | 53 |  |  |  |  |  | 0.98 | 0.92 | 0.85 |
|  | 54 |  |  |  |  |  | 0.98 | 0.93 | 0.86 |
|  | 55 |  |  |  |  |  | 0.99 | 0.93 | 0.87 |
|  | 56 |  |  |  |  |  | 0.99 | 0.94 | 0.88 |
|  | 57 |  |  |  |  |  | 0.99 | 0.95 | 0.88 |
|  | 58 |  |  |  |  |  | 1.00 | 0.95 | 0.89 |
|  | 59 |  |  |  |  |  | 1.00 | 0.96 | 0.90 |
|  | 60 |  |  |  |  |  | 1.00 | 0.96 | 0.91 |
|  | 61 |  |  |  |  |  |  | 0.97 | 0.91 |
|  | 62 |  |  |  |  |  |  | 0.97 | 0.92 |
|  | 63 |  |  |  |  |  |  | 0.98 | 0.93 |
|  | 64 |  |  |  |  |  |  | 0.98 | 0.93 |
|  | 65 |  |  |  |  |  |  | 0.98 | 0.94 |
|  | 66 |  |  |  |  |  |  | 0.99 | 0.94 |
|  | 67 |  |  |  |  |  |  | 0.99 | 0.95 |
|  | 68 |  |  |  |  |  |  | 0.99 | 0.96 |
|  | 69 |  |  |  |  |  |  | 1.00 | 0.96 |
|  | 70 |  |  |  |  |  |  | 1.00 | 0.96 |
|  | 71 |  |  |  |  |  |  | 1.00 | 0.97 |
|  | 72 |  |  |  |  |  |  | 1.00 | 0.97 |
|  | 73 |  |  |  |  |  |  |  | 0.98 |
|  | 74 |  |  |  |  |  |  |  | 0.98 |
|  | 75 |  |  |  |  |  |  |  | 0.98 |
|  | 76 |  |  |  |  |  |  |  | 0.99 |
|  | 77 |  |  |  |  |  |  |  | 0.99 |
|  | 78 |  |  |  |  |  |  |  | 0.99 |
|  | 79 |  |  |  |  |  |  |  | 0.99 |
|  | 80 |  |  |  |  |  |  |  | 1.00 |
|  | 81 |  |  |  |  |  |  |  | 1.00 |
|  | 82 |  |  |  |  |  |  |  | 1.00 |
|  | 83 |  |  |  |  |  |  |  | 1.00 |
|  | 84 |  |  |  |  |  |  |  | 1.00 |

Table 270.C.3.b.(2) Policy In Force – 49 To 84 Months

D. Transportation Network Autos And On-demand Delivery Service Autos Exclusionary Endorsement

Coverage for accidents or losses arising out of the use of an auto:

**1.** As a public or livery conveyance for passengers, including transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers; and

**2.** To provide delivery services, including courier services, for compensation through an online-enabled application or digital network which connects customers with drivers using their vehicles to provide such prearranged services;

may be excluded by attaching Amendment Of Single Interest Policy Provisions – Public Or Livery Passenger Conveyance And On-demand Delivery Services Exclusion Endorsement CA 26 04**.**

271. FIRE DEPARTMENTS

A. Eligibility

**1.** Rule **271.** applies to autos used for firefighting purposes.

**2.** One of the following endorsements must be attached to the policy:

**a.** Emergency Services – Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30**,** which excludes coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; or

**b.** Emergency Services – Volunteer Firefighters' And Workers' Injuries Limited Exclusion Endorsement CA 20 07**,** which:

**(1)** Excludes coverage for bodily injury to any volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; and

**(2)** Provides coverage for bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations.

**3.** The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. Use Professional Services Not Covered Endorsement CA 20 18**.**

B. Premium Computation

1. Private Passenger Types (Class Code 7908)

a. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Private Passenger Types Fire Department Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor |

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

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

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

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

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

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

e. Comprehensive

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

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

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

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

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

f. Limited Other Than Collision

Use the following formula for Specified Causes of Loss. For other coverages, refer to company for rating.

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

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

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

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

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

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

h. Private Passenger Types Fire Department Factors

|  |  |  |
| --- | --- | --- |
|  | Coverage | Factor |
|  | Liability and Basic No-fault | 0.80 |
|  | Other Than Collision | 0.40 |
|  | Collision | 0.45 |

Table 271.B.1.h. Private Passenger Types Fire Department Factors

2. Trailer Types

Classify and rate according to Section **II** – Trucks, Tractors And Trailers.

3. All Other Types (Class Code 7909)

a. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* All Other Types Fire Department Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor |

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* All Other Types Fire Department Factor |

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

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

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

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

e. Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* All Other Types Fire Department Factor |

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

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

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

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

f. Limited Other Than Collision

Use the following formula for Specified Causes of Loss. For other coverages, refer to company for rating.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* All Other Types Fire Department Factor |

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

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

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

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

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

h. All Other Types Fire Department Factors

|  |  |  |
| --- | --- | --- |
|  | Coverage | Factor |
|  | Liability and Basic No-fault | 0.82 |
|  | Other Than Collision | 0.48 |
|  | Collision | 0.44 |

Table 271.B.3.h. All Other Types Fire Department Factors

4. Fellow Volunteer Workers Liability (Class Code 7040)

When the endorsement referenced in Paragraph **A.2.b.** is attached, charge an additional premium for each self-propelled auto which is owned by the named insured and used by volunteer workers engaged in volunteer firefighting, rescue squad or ambulance corps operations.

a. Private Passenger Types Additional Premium

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Private Passenger Types Fire Department Factor \* Fellow Volunteer Workers Liability Coverage Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

**(5)** Refer to Paragraph **B.4.c.** for the Fellow Volunteer Workers Liability Coverage Factor.

b. All Other Self-propelled Autos Additional Premium

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* All Other Types Fire Department Factor \* Fellow Volunteer Workers Liability Coverage Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

**(5)** Refer to Paragraph **B.4.c.** for the Fellow Volunteer Workers Liability Coverage Factor.

c. Fellow Volunteer Workers Liability Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.25 |

Table 271.B.4.c. Fellow Volunteer Workers Liability Coverage Factor

272. FUNERAL DIRECTORS

A. Eligibility

**1.** Rule **272.** applies to autos owned or used by a funeral director.

**2.** The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. Use Professional Services Not Covered Endorsement CA 20 18**.**

B. Premium Computation

1. Limousines (Class Code 7915)

a. Liability

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

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor \* Funeral Director Limousines Coverage Factor |

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

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

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

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

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

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

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

e. Comprehensive

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

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

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

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

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

f. Limited Other Than Collision

Use the following formula for Specified Causes Of Loss. For other coverages, refer to company.

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

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

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

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

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

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

h. Funeral Director Limousines Coverage Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Factor | |
|  | Liability, Medical Payments and Basic No-fault | 0.70 |  |
|  | Physical Damage | 0.60 |  |

Table 272.B.1.h. Funeral Director Limousines Coverage Factors

2. Hearses And Flower Cars (Class Code 7922)

a. Liability

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

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor \* Funeral Directors Hearses And Flower Cars Coverage Factor |

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

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

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

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

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

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

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

e. Comprehensive

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

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

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

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

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

f. Limited Other Than Collision

Use the following formula for Specified Causes Of Loss. For other coverages, refer to company for rating.

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

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

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

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

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

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

h. Funeral Directors Hearses And Flower Cars Coverage Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Factor | |
|  | Liability, Medical Payments and Basic No-fault | 0.50 |  |
|  | Other Than Collision | 0.68 |  |
|  | Collision | 0.57 |  |

Table 272.B.2.h. Funeral Directors Hearses And Flower Cars Coverage Factors

3. Combination Hearses And Ambulances

Classify and rate each auto according to Rule **264.**

4. Autos Used For Other Purposes

Classify and rate each auto according to the applicable rules in this manual, based on the regular use of the auto.

C. Medical Payments Coverage For Hired And Non-owned Autos

**1.** Medical Payments Coverage may be provided for hired and non-owned autos.

**2.** Calculate the Total Medical Payments Premium that would apply for all owned autos, whether or not all owned autos are insured for medical payments.

**3.** For Medical Payments Coverage on hired and non-owned autos, charge the following premium:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Total Medical Payments Premium \* Medical Payments For Hired And Non-owned Autos Coverage Factor |

**a.** Use the total calculated for owned autos in Paragraph **C.2.**

**b.** Medical Payments For Hired And Non-owned Autos Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.50 |

Table 272.C.3.b. Medical Payments For Hired And Non-owned Autos Coverage Factor

**4.** For the minimum premium, refer to company.

273. GOLF CARTS AND LOW-SPEED VEHICLES

A. Eligibility

**1.** Rule **273.** applies to the following motorized vehicles:

**a.** Vehicles commonly known as golf carts, which are used to carry golfers and their equipment over a golf course.

**b.** Vehicles commonly known as golf carts, which are used for commercial purposes other than on golf courses.

**c.** Low-speed vehicles, other than golf carts.

**2.** Rule **273.** does not apply to all-terrain vehicles (ATVs) and utility task vehicles (UTVs). Refer to Rule **284.** for ATV and UTV eligibility.

B. Application

**1.** For Liability Coverage, refer to Division Six – General Liability for vehicles which are:

**a.** Not subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where such vehicles are licensed or principally garaged; and

**b.** Maintained for use solely on or next to the premises of the insured.

**2.** Liability, Auto Medical Payments, No-fault and Uninsured Motorists Coverages may be provided under Division One – Commercial Automobile as follows:

**a.** For vehicles that are not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged, use Golf Carts And Low-speed Vehicles Endorsement CA 04 45**.**

**b.** For vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged, no endorsement is necessary.

**3.** If provided, Physical Damage Coverages must be written on a stated amount basis. Use Stated Amount Insurance Endorsement CA 99 28**.**

C. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Low-speed Vehicles 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 **300.** for the Increased Limits Factor.

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

**d.** Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

2. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor \* Low-speed Vehicles 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 **292.C.** for the Medical Payments Limit Factor.

**c.** Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

3. No-fault

Refer to the state exception for no-fault rating, if applicable.

4. Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Low-speed Vehicles 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.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

**d.** Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

5. Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Low-speed Vehicles 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.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

**d.** Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

6. Limited Other Than Collision

Use the following formula for Specified Causes Of Loss. For other coverages, refer to company for rating.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Factor) \* Low-speed Vehicles 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.** for the Deductible Discount Factor. Use the Trucks, Tractors And Trailers Factors.

**d.** Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

7. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

8. Low-speed Vehicles Factors

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Coverage | Golf Carts | | All Other Low- speed Vehicles (Class Code 9463) |
| Used On Golf Courses (Class Code 9461) | Other Commercial Purposes (Class Code 9462) |
|  | Liability | 0.27 | 0.27 | 0.27 |
|  | Medical Payments And  Basic No-fault | 0.50 | 1.00 | 1.00 |
|  | Other Than Collision | 0.82 | 0.82 | 0.82 |
|  | Collision | 0.38 | 0.82 | 0.82 |
|  | Uninsured  Motorists | 0.30 | 1.00 | 1.00 |

Table 273.C.8. Low-speed Vehicles Factors

274. LAW ENFORCEMENT AGENCIES

A. Eligibility

**1.** Rule **274.** applies to autos used by government law enforcement agencies or police departments.

**2.** One of the following endorsements must be attached to the policy:

**a.** Emergency Services – Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30**,** which excludes coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; or

**b.** Emergency Services – Volunteer Firefighters' And Workers' Injuries Limited Exclusion Endorsement CA 20 07**,** which:

**(1)** Excludes coverage for bodily injury to any volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; and

**(2)** Provides coverage for bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations.

**3.** The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. Use Professional Services Not Covered Endorsement CA 20 18**.**

B. Premium Computation

1. Private Passenger Types (Class Code 7911)

a. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Law Enforcement Coverage Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor |

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

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

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

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

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

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

e. Comprehensive

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

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

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

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

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

f. Limited Other Than Collision

Use the following formula for Specified Causes of Loss. For other coverages, refer to company.

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

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

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

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

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

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

2. Motorcycles (Class Code 7986)

Rate according to Rule **277.**

3. Trailer Types

Classify and rate according to Section **II** – Trucks, Tractors And Trailers.

4. All Other Types (Class Code 7912)

a. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Law Enforcement Coverage Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor |

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

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

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

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

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

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

e. Comprehensive

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

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

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

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

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

f. Limited Other Than Collision

Use the following formula for Specified Causes of Loss. For other coverages, refer to company.

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

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

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

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

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

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

5. Law Enforcement Coverage Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Coverage | Private Passenger Types | | Other Than Private Passenger Types | |
|  | Liability and Basic No-fault | 1.15 |  | 1.27 |  |
|  | Other Than Collision | 0.90 |  | 1.22 |  |
|  | Collision | 1.00 |  | 1.13 |  |

Table 274.B.5. Law Enforcement Coverage Factors

6. Fellow Volunteer Workers Liability (Class Code 7040)

When the endorsement referenced in Paragraph **A.2.b.** is attached, charge an additional premium for each self-propelled auto (not including trailers) which is owned by the named insured and used by volunteer workers engaged in volunteer firefighting, rescue squad or ambulance corps operations.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Law Enforcement Liability Premium \* Fellow Volunteer Workers Liability Coverage Factor |

**a.** Use the Liability Premium for the vehicle, calculated in Paragraph **B.1.,** **B.2.** or **B.4.** as appropriate.

**b.** Refer to the following table for the Fellow Volunteer Workers Liability Coverage Factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.25 |

Table 274.B.6.b. Fellow Volunteer Workers Liability Coverage Factor

275. LEASING OR RENTAL CONCERNS

A. Eligibility

**1.** Rule **275.** applies to risks which lease or rent autos to others without drivers.

**2.** For autos leased or rented with drivers, refer to:

**a.** Rule **224.** for trucks, tractors or trailers leased or rented by the concern to truckers or motor carriers; or

**b.** Rule **240.** for public autos leased or rented by the concern to public passenger carriers.

In rating such vehicles, consideration must be given to insurance required to be provided by truckers, motor carriers and public passenger carriers and the exposure to be developed by the leasing or rental concern which will not be covered by such insurance.

B. Premium Computation

1. Specified Auto Basis

a. Long Term – Autos Leased For Six Months Or More

(1) Full Coverage For Owner And Lessee

Classify and rate each auto according to the applicable rules in this manual, based on the expected use of each auto by the lessee.

(2) Contingent Coverage (Class Code 7219)

**(a)** Use Leasing Or Rental Concerns – Contingent Coverage Endorsement CA 20 09to provide Liability and any required No-fault Coverages to the lessor, when:

**(i)** The lessee has furnished proof that the lessor is named as an additional insured on the lessee's policy or certificate of insurance; and

**(ii)** The insurance required by the leasing or rental agreement is not collectible at the time of the accident.

**(b)** Develop Liability and Basic No-fault premiums that would apply for each auto according to the applicable rules in this manual, based on the expected use of each auto by the lessee.

**(c)** Multiply each result by the Lessor Contingent Coverage Factor as follows.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Applicable Premiums Based On Expected Use \* Lessor Contingent Coverage Factor |

**(i)** Use the premiums described in Paragraph **B.1.a.(2)(b).**

**(ii)** Refer to the following table for the Lessor Contingent Coverage Factor:

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

Table 275.B.1.a.(2)(c)(ii) Lessor Contingent Coverage Factor

(3) Second Level Coverage (Class Code 7040)

**(a)** Use Leasing Or Rental Concerns – Second Level Coverage Endorsement CA 20 14to provide excess Liability Coverage for the leasing concern, when the lessee's policy provides such coverage on a primary basis for both the leasing concern and the lessee. Coverage is only available for the difference between the limit provided by the lessee's policy and the limit shown on the Schedule of this endorsement.

**(b)** Refer to company for rating.

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

(1) Trucks, Tractors And Trailers

(a) Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Leasing Or Rental Concerns Coverage Factor |

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

**(ii)** Refer to Rule **300.** for the Increased Limits Factor.

**(iii)** Refer to Rule **298.A.** for the Deductible Discount Factor.

**(iv)** Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(b) Medical Payments

Refer to company for rating.

(c) No-fault

Refer to company for rating.

(d) Collision

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

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

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

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

**(iv)** Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(e) Comprehensive

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

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

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

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

**(iv)** Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(f) Limited Other Than Collision

Use the following formula for Specified Causes of Loss. For other coverages refer to company for rating.

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

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

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

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

**(iv)** Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(g) Uninsured Motorists Coverage

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

(2) Private Passenger Types (Class Code 7214)

(a) Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Leasing Or Rental Concerns Coverage Factor |

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

**(ii)** Refer to Rule **300.** for the Increased Limits Factor.

**(iii)** Refer to Rule **298.A.** for the Deductible Discount Factor.

**(iv)** Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(b) Medical Payments

Refer to company for rating.

(c) No-fault

Refer to company for rating.

(d) Collision

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

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

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

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

**(iv)** Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(e) Comprehensive

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

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

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

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

**(iv)** Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(f) Limited Other Than Collision

Use the following formula for Specified Causes of Loss. For other coverages refer to company for rating.

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

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

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

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

**(iv)** Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(g) Uninsured Motorists Coverage

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

(3) Leasing Or Rental Concerns Coverage Factor

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Vehicle Type | | | | | | | |
|  | Coverage | Trucks (Class Code 7211) | | Tractors (Class Code 7212) | | Trailers (Class Code 7213) | | Private Passenger Types (Class Code 7214) | |
|  | Liability | 1.13 |  | 1.59 |  | 0.09 |  | 1.75 |  |
|  | Collision | 2.84 |  | 2.84 |  | 0.25 |  | 1.25 |  |
|  | Other Than Collision | 3.06 |  | 3.06 |  | 0.27 |  | 0.55 |  |
|  | Uninsured Motorists | 1.00 |  | 1.00 |  | 1.00 |  | 1.00 |  |

Table 275.B.1.b.(3) Leasing Or Rental Concerns Coverage Factor

(4) Special Types

**(a)** For motorcycles, motorbikes and other similar motor vehicles, use Class Code 7220. First compute the Motorcycle Premium as in Rule **277.** Then apply the Motorcycle Lease Factor as follows. For coverages not listed here, refer to company.

(i) Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Motorcycle Premium \* Motorcycle Lease Factor |

**i.** Compute the Liability Premium as in Rule **277.**

**ii.** Refer to Paragraph **B.1.b.(4)(a)(iv)** for the Motorcycle Lease Factor.

(ii) Physical Damage

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Motorcycle Premium \* Motorcycle Lease Factor |

**i.** Compute the Premium for the applicable coverage as in Rule **277.**

**ii.** Refer to Paragraph **B.1.b.(4)(a)(iv)** for the Motorcycle Lease Factor.

(iii) Uninsured Motorists Insurance

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Motorcycle Premium \* Motorcycle Lease Factor |

**i.** Compute the Uninsured Motorists Premium as in Rule **277.**

**ii.** Refer to Paragraph **B.1.b.(4)(a)(iv)** for the Motorcycle Lease Factor.

(iv) Motorcycle Lease Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Factor | |
|  | Liability | 3.00 |  |
|  | Collision | 5.00 |  |
|  | Fire Or Fire And Theft | 5.00 |  |
|  | Uninsured Motorists | 1.00 |  |

Table 275.B.1.b.(4)(a)(iv) Motorcycle Lease Factors

**(b)** For snowmobiles and other similar vehicles designed for travel over ice and snow and used primarily off public roads, use Class Code 7221. First compute the Snowmobile Premium as in Rule **280.** Then apply the Snowmobile Lease Factor as follows. For coverages not listed here, refer to company.

(i) Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Snowmobile Premium \* Snowmobile Lease Factor |

**i.** Compute the Liability Premium as in Rule **280.**

**ii.** Refer to Paragraph **B.1.b.(4)(b)(iv)** for the Snowmobile Lease Factor.

(ii) Physical Damage

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Snowmobile Premium \* Snowmobile Lease Factor |

**i.** Compute the Premium for the applicable coverage as in Rule **280.**

**ii.** Refer to Paragraph **B.1.b.(4)(b)(iv)** for the Snowmobile Lease Factor.

(iii) Uninsured Motorists Insurance

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Snowmobile Premium \* Snowmobile Lease Factor |

**i.** Compute the Uninsured Motorists Premium as in Rule **280.**

**ii.** Refer to Paragraph **B.1.b.(4)(b)(iv)** for the Snowmobile Lease Factor.

(iv) Snowmobile Lease Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Factor | |
|  | Liability | 3.00 |  |
|  | Physical Damage | 4.00 |  |
|  | Uninsured Motorists | 1.00 |  |

Table 275.B.1.b.(4)(b)(iv) Snowmobile Lease Factors

**(c)** For all other special types, except motor homes, refer to company for rating. Use Class Code 7206.

(5) Auto Dealer And Auto Service Operations Risks – Customer Rental (Class Code 7227)

For private passenger autos rented to customers while their autos are temporarily left with the named insured for service, repair or sale, rate according to Section **III** – Private Passenger Types.

(6) Motor Homes

For self-propelled motor homes equipped as living quarters, first compute the Motor Home Premiums as in Rule **276.** Then apply the Motor Home Lease Factor as follows. For coverages not listed here, refer to company.

(a) Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Motor Home Premium \* Motor Home Lease Factor |

**(i)** Compute the Liability Premium as in Rule **276.**

**(ii)** Refer to Paragraph **B.1.b.(6)(d)** for the Motor Home Lease Factor.

(b) Physical Damage

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Motor Home Premium \* Motor Home Lease Factor |

**(i)** Compute the Premium for the applicable coverage as in Rule **276.**

**(ii)** Refer to Paragraph **B.1.b.(6)(d)** for the Motor Home Lease Factor.

(c) Uninsured Motorists Insurance

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Motor Home Premium \* Motor Home Lease Factor |

**(i)** Compute the Uninsured Motorists Premium as in Rule **276.**

**(ii)** Refer to Paragraph **B.1.b.(6)(d)** for the Motor Home Lease Factor.

(d) Motor Home Lease Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Coverage | Overall Length Of Motor Home | | | |
| Up To 22' (Class Code 7203) | | Over 22' (Class Code 7204) | |
|  | Liability | 2.00 |  | 2.00 |  |
|  | Physical Damage | 3.00 |  | 3.00 |  |
|  | Uninsured Motorists | 1.00 |  | 1.00 |  |

Table 275.B.1.b.(6)(d) Motor Home Lease Factors

(7) Rent-it-there/Leave-it-here Autos

Use Leasing Or Rental Concerns – Rent-it-there/Leave-it-here Autos Endorsement CA 20 12to exclude coverage for the owner or rentee of any "rent-it-there/leave-it-here" auto not owned by the named insured.

c. Irregular Term – Autos Rented For One Month Or More But Less Than One Year

For rating, refer to company.

2. Gross Receipts Or Mileage Basis

a. Eligibility

A risk made up of three or more autos which has been in business for at least 15 months immediately preceding the effective date of the policy may be written on a gross receipts or mileage basis. A risk which otherwise qualifies but which has been in business less than 15 months may be submitted to the company for determination of its eligibility.

b. Definitions

**(1)** "Gross receipts" means the total amount earned by the named insured for the leasing or renting of autos to others without drivers. Gross receipts includes taxes, except those taxes collected as a separate item and paid directly to the government.

**(2)** "Mileage" means the total live and dead mileage of all autos leased or rented to others without drivers.

c. Premium Development

Refer to Rule **318.**

3. Conversion, Embezzlement Or Secretion Coverage

**a.** Use Leasing Or Rental Concerns – Conversion, Embezzlement Or Secretion Coverage Endorsement CA 20 10to exclude coverage for theft, conversion, embezzlement or secretion under Comprehensive and Specified Causes Of Loss Coverages.

**b.** Such coverages may be provided as a limited buyback for autos scheduled in this endorsement. A premium is calculated based on the amount of insurance provided.

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

**(1)** Refer to state Table **275.B.3.b.(1)(LC)** for the Loss Cost.

**(2)** Use the Amount Of Insurance provided.

4. Exclusion Of Certain Leased Autos

**a.** To exclude Liability and No-fault Coverages for certain leased autos arising out of acts or omissions of the lessee or rentee, use Leasing Or Rental Concerns – Exclusion Of Certain Leased Autos Endorsement CA 20 11**.**

**b.** Refer to company for rating.

5. Schedule Of Limits For Owned Autos

**a.** To provide varying Liability Coverage limits for autos owned by a leasing or rental concern, use Leasing Or Rental Concerns – Schedule Of Limits For Owned Autos Endorsement CA 20 13**.**

**b.** Refer to company for rating.

276. MOBILE HOMES

A. Eligibility

**1.** For motor homes and pickup trucks used only to transport camper bodies, refer to the Personal Auto Manual. Autos of these types that are not eligible for rating in the Personal Auto Manual may be rated according to Rule **276.**

**2.** Policies covering autos eligible to be rated under Rule **276.** may be issued for a term of up to 84 months.

**3.** If provided, Physical Damage Coverages must be written on a stated amount basis. Use Stated Amount Insurance Endorsement CA 99 28**.**

**4.** For Limited Specified Causes Of Loss Coverage and additional Physical Damage Coverages, use Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages Endorsement CA 99 14**.**

**5.** If Physical Damage Coverage is provided, one of the following endorsements must be attached:

**a.** Use Mobile Homes Contents Not Covered Endorsement CA 20 17to exclude coverage for mobile home contents; or

**b.** UseMobile Homes Contents Coverage Endorsement CA 20 16to provide Mobile Homes Contents Coverage for Fire, Limited Specified Causes Of Loss or Specified Causes Of Loss, which may include theft.

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

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Mobile Homes 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 **300.** for the Increased Limits Factor.

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

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

2. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit 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 **292.C.** for the Medical Payments Limit Factor.

3. No-fault

Refer to the state exception for No-fault rating, if applicable.

4. Collision

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

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

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

5. Comprehensive

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

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

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

6. Limited Other Than Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Limited Other Than Collision Coverage Factor \* (Vehicle Value Factor – Deductible Discount Factor) \* Mobile Homes Coverage Factor |

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

**b.** Refer to Rule **308.A.** for the Limited Other Than Collision Coverage Factor.

**c.** Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers factor. Use the value of the vehicle not including the contents, even if contents are covered. Refer to Paragraph **B.7.** for the Additional Premium for contents coverage.

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

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

7. Limited Other Than Collision Coverage on Contents

When coverage is provided for contents as with the endorsement from Paragraph **A.5.b.,** charge an additional premium for the contents coverage.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* Mobile Homes Contents Coverage Factor \* Vehicle Value Factor \* Mobile Homes Coverage Factor |

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

**b.** Refer to Paragraph **B.10.** for the Mobile Homes Contents Coverage Factor.

**c.** Refer to Rule **301.C.** for the Vehicle Value Factor. Use the Trucks, Tractors And Trailers Factors. For price bracket, use the value of the contents only.

**d.** Refer to Paragraph **B.9.** for the Mobile Homes Coverage Factor. Use the factor that corresponds to the vehicle whose contents are being covered.

8. Uninsured Motorists

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

9. Mobile Homes Coverage Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Coverage | Trailer Equipped As Living Quarters (Class Code 7963) | Pickup Trucks Used Solely To Transport Camper Bodies (Class Code 7962) | Motor Homes Self-propelled Vehicles Equipped As Living Quarters Overall Length In Feet | |
|  | Up To 22' (Class Code 7960) | More Than 22' (Class Code 7961) |
|  | Liability and Basic No-fault | 0.18 | 0.68 | 0.54 | 0.68 |
|  | Collision | 1.01 | 1.26 | 0.63 | 0.63 |
|  | Other Than Collision | 1.09 | 1.36 | 0.68 | 0.68 |

Table 276.B.9. Mobile Homes Coverage Factors

10. Mobile Homes Contents Coverage Factors

|  |  |  |
| --- | --- | --- |
|  | Coverage | Factor |
|  | Fire Only | 0.35 |
|  | Fire And Theft Only | 0.65 |
|  | Limited Specified Causes Of Loss (Includes Theft) | 0.95 |
|  | Limited Specified Causes Of Loss (Excludes Theft) | 0.65 |
|  | Specified Causes Of Loss (Includes Theft) | 1.00 |
|  | Specified Causes Of Loss (Excludes Theft) | 0.70 |

Table 276.B.10. Mobile Homes Contents Coverage Factors

277. MOTORCYCLES

A. Eligibility

**1.** Rule **277.** applies to motorcycles, motorscooters, motorbikes and any other similar autos used for commercial purposes. Use Class Code 7986 for vehicles used by law enforcement agencies and Class Code 7985 for vehicles used for all other commercial purposes.

**2.** If provided, Other Than Collision Coverages must be written on a stated amount basis. Use Stated Amount Insurance Endorsement CA 99 28**.**

**3.** For Limited Specified Causes Of Loss Coverage and additional Physical Damage Coverages, use Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages Endorsement CA 99 14**.**

B. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Engine Factor |

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

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

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

**d.** Engine Factors:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Size Of Engine In  Cubic Centimeters | | | Factor |
|  | 0 | – | 100cc | 0.29 |
|  | 101 | – | 200 | 0.38 |
|  | 201 | – | 360 | 0.59 |
|  | 361 | – | 500 | 0.65 |
|  | 501 | – | 800 | 0.76 |
|  | Over | | 800cc | 0.85 |

Table 277.B.1.d. Engine Factors

2. Medical Payments

Refer to company for rating.

3. No-fault

Refer to the state exception for no-fault rating, if applicable.

4. Collision

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

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

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

**b.** Motorcycle Age Factors

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

Table 277.B.4.b. Motorcycle Age Factors

**c.** Motorcycle Original Cost New Factors

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Original Cost New | | | | Factor | |
|  | $ | 0 | – | 4,500 | 0.415 |  |
|  |  | 4,501 | – | 6,000 | 0.490 |  |
|  |  | 6,001 | – | 8,000 | 0.598 |  |
|  |  | 8,001 | – | 10,000 | 0.689 |  |
|  |  | 10,001 | – | 15,000 | 0.747 |  |
|  |  | 15,001 | – | 20,000 | 0.830 |  |
|  |  | Over | | 20,000 | 0.929 |  |

Table 277.B.4.c. Motorcycle Original Cost New Factors

**d.** Refer to Rule **298.B.** for the Deductible Discount Factors. Use the Private Passenger Types Factors.

5. Comprehensive

Refer to company for rating.

6. Limited Other Than Collision

For Fire or Fire And Theft Coverage on a stated amount basis, the premium formula that follows applies. Otherwise, refer to company.

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

**a.** Refer to state Table **277.B.6.a.(LC)** for the Loss Cost.

**b.** Use the limit on the stated amount endorsement.

7. Uninsured Motorists

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

278. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTO

A. Eligibility

**1.** Rule **278.** applies to risks, other than auto dealers or drive-away contractors, which possess registration plates not issued for attachment to a specific auto. Liability, Medical Payments, Basic No-fault and Uninsured Motorists Coverages may be provided by attaching Registration Plates Not Issued For A Specific Auto Endorsement CA 20 27**.** Use Class Code 7929.

**2.** A set of plates is the number of plates required to legally operate an auto on public roads.

B. Premium Computation

To determine rating territory, use the address of the named insured. Charge a premium for each eligible set of plates.

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Registration Plates Not Issued For A Specific Auto Factor |

**a.** Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types 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 **B.5.** for the Registration Plates Not Issued For A Specific Auto Factor.

2. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Private Passenger Types Loss Cost \* Medical Payments Limit Factor \* Registration Plates Not Issued For A Specific Auto Factor |

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

**b.** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

**c.** Refer to Paragraph **B.5.** for the Registration Plates Not Issued For A Specific Auto Factor.

3. No-fault

Refer to the state exception for no-fault rating, if applicable.

4. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

5. Registration Plates Not Issued For A Specific Auto Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 1.00 |

Table 278.B.5. Registration Plates Not Issued For A Specific Auto Factor

279. REPOSSESSED AUTOS

A. Eligibility

**1.** Rule **279.** does not apply to autos that finance companies and banks own or operate for their own business or pleasure purposes. Classify and rate such autos according to the applicable rules in this manual, based on the regular use of these autos.

**2.** Auto finance companies and banks may be insured for the repossession and use in connection with reselling financed autos. Use Repossessed Autos Endorsement CA 20 19 and Class Code 7925.

B. Premium Computation

**1. Liability**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Number Of Autos |

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

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

2. Physical Damage

Physical Damage Coverages for repossessed autos may be afforded to banks or finance companies.

a. Other Than Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Total Value \* Loss Cost \* Franchise Factor \* Deductible Factor / 100 |

**(1)** Calculate the Total Value as in Rule **249.I.**

**(2)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Auto Dealers Loss Costs.

**(3)** Refer to Table **249.D.1.b.** for the Franchise Factor. Use the factor for Non-franchised Auto Dealers.

**(4)** Refer to Rule **298.B.4.** for the Deductible Factor. Use the factor for Auto Dealers.

b. Blanket Collision

Separately determine the premium for each layer as in Rule **249.I.5.**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Layer Premium = (Loss Cost For The Layer \* Inventory Value Or Limit Within The Layer / 100) \* Franchise Factor \* Deductible Factor \* Collision Adjustment Factor |

**(1)** Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Auto Dealers Loss Cost.

**(2)** Determine the Inventory Value or Limit within the layer as in Rule **249.I.5.**

**(3)** Refer to Table **249.D.1.b.** for the Franchise Factor. Use the factor for Non-franchised Auto Dealers.

**(4)** Refer to Rule **298.B.4.** for the Deductible Factor. Use the factor for Auto Dealers.

**(5)** Refer to the following table for the Collision Adjustment Factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 1.00 |

Table 279.B.2.b.(5) Collision Adjustment Factor

280. SNOWMOBILES

A. Eligibility

**1.** Rule **280.** applies to snowmobiles and similar autos used for commercial purposes that are designed for travel over ice and snow and are used principally off public roads.

**2.** For Liability Coverage, refer to the General Liability Division for vehicles which are:

**a.** Not subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where such vehicles are licensed or principally garaged; and

**b.** Maintained for use solely on or next to the premises of the insured.

**3.** Liability, Auto Medical Payments and Uninsured Motorists Coverages may be provided under the Commercial Automobile Division by attaching Snowmobiles Endorsement CA 20 21**.** Use Class Code 7964.

**4.** If provided, Physical Damage Coverages must be written on a stated amount basis. Use Stated Amount Insurance Endorsement CA 99 28**.**

B. Premium Computation

All premiums apply for the period of coverage. If the insured cancels, do not return premium. 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) |

**a.** Refer to state Table **280.B.1.a.(LC)** for the loss cost.

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

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

**2. Medical Payments**

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

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

**3. No-fault**

Refer to the state exception for no-fault rating, if applicable.

**4. Collision**

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

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

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

**5. Comprehensive**

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

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

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

**6. Limited Other Than Collision**

Refer to company for rating.

**7. Uninsured Motorists**

Refer to the state exception where provided. In the absence of a state exception refer to Rule **297.** For higher limits, refer to company.

281. MOBILE OR FARM EQUIPMENT

Rule **281.** applies to the vehicles described in Paragraphs **A.1.g.** and **A.1.h.** that follow, which are appropriately covered under an auto policy. Rule **281.** also applies to vehicles fitting into any of the categories listed in Paragraphs **A.1.a.** through **A.1.f.** and **A.2.** that follow, unless the vehicles are already covered under a general liability or other insurance policy.

A. Definitions And Eligibility

1. Mobile Equipment (Other Than Farm Equipment)

**a.** Bulldozers, forklifts and other vehicles designed for use principally off public roads;

**b.** Vehicles maintained for use solely on or next to premises the insured owns or rents, other than:

**(1)** Golf carts and low speed vehicles eligible to be classified under Rule **273.;** or

**(2)** All-terrain Vehicles (ATVs) or Utility Task Vehicles (UTVs) eligible to be classified under Rule **284.;**

**c.** Vehicles that travel on crawler treads, other than snowmobiles eligible to be classified under Rule **280.;**

**d.** Vehicles maintained primarily to provide mobility to permanently mounted:

**(1)** Power cranes, shovels, loaders, diggers or drills; or

**(2)** Road construction or resurfacing equipment such as graders, scrapers or rollers;

**e.** Vehicles not described in preceding Paragraph **A.1.a., A.1.b., A.1.c.** or **A.1.d.** that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

**(1)** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or

**(2)** Cherry pickers and similar devices used to raise or lower workers;

**f.** Vehicles not described in Paragraph **A.1.a., A.1.b., A.1.c., A.1.d., A.1.e.** or **A.1.g.** maintained primarily for purposes other than the transportation of persons or cargo;

**g.** Self-propelled vehicles not described in preceding Paragraph **A.1.a., A.1.b., A.1.c.** or **A.1.d.** with the following types of permanently attached equipment:

**(1)** Equipment designed primarily for:

**(a)** Snow removal;

**(b)** Road maintenance, but not construction or resurfacing; or

**(c)** Street cleaning;

**(2)** Cherry pickers and similar devices mounted on auto or truck chassis and used to raise or lower workers; and

**(3)** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment;

**h.** Vehicles described in preceding Paragraphs **A.1.a.** through **A.1.f.** and Paragraph **A.2.** that follows, that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

2. Farm Equipment

Farm tractors, harvesting combines, power-driven lawn mowers and other self-propelled farm equipment used for farming purposes.

3. Operations Coverage

Operations Coverage, except for equipment described in preceding Paragraph **A.1.g.(1),** is not provided under an auto policy for either mobile equipment or farm equipment.

B. Endorsements

**1.** For mobile equipment described in preceding Paragraphs **A.1.a.** through **A.1.f.** and farm equipment that are not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged, Mobile Equipment Endorsement CA 20 15may be used.

**2.** When Physical Damage Coverage is provided for farm equipment, also attach Farm Tractors And Farm Tractors Equipment Endorsement CA 20 08**.**

**3.** For vehicles described in preceding Paragraphs **A.1.g.** and **A.1.h.,** no endorsement is necessary. The premium computation procedures in Rule **281.** apply.

C. Specified Auto Basis

1. Eligibility

**a.** Provide coverage on a specified auto basis for:

**(1)** Vehicles owned by the insured; and

**(2)** Any autos leased, hired, rented or borrowed by the insured, if:

**(a)** An insured lessee or renter is providing primary Liability Coverage on the auto; and

**(b)** The term of the lease or agreement is for six months or more.

**b.** For autos leased, hired, rented or borrowed by the insured for less than six months, refer to:

**(1)** Paragraph **D.** if the owner of the auto is providing primary Liability Coverage; or

**(2)** Paragraph **D.** or **E.** if the insured lessee or renter is providing primary Liability Coverage.

2. Premium Computation

a. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Mobile Or Farm Equipment Coverage Factor |

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

**(2)** Refer to Rule **300.** for the Increased Limits Factor.

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

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

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor \* Mobile Or Farm Equipment Coverage Factor |

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

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

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

c. No-fault

Refer to the state exception for no-fault rating, if applicable.

d. Collision

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

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

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

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

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

e. Comprehensive

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

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

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

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

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

f. Limited Other Than Collision

Refer to company for rating.

g. Uninsured Motorists Insurance

Refer to the state exception where provided. In the absence of a state exception refer to Rule **297.** For higher limits, refer to company.

**h. Mobile Or Farm Equipment Coverage Factor**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Mobile Equipment | Farm Equipment |
|  | Liability, Basic No-fault, Medical Payments And Uninsured Motorists | 1.000 | 0.150 |
|  | Collision | 0.650 | 0.300 |
|  | Comprehensive | 0.600 | 0.450 |

Table 281.C.2.h. Mobile Or Farm Equipment Coverage Factor

D. Cost Of Hire Basis

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

a. Eligibility

**(1)** Liability, Basic No-fault and Medical Payments Coverages may be provided on a cost of hire basis for vehicles leased, hired, rented or borrowed for:

**(a)** Less than six months, regardless of whether the policy provides primary or excess Liability Coverage; and

**(b)** Six months or more, when the owner of the auto is providing primary Liability Coverage.

**(2)** If an employee rents or hires an auto in an employee's name for the purposes of performing duties related to the insured's business, use Employee Hired Autos Endorsement CA 20 54**.**

**(3)** If a volunteer rents or hires an auto in a volunteer's name for the purposes of performing duties related to the insured's business, use Volunteer Hired Autos Endorsement CA 04 39**.**

b. Application

**(1)** Cost of hire means the total amount incurred by the insured for the leasing and hiring of autos that the insured does not own. Cost of hire does not include charges incurred for:

**(a)** Autos that are leased, hired, rented or borrowed from any of the insured's employees, partners, members (if the insured is a limited liability company) or members of their households; or

**(b)** Services performed by motor carriers of property or passengers.

**(2)** For each state where the insured is expected to hire autos, separately estimate the annual cost of hire for each of the following, if applicable:

**(a)** Autos classified as mobile equipment for which:

**(i)** Primary Liability Coverage is provided by the insured;

**(ii)** Excess Liability Coverage is provided by the insured.

**(b)** Autos classified as farm equipment for which:

**(i)** Primary Liability Coverage is provided by the insured;

**(ii)** Excess Liability Coverage is provided by the insured.

c. Premium Computation

For each category listed under Paragraph **D.1.b.(2),** determine the advance premium as follows.

(1) Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Cost Of Hire \* Loss Cost \* Cost Of Hire Basis Liability And Basic No-fault Coverage Factor \* Hired Auto Liability Coverage Factor \* (Increased Limits Factor – Deductible Discount Factor) / 100 |

**(a)** Refer to Paragraph **D.1.b.** for instructions on calculating the cost of hire.

**(b)** Refer to state Table **290.B.3.a.(1)(LC)** for the loss cost.

**(c)** Refer to Paragraph **D.1.c.(4)** for the Cost Of Hire Basis Liability And Basic No-fault Coverage Factor.

**(d)** Refer to Table **290.B.3.a.(3)** for the Hired Auto Liability Coverage Factor.

**(e)** Refer to Rule **300.** for the Increased Limits Factor.

**(f)** Refer to Rule **298.A.** for the Deductible Discount Factor.

(2) Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Cost Of Hire \* Loss Cost \* Cost Of Hire Basis Liability And Basic No-fault Coverages Factors \* Medical Payments Liability Factor \* Medical Payments Limit Factor / 100 |

**(a)** Refer to Paragraph **D.1.b.** for instructions on calculating the cost of hire.

**(b)** Refer to state Table **290.B.3.a.(1)(LC)** for the loss cost.

**(c)** Refer to Paragraph **D.1.c.(4)** for the Cost Of Hire Basis Liability And Basic No-fault Coverage Factor.

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

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

(3) No-fault

Refer to the state exception for no-fault rating, if applicable.

(4) Cost Of Hire Basis Liability And Basic No-fault Coverage Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Mobile Equipment | Farm Equipment |
|  | Liability and Medical Payments | 1.000 | 0.150 |
|  | Basic No-fault | 0.080 | 0.012 |

Table 281.D.1.c.(4) Cost Of Hire Basis Liability And Basic No-fault Coverage Factors

2. Physical Damage Coverages

a. Eligibility

Refer to Paragraph **290.C.**

b. Premium Computation

Determine the advance premium as follows:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Advance Premium = Loss Cost \* Estimated Cost Of Hire \* Cost Of Hire Basis Physical Damage Coverages Factors / 100 |

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

**(2)** Refer to Rule **290.C.2.** for instructions on calculating the cost of hire.

**(3)** Cost of Hire Basis Physical Damage Coverage Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Mobile Equipment | Farm Equipment |
|  | Collision | 0.65 | 0.30 |
|  | Other Than Collision | 0.60 | 0.45 |

Table 281.D.2.b.(3) Cost Of Hire Basis Physical Damage Coverage Factors

E. Rental Period Basis

1. Eligibility

**a.** Liability, Medical Payments and No-fault Coverages may be provided on a rental period basis for vehicles leased, hired, rented or borrowed for less than six months, if the insured's policy provides primary Liability Coverage.

**b.** Refer to company for rating for:

**(1)** Physical Damage Coverages; and

**(2)** Liability, Medical Payments and No-fault Coverages, if the owner of the auto is providing primary Liability Coverage.

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

Determine the estimated number of days that the vehicle will be leased. Use this number to determine the advance premium in the formulas that follow.

a. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Rental Period Basis Factor \* Number Of Days / 365 |

**(1)** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost from the territory of the job-site where the leased vehicle will operate.

**(2)** Refer to Rule **300.** for the Increased Limits Factors.

**(3)** Refer to Rule **298.A.** for the Deductible Discount Factors.

**(4)** Refer to Paragraph **E.2.d.** for the Rental Period Basis Factors.

**(5)** Estimate the number of days the vehicle will be leased.

b. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor \* Rental Period Basis Factor \* Number Of Days / 365 |

**(1)** Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost from the territory of the job-site where the leased vehicle will operate.

**(2)** Refer to Rule **292.C.** for the Medical Payments Limit Factors.

**(3)** Refer to Paragraph **E.2.d.** for the Rental Period Basis Factors.

**(4)** Estimate the number of days the vehicle will be leased.

c. No-fault

Refer to the state exception for No-fault rating, if applicable.

d. Rental Period Basis Factors

|  |  |  |
| --- | --- | --- |
|  | Mobile Equipment | Farm Equipment |
|  | 0.73 | 0.11 |

Table 281.E.2.d. Rental Period Basis Factors

282. RAILROAD OPERATIONS COVERAGE

To provide automobile coverage for liability of a railroad assumed by the insured when a Railroad Protective Liability Policy has neither been purchased by the insured nor requested by the railroad, use Coverage For Certain Operations In Connection With Railroads Endorsement CA 20 70**.**

283. AUTOS HELD FOR SALE BY SERVICE OPERATIONS

A. Liability

**1.** Refer to Rule **289.** for autos held for sale that the insured does not own.

**2.** Refer to Rule **278.** for autos held for sale that the insured owns.

B. Physical Damage

**1.** Physical damage coverages may be provided on autos held for sale by service operations (such as auto repair shops, service stations, storage garages and public parking places, and tow truck operators). Use Physical Damage Coverage – Autos Held For Sale By Non-dealers Endorsement CA 20 78**.** For physical damage, use Class Code 6680.

**2.** Collision

Refer to Rule **249.H.** using the non-reporting basis auto dealer rules and rates. However, use the following premium formula in place of the formula in Rule **249.H.5.b.**

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Layer Premium = (Loss Cost For The Layer \* Inventory Value Or Limit Within The Layer / 100) \* Franchise Factor \* Deductible Factor \* Service Operations Collision Adjustment Factor |

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

**b.** Refer to the description in Rule **249.I.5.b.** of the Inventory Value or Limit within the layer.

**c.** Refer to Table **249.D.1.b.** for the Franchise Factor.

**d.** Refer to Rule **298.B.4.** for the Deductible Factor.

**e.** Service Operations Collision Adjustment Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 1.00 |

Table 283.B.2.e. Service Operations Collision Adjustment Factor

**3.** Other Than Collision

Refer to Rule **249.H.** using the non-reporting basis auto dealer rules and rates.

284. ALL-TERRAIN VEHICLES AND UTILITY TASK VEHICLES

A. Eligibility

**1.** Rule **284.** applies to the following motorized vehicles which travel on four or more wheels:

**a.** Vehicles commonly known as an All-terrain Vehicle (ATV), which has a seat that is straddled by the operator and handlebars for steering control.

**b.** Vehicles commonly known as a Utility Task Vehicle (UTV), which has a steering wheel and generally carries two to six people.

**2.** Rule **284.** does not apply to golf carts or low-speed vehicles. Refer to Rule **273.** for golf cart eligibility.

B. Application

**1.** For Liability Coverage, refer to the General Liability Division for vehicles which are:

**a.** Not subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where such vehicles are licensed or principally garaged; and

**b.** Maintained for use solely on or next to the premises of the insured.

**2.** Liability, Auto Medical Payments, No-fault and Uninsured Motorists Coverages may be provided under the Commercial Automobile Division as follows:

**a.** For vehicles that are not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged, use Mobile Equipment Endorsement CA 20 15**.**

**b.** For vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged, no endorsement is necessary.

**3.** If provided, Physical Damage Coverages must be written on a stated amount basis. Use Stated Amount Insurance Endorsement CA 99 28**.**

C. Premium Computation

1. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* All-terrain Vehicles And Utility Vehicles 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 **300.** for the Increased Limits Factor.

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

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

2. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit 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 **292.C.** for the Medical Payments Limit Factor.

3. No-fault

Refer to the state exception for No-fault rating, if applicable.

4. Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* All-terrain Vehicles And Utility Vehicles 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 Factor.

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

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

5. Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* All-terrain Vehicles And Utility Vehicles 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 Factor.

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

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

6. Limited Other Than Collision

Use the following formula for Specified Causes of Loss. For other coverages refer to company.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Vehicle Value Factor – Deductible Discount Factor) \* All-terrain Vehicles And Utility Vehicles 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 Factor.

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

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

7. Uninsured Motorists

Refer to the State Exception where provided. In the absence of a state exception, refer to Rule **297.** For higher limits, refer to company.

8. All-terrain Vehicles And Utility Vehicles Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Coverage | All-terrain Vehicles (Class Code 9940) | | Utility Task Vehicles (Class Code 9941) | |
|  | Liability | 0.30 |  | 0.60 |  |
|  | Medical Payments And  Basic No-fault | 2.00 |  | 2.00 |  |
|  | Other Than Collision | 0.50 |  | 0.50 |  |
|  | Collision | 0.85 |  | 0.85 |  |
|  | Uninsured Motorists | 1.00 |  | 1.00 |  |

Table 284.C.8. All-terrain Vehicles And Utility Vehicles Factors

285. – 287. RESERVED FOR FUTURE USE

288. DRIVE OTHER CAR COVERAGE

A. Eligibility

**1.** Coverage for named individuals while using autos the insured does not own, hire or borrow:

**a.** Is provided in the Auto Dealers Coverage Form CA 00 25 for an individual named insured who is an auto dealer.

**b.** May be provided for an individual named insured who owns a private passenger auto and is not an auto dealer. Refer to Rule **291.**

**c.** May be provided in all other circumstances. Use Drive Other Car Coverage – Broadened Coverage For Named Individuals Endorsement CA 99 10**.** Use Class Code 6679.

**2.** In all cases, Drive Other Car Coverage includes coverage for the spouse (or equivalent) for no additional charge.

B. Premium Computation

Drive Other Car Coverage is provided for no additional charge when coverage is provided in accordance with Paragraph **A.1.a.** or **A.1.b.** When coverage is provided by the endorsement referenced in Paragraph **A.1.c.,** use the following procedures to determine the charge for each named individual.

1. Rating Territory

Determine the rating territory according to Rule **218.A.3.**

2. Liability

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Factor) \* Drive Other Car Coverage Factor |

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

**b.** Refer to Rule **300.B.** for the Increased Limits Factor. Use the factors for All Other Risks.

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

**d.** Refer to Paragraph **B.9.** for the Drive Other Car Coverage Factor.

3. Medical Payments

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Medical Payments Limit Factor \* Drive Other Car Coverage Factor |

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

**b.** Refer to Rule **292.C.** for the Medical Payments Limit Factor.

**c.** Refer to Paragraph **B.9.** for the Drive Other Car Coverage Factor.

4. No-fault

Refer to the state exceptions for no-fault rating, if applicable. For states in which no-fault coverages are available, an individual may be provided no-fault coverages by naming the individual in a broadened Personal Injury Protection Coverage endorsement applicable. Refer to Rule **293.** for information on the applicability and rating of this endorsement.

5. Collision

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (1.00 – Deductible Factor) \* Drive Other Car Coverage Factor |

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

**b.** Refer to Rule **298.B.** for the Deductible Factor. Use the Private Passenger Types Deductible Factors.

**c.** Refer to Paragraph **B.9.** for the Drive Other Car Coverage Factor.

6. Comprehensive

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (1.00 – Deductible Factor) \* Drive Other Car Coverage Factor |

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

**b.** Refer to Rule **298.B.** for the Deductible Factor. Use the Private Passenger Types Deductible Factors.

**c.** Refer to Paragraph **B.9.** for the Drive Other Car Coverage Factor.

7. Specified Causes Of Loss

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (1.00 – Deductible Factor) \* Drive Other Car Coverage Factor |

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

**b.** Refer to Rule **298.B.** for the Deductible Factor. Use the Private Passenger Types Deductible Factors.

**c.** Refer to Paragraph **B.9.** for the Drive Other Car Coverage Factor.

8. Uninsured Motorists

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Uninsured Motorists Premium \* Drive Other Car Coverage Factor |

**a.** Refer to Rule **297.** and develop the otherwise appropriate premium for a private passenger type auto.

**(1)** If available, use non-stacked loss costs, regardless of whether stacked coverage is provided.

**(2)** If non-stacked loss costs are not available, use the stacked loss costs applicable for risks with a single exposure, even if there are multiple exposures.

**b.** Refer to Paragraph **B.9.** for the Drive Other Car Coverage Factor.

9. Drive Other Car Coverage Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Coverage | Factor | |
|  | Liability And Auto Medical Payments | 0.10 |  |
|  | Comprehensive and Specified Causes Of Loss | 0.05 |  |
|  | Collision | 0.10 |  |
|  | Uninsured Motorists | 0.10 |  |

Table 288.B.9. Drive Other Car Coverage Factors

289. NON-OWNERSHIP LIABILITY

A. Eligibility

1. If more than 50% of the named insured's employees (other than employees of auto dealer risks) regularly operate their autos in connection with the named insured's business, refer to company for rating. Otherwise, rate in accordance with Rule 289.

2. To extend Non-ownership Liability Coverage to cover the individual liability of volunteers while using their autos and other covered non-owned autos, or partners and LLC members while using autos owned by them or members of their household, in connection with the named insured's auto dealer business, use the following endorsements:

**a.** Non-ownership Liability Coverage For Volunteers Endorsement CA 05 24**;** or

**b.** Partners Or Members As Insureds Endorsement CA 05 25**.**

B. Premium Computation

1. Auto Dealer Risks

**a.** Coverage for non-ownership liability for auto dealer risks, including the individual liability of auto dealers' employees, is included in the auto dealer base loss costs.

**b.** When extending Non-ownership Liability Coverage with one of the endorsements referenced in Paragraph **A.2.,** charge an additional premium for each volunteer, partner or LLC member.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) |

**(1)** Refer to Table **289.B.1.b.(LC)** for the Loss Cost.

**(2)** Refer to Rule **300.** for the Increased Limits Factor.Use the factors for All Other Risks.

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

2. Other Than Auto Dealer Risks

When Non-ownership Liability Coverage is afforded, the coverage form provides coverage to the named insured for the use of covered non-owned autos in connection with the named insured's business.

**a.** Charge one of the following two premiums, as appropriate. Additional premiums in Paragraph **B.2.b.** may also apply.

**(1)** For all risks other than auto service operations, charge the following premium.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) |

**(a)** Determine the total number of employees of the insured at all locations. Do not include driving instructors who are provided Non-ownership Liability Coverage under Rule **268.** Select the appropriate liability loss cost from state Table **289.B.2.a.(1)(a)(LC).**

**(b)** Refer to Rule **300.** for the Increased Limits Factor. Use the factors for All Other Risks.

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

**(2)** For auto service operations, coverage is provided solely for the operation of non-owned autos by auto repair shops, service stations, storage garages and public parking places, or tow truck operators. Refer to Division Six – General Liability or Division Twelve – Market Segments for all other auto service operations liability coverage. Charge a premium as follows for each employee whose principal duty involves the operation of autos.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Non-ownership Liability Coverage Factor |

**(a)** Refer to the state loss cost/rates. Use the Private Passenger Types Liability loss cost for the territory where operations are principally conducted.

**(b)** Refer to Rule **300.** for the Increased Limits Factor.Use the factors for All Other Risks.

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

**(d)** Non-ownership Liability Coverage Factor

|  |  |
| --- | --- |
|  | Factor |
|  | 0.35 |

Table 289.B.2.a.(2)(d) Non-ownership Liability Coverage Factor

**b.** One or more of the following additional premiums may also apply:

**(1)** For partnerships or LLCs as the named insured, charge the following additional premium for each active or inactive partner or LLC member.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) \* Partnership And LLC Non-ownership Liability Coverage Factor |

**(a)** Refer to the state loss cost/rates. Use the Private Passenger Types Liability loss cost for the territory where operations are principally conducted.

**(b)** Refer to Rule **300.** for the Increased Limits Factor.Use the factors for All Other Risks.

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

**(d)** Refer to the following table for the Partnership And LLC Non-ownership Liability Coverage Factor:

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

Table 289.B.2.b.(1)(d) Partnership And LLC Non-ownership Liability Coverage Factor

**(2)** If there are volunteers at any location who regularly use their own autos or other covered non-owned autos in connection with the named insured's business, charge an additional premium for each such volunteer.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) |

**(a)** Refer to Table **289.B.2.b.(2)(a)(LC)** for the Loss Cost.

**(b)** Refer to Rule **300.** for the Increased Limits Factor. Use the factors for All Other Risks.

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

**c.** To extend Non-ownership Liability Coverage to cover the individual liability of employees (including employees of auto service operations) while using their autos and other covered non-owned autos in connection with the employer's business, use Employees As Insureds Endorsement CA 99 33**.** Charge an additional premium as follows:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Employee-based Non-owned Premium \* Extended Non-ownership Liability Employee Coverage Factor |

**(1)** Sum the applicable premiums based on employee count, from either Paragraph **B.2.a.(1)** or **B.2.a.(2).**

**(2)** Refer to the following table for the Extended Non-ownership Liability Employee Coverage Factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.25 |

Table 289.B.2.c.(2) Extended Non-ownership Liability Employee Coverage Factor

**d.** The endorsements in Paragraph **A.2.** may be attached for Other Than Auto Dealer Risks. For the additional premium, refer to the same instructions as for Auto Dealer Risks in Paragraph **B.1.b.**

**e.** For minimum premium, refer to Table **289.B.2.e.(LC).**

3. Earned Premium

Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

290. HIRED AUTOS

A. Specified Auto Basis

1. Eligibility

**a.** Provide coverage for hired autos on a specified auto basis if:

**(1)** An insured lessee or renter is providing primary Liability Coverage on the auto; and

**(2)** The term of the lease or agreement is for six months or more.

**b.** If the owner of the auto is providing primary Liability Coverage, or if the term of the lease or agreement is for less than six months, refer to Paragraphs **B.** and **C.**

**c.** To extend the policy to cover the owner of the auto as an additional insured, the following endorsements may be used:

**(1)** Employee As Lessor Endorsement CA 99 47**,** if the lessor is an employee of the insured.

**(2)** Lessor – Additional Insured And Loss Payee Endorsement CA 20 01.

**(3)** Hired Autos Specified As Covered Autos You Own Endorsement CA 99 16**.**

2. Premium Computation

**a.** Rate and classify each auto as though owned by the insured lessee or renter, according to the applicable rules in this manual.

**b.** If one of the endorsements referenced in Paragraph **A.1.c.(2)** or **A.1.c.(3)** is attached, charge an additional premium for each auto leased or rented to the insured lessee or renter by the additional insured named in the endorsement as follows:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Otherwise Applicable Liability Premium \* Liability Coverage For Owner Of Hired Auto Factor |

**(1)** Use the Liability Premium otherwise applicable for the auto.

**(2)** Refer to the following table for the Liability Coverage For Owner Of Hired Auto Factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.04 |

Table 290.A.2.b.(2) Liability Coverage For Owner Of Hired Auto Factor

B. Cost Of Hire Basis – Liability Coverage

1. Eligibility

a. Truckers/Motor Carriers

For autos used in trucking or motor carrier operations, refer to Rule **2**24.

b. Public Transportation

For public transportation autos (other than social services agencies), moving van associations and freight forwarding operations, refer to company for rating.

c. Mobile Or Farm Equipment

For mobile or farm equipment, refer to Rule **281.**

d. All Other Autos

**(1)** For all other autos, the procedures in Paragraphs **B.2.** and **B.3.** apply to autos leased, hired, rented or borrowed for:

**(a)** Less than six months, regardless of whether the policy provides primary or excess Liability Coverage; and

**(b)** Six months or more, when the owner of the auto is providing primary Liability Coverage.

**(2)** If an employee rents or hires an auto in an employee's name for the purposes of performing duties related to the insured's business, use Employee Hired Autos Endorsement CA 20 54**.**

**(3)** If a volunteer rents or hires an auto in a volunteer's name for the purposes of performing duties related to the insured's business, use Volunteer Hired Autos Endorsement CA 04 39**.**

2. Application

**a.** Cost of hire means the total amount incurred by the insured for the leasing and hiring of autos that the insured does not own. Cost of hire does not include charges incurred for:

**(1)** Autos that are leased, hired, rented or borrowed from any of the insured's employees, partners, members (if the insured is a limited liability company) or members of their households; or

**(2)** Services performed by motor carriers of property or passengers.

**b.** For each state where the insured is expected to hire autos, separately estimate the annual cost of hire for each of the following, if applicable:

**(1)** Autos for which primary Liability Coverage is provided by the insured; and

**(2)** Autos for which excess Liability Coverage is provided by the insured.

3. Premium Computation

**a.** For each group referenced in Paragraph **B.2.b.,** determine the advance premium. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Advance Premium = Loss Cost \* Estimated Annual Cost of Hire \* Hired Auto Liability Coverage Factor \* (Increased Limits Factor – Deductible Discount Factor) / 100 |

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

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

**(3)** Refer to the following table for the Hired Auto Liability Coverage Factor:

|  |  |  |
| --- | --- | --- |
|  | Primary Liability Coverage (Class Code 6627) | Excess Liability Coverage (Class Code 6625) |
|  | 6.00 | 1.00 |

Table 290.B.3.a.(3) Hired Auto Liability Coverage Factors

**(4)** Refer to Rule **300.** for Increased Limits Factors. Use the factors for All Other Risks.

**(5)** Refer to Rule **298.A.** for Deductible Discount Factors. Use the factors for Other Than Zone-rated.

**b.** The minimum premium for hired auto Liability Coverage is displayed in Table **290.B.3.b.(LC).** If the minimum premium is charged and the cost of hire is not known, use Class Code 6619.

**c.** For contractual Liability Coverage, the following procedures apply:

**(1)** The insured is covered on a primary basis for liability assumed by contract for the rental or lease of any auto by the insured or by any of his or her employees except for:

**(a)** Any auto rented with a driver; or

**(b)** Any truckers' or motor carriers' hold harmless agreements.

**(2)** Make a charge for contractually assumed liability for these autos when the total number of auto rental days exceeds an aggregate of 30 days for all auto rental agreements.

**(3)** The following is an example of the preceding paragraph:

Insured rents a private passenger auto for 25 days.

Insured rents a pickup truck for 15 days.

Make a charge for 10 days (40 days – 30 days).

**(4)** Refer to company for rating.

C. Cost Of Hire Basis – Physical Damage Coverages

1. Eligibility

**a.** Hired Auto Physical Damage Coverages may be provided for autos while being operated by or in the custody of the insured, but do not apply to autos which are leased, hired, rented or borrowed:

**(1)** With drivers; or

**(2)** From any of the insured's employees, partners, members (if the insured is a limited liability company) or members of their households.

**b.** Use Employee Hired Autos Endorsement CA 20 54for coverage if an employee rents or hires a vehicle in an employee's name for the purposes of performing duties related to the insured's business.

**c.** Hired Auto Physical Damage Coverages may be provided, as an option, for autos which are leased, hired, rented or borrowed with drivers. Use Autos Leased, Hired, Rented Or Borrowed With Drivers – Physical Damage Coverage Endorsement CA 20 33**.** Refer to company for rating.

**d.** Use Volunteer Hired Autos Endorsement CA 04 39for coverage if a volunteer rents or hires a vehicle in a volunteer's name for the purposes of performing duties related to the insured's business.

2. Application

**a.** Cost of hire means the total amount incurred by the insured for the leasing and hiring of autos that the insured does not own. Cost of hire does not include charges incurred for autos which are leased, hired, rented or borrowed:

**(1)** With drivers; or

**(2)** From any of the insured's employees, partners, members (if the insured is a limited liability company) or members of their households.

**b.** For each state where the insured is expected to hire autos, separately estimate the annual cost of hire for each of the following, if applicable:

**(1)** Autos classified as mobile equipment under Rule **281.;**

**(2)** Autos classified as farm equipment under Rule **281.;** and

**(3)** All other autos.

3. Premium Computation

**a.** For each group referenced in Paragraph **C.2.b.,** determine the advance premium. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

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

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

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

**b.** The minimum premium for hired auto Physical Damage Coverage is displayed in Table **290.C.3.b.(LC).** If the minimum premium is charged and the cost of hire is not known, use Class Code 6619. Otherwise, use Class Code 6614.

291. INDIVIDUAL AS THE NAMED INSURED

**A.** Auto Dealers Coverage Form CA 20 25 provides Drive Other Car Coverage for an individual named insured who is an auto dealer at no additional charge.

**B.** For all other risks, family Drive Other Car Coverage may be provided at no additional charge if the policy covers:

**1.** A private passenger auto not used for public transportation or rented to others without a driver.

**2.** A pickup, panel truck or van that is not used in the business of the insured other than for farming or ranching.

Use Individual Named Insured Endorsement CA 99 17**.**

292. MEDICAL PAYMENTS

**A. Medical Payments Coverage**

Use Auto Medical Payments Coverage Endorsement CA 99 03**.**

**B. Medical Payments Liability Factors**

The Medical Payments Liability Factor is used to convert Liability Loss Costs to Medical Payments $5,000 Limit Loss Costs for certain vehicles.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Vehicle Type | Factor | |
|  | Zone Rated | 0.0173 |  |
|  | Auto Dealers | 0.0700 |  |
|  | Driving Schools Non-owned Vehicles | 0.0318 |  |
|  | Hired Mobile Equipment and Farm Equipment | 0.0173 |  |

Table 292.B. Medical Payments Liability Factors

**C. Medical Payments Limit Factors**

For higher limits, refer to company.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Limit | | | Factor | |
|  | $ | 500 |  | 0.20 |  |
|  |  | 1,000 |  | 0.33 |  |
|  |  | 2,000 |  | 0.55 |  |
|  |  | 5,000 |  | 1.00 |  |
|  |  | 10,000 |  | 1.45 |  |

Table 292.C. Medical Payments Limit Factors

293. NO-FAULT COVERAGES

Some states require No-fault Coverages to be provided. Refer to the state exceptions for required coverages.

294. RENTAL REIMBURSEMENT

A. Eligibility

Do not write Rental Reimbursement Coverage for less than 30 days or for a limit of loss less than $15 per day. Use Rental Reimbursement Coverage Endorsement CA 99 23**.**

B. Premium Computation

For each described auto, compute the premium for each coverage as follows:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Daily Maximum Reimbursement \* Maximum Number Of Days \* Loss Cost / 100 |

**1.** Daily Maximum Reimbursement and Maximum Number Of Days are indicated in the Schedule of the endorsement.

**2.** Refer to Table **294.B.(LC)** for the Loss Cost for the selected coverage.

295. AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT

A. Audio, Visual And Data Electronic Equipment – Fire, Police And Emergency Vehicles

1. Application

**a.** Audio, Visual And Data Electronic Equipment Coverage – Fire, Police And Emergency Vehicles Endorsement CA 20 02 must be attached to all policies that insure vehicles that are:

**(1)** Owned by a police or fire department;

**(2)** Equipped as an emergency vehicle and owned by a political body or any of its agencies; or

**(3)** Equipped as an emergency vehicle and owned by a volunteer fire department, volunteer rescue squad or volunteer ambulance corps.

**b.** For the vehicles described in Paragraph **A.1.a.,** this endorsement removes the following Physical Damage Coverage provisions contained in the coverage forms:

**(1)** The exclusion relating to audio, visual and data electronic equipment; and

**(2)** The sublimit for all electronic equipment that reproduces, receives or transmits audio, visual or data signals which, at the time of loss, is either:

**(a)** Permanently installed in or upon the covered auto in a housing, opening or other location that is not normally used by the auto manufacturer for the installation of such equipment; or

**(b)** Removable from a permanently installed housing unit or any integral part of such equipment installed in or upon the covered auto in a housing, opening or other location that is not normally used by the auto manufacturer for the installation of such equipment.

2. Premium Computation

This coverage is provided at no additional charge.

**B**. **Audio, Visual And Data Electronic Equipment Added Limits**

1. Application

**a.** For vehicles written on an actual cash value basis, Physical Damage Coverage may be increased for all electronic equipment that reproduces, receives or transmits audio, visual or data signals which, at the time of loss, is permanently installed in or upon the covered auto in a housing, opening or other location that is not normally used by the auto manufacturer for the installation of such equipment; or equipment removable from such permanently installed housing unit or any integral part of such equipment. Use one of the following endorsements:

**(1)** Loss Payable Clause – Audio, Visual And Data Electronic Equipment Coverage Added Limits Endorsement CA 99 61**,** to provide coverage for the insured and the loss payee named in the Schedule of this endorsement; or

**(2)** Audio, Visual And Data Electronic Equipment Coverage Added Limits Endorsement CA 99 60**,** in all other circumstances.

**b.** The limit of insurance in these endorsements is in addition to the sublimit for such equipment contained in the coverage forms.

**c.** The endorsements referenced in Paragraphs **B.1.a.(1)** and **B.1.a.(2)** are not applicable to vehicles written on a stated amount basis, as the sublimit does not apply to such vehicles.

2. Premium Computation

**a.** For vehicles written on an actual cash value basis, determine the additional premium per auto for Audio, Visual And Data Electronic Equipment Coverage limits, in addition to the sublimit contained in the coverage forms, as follows:

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

**(1)** Refer to Table **295.B.2.a.(LC)** for the Loss Cost.

**b.** For vehicles written on a stated amount basis, there is no additional charge for this coverage.

296. TAPES, RECORDS AND DISCS COVERAGE

A. Eligibility

To provide Comprehensive Coverage for tapes, discs and other similar devices used with permanently installed audio, visual or data electronic equipment, use Tapes, Records And Discs Coverage Endorsement CA 99 30**.**

B. Premium Computation

Charge an additional premium per auto as follows:

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

**1.** Refer to Table **296.B.(LC)** for the Loss Cost.

297. UNINSURED MOTORISTS INSURANCE

Refer to the state exceptions and loss costs for:

⚫ Applicable Uninsured and/or Underinsured Motorists Coverage endorsements.

⚫ State requirements concerning the offering, providing and, where applicable, rejection of Uninsured and/or Underinsured Motorists Coverage.

⚫ Basic limits premiums for the minimum bodily injury liability limit and, where applicable, the minimum property damage liability limit required by the state's financial responsibility laws.

⚫ Additional premium for limits higher than basic limits. The Uninsured Motorists Coverage limits must not be higher than the policy's bodily injury liability limit and, where applicable, the property damage liability limit.

All references to Uninsured Motorists Coverage elsewhere in Division One also include Underinsured Motorists Coverage. Do not modify the premium under any rating plan.

298. DEDUCTIBLE INSURANCE







Deductible Discount Factors are subtracted from another factor for both Liability and Physical Damage Coverages. Whenever this subtraction results in a negative value, the resulting premium is refer to company. A. Liability Coverages

If liability is written on a deductible basis, the deductible applies to owned and non-owned coverage. The deductible amount applies to the loss portion of the claim and not to the expenses incurred by the company. Use Deductible Liability Coverage Endorsement CA 03 01or CA 03 02as indicated in the portfolio of sample forms.

**1.** The Liability Deductible Discount Factor is subtracted from the Increased Limits Factor as shown in the premium formulas elsewhere in this manual.

Always use the factors designated for Other Than Zone-rated, regardless of the radius of operations, in the following cases:

**(a)** When rating any risk using Section **VI** – Special Types.

**(b)** When rating Drive Other Car Coverage using Rule **288.**

**2.** Liability Deductible Discount Factors

Refer to the state exception for the Liability Deductible Discount Factors. For deductibles not shown, refer to company.

B. Physical Damage Coverages

**1.** 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**.**

**2.** Non-zone-rated Vehicles: Refer to the state exception for the deductible factors for Private Passenger Types, Trucks, Tractors and Trailers that are not zone-rated, and all other non-zone-rated vehicles.

**3.** Zone-rated vehicles:Refer to the state exception for the deductible factors for these vehicles.

**4.** Auto Dealers and Garagekeepers: Refer to the state exception for the deductible factors for these vehicles.

**5.** All Other: Refer to the state exception for any other Physical Damage deductible factors that may apply in this state.

C. Personal Injury Protection

Refer to the state exception where applicable.

299. FINANCIAL RESPONSIBILITY LAWS – CERTIFICATION

A. Application

If the named insured or any person covered by the coverage form is required to certify that the policy complies with a financial responsibility law, make a surcharge for each filing required.

B. Surcharge Computation

1. Auto Dealers

Compute the surcharge as follows. In states without No-fault, the No-fault Loss Cost is zero.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Surcharge = 2.00 \* (Liability Loss Cost \* (Increased Limits Factor – Deductible Discount Factor) + No-fault Loss Cost) \* Surcharge Factor |

**a.** Refer to the state loss costs/rates. Use the Private Passenger Types Liability Loss Cost for the territory indicated in Rule **218.A.3.**

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

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

**d.** Refer to the state loss costs/rates. Use the Private Passenger Types No-fault Loss Cost for the territory indicated in Rule **218.A.3.**

**e.** Refer to Table **299.B.3.** for the Surcharge Factor.

2. All Other Risks

For risks other than Auto Dealers, first determine which vehicle on the policy has the highest premium for Bodily Injury, Property Damage and, where applicable, No-fault.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Surcharge = Highest Vehicle Premium \* Surcharge Factor |

**a.** Sum the premiums for Bodily Injury, Property Damage and No-fault for the vehicle with the highest such total.

**b.** Refer to Table **299.B.3.** for the Surcharge Factor.

3. Surcharge Factor Table

Use the factor for the first use case that applies, starting from the top down.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Use Case | Factor | |
|  | The first three years following a conviction for driving while intoxicated, hit and run, homicide or assault with an auto | 0.50 |  |
|  | The first three years following a conviction for speeding or reckless driving that causes injury to a person or damage to property | 0.25 |  |
|  | After the third year following a conviction described above | 0.05 |  |
|  | All other cases | 0.05 |  |

Table 299.B.3. Surcharge Factors

300. INCREASED LIABILITY LIMITS

**A.** The premiums in the state company rates/ISO loss costs are for basic limits of $100,000 bodily injury and property damage liability unless otherwise indicated.

**B.** For limits not displayed, refer to the increased liability limit table in the state exceptions. Always use the All Other Risks factors when rating any risk using Section **VI** – Special Types and when rating Drive Other Car Coverage using Rule **288.**

**C.** To convert single limit premiums to split bodily injury liability and property damage liability premiums under the rules of the Retrospective Rating Plan, refer to company.

301. VEHICLE AGE AND PRICE BRACKET

Physical Damage Coverages may be written on an actual cash value basis or stated amount basis. Eligible private passenger types may also be written on a replacement cost basis. See Rule **308.B.**

A. Actual Cash Value Basis

**1.** Actual cash value premiums are based on original cost new and age group of the vehicle. The actual cash value basis limits the amount of Physical Damage Coverage to the least of the following, minus any applicable deductible:

**a.** The actual cash value of the damaged or stolen property as of the time of the loss; or

**b.** The cost of repairing or replacing the damaged or stolen property with property of like kind and quality.

2. Original Cost New

**a.** Original cost new is the retail cost that the original purchaser paid for the auto and its equipment. This includes the value of any trade-in auto and any federal, state and local sales taxes or any other taxes charged in place of sales taxes.

**b.** If the original cost new is not known, determine the amount that will be used to determine the appropriate Original Cost New Factor by multiplying the original cost new of the chassis by the following factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 1.33 |

Table 301**.A.2.b.** Unknown Original Cost New Factor

3. Vehicle Age

**a.** The current model year changes on October 1, regardless of the actual date the models are introduced.

**b.** For rebuilt or structurally altered autos, the age of the chassis determines the age of the auto.

4. Premium Computation

Determine the premium from the appropriate tables in the state exception to Rule **301.**

B. Stated Amount Basis

1. Application

**a.** The stated amount basis limits the amount of Physical Damage Coverage to the least of the following, minus any applicable deductible:

**(1)** The actual cash value of the damaged or stolen property as of the time of the loss; or

**(2)** The cost of repairing or replacing the damaged or stolen property with property of like kind and quality; or

**(3)** The limit of insurance shown in the Schedule.

**b.** Use Stated Amount Insurance Endorsement CA 99 28**.** Note that coverage is not provided on an agreed value basis.

C. Physical Damage Vehicle Value Factors

If the Stated Amount Insurance endorsement applies to the coverage being rated, refer to the tables in Paragraph C.1. and use the limit shown on the Schedule to determine the price bracket. Otherwise use the tables in Paragraph C.2. and use the original cost new to determine the price bracket.

**1.** Refer to the state exception for Vehicle Value Factors for use with the Stated Amount Insurance endorsement.

**2.** Refer to the state exception for Vehicle Value Factors for all other risks.

D. Liability Factors

1. Liability Original Cost New Factors

**a.** Some liability premium formulas in this manual contain Original Cost New Factors. The factors differ by price bracket. If the risk being rated has a Physical Damage Coverage on a stated amount basis, use the stated amount to determine the Liability Original Cost New Factor. Otherwise, whether or not Physical Damage insurance is provided, use the original cost new of the vehicle to determine the Liability Original Cost New Factor.

**b.** Refer to the table in the state exception for the Liability Original Cost New Factors.

2. Liability Vehicle Age Factors

Some liability premium formulas in this manual contain Vehicle Age Factors. Age group is determined as in Paragraph A.3. If the risk being rated has a Physical Damage Coverage on a stated amount basis, use the table in Paragraph D.2.a.(1). Otherwise, use the table in Paragraph D.2.a.(2).

a. Refer to the table in the state exception for the Vehicle Age Factors for stated amount vehicles.

b. Refer to the table in the state exception for the Vehicle Age Factors for all other vehicles.

302. SUSPENSION

**A.** Coverages may be suspended for periods of at least 30 consecutive days. Use Suspension Of Insurance Endorsement CA 02 40**.**

**B.** Rule **302.** does not apply to the following:

**1.** Coverages for which a certificate has been filed in accordance with a financial responsibility law.

**2.** Coverages which cannot be suspended due to the requirements of any state or federal authority regulating motor carriers of passengers or property.

**3.** The required insurance coverages in the state in which the motor vehicle is registered.

**C.** Suspension becomes effective on the date requested by the insured. However, if the company or any of its authorized representatives receives the request after the date requested by the insured, suspension becomes effective on the date the company or its authorized representative receives the request.

**D.** Refer to the state exceptions for any special suspension requirements.

**E.** Prorate the return premium for the period of suspension.

**F.** If the insured requests, reinstate the coverage. Unless the insured's request specifies a later date, reinstatement must become effective on the day the company or any of its authorized agents receives the insured's request. The date of reinstatement may be indicated on the Schedule of Endorsement CA 02 40 at the time coverage is suspended. If no reinstatement date is indicated in the Schedule, or if the insured subsequently requests an earlier reinstatement date than is indicated in Endorsement CA 02 40**,** use Reinstatement Of Insurance Endorsement CA 02 38**.**

**G.** If the insurance for all owned autos has been suspended, other coverages may continue where there is a separate premium such as non-ownership liability, hired autos on a cost-of-hire basis and Drive Other Car Coverage.

303. POLLUTION LIABILITY (Class Code 7971)

A. Application

Coverage for bodily injury or property damage arising out of the discharge of pollutants that are being transported or towed by, loaded onto or unloaded from, or stored, disposed of, treated or processed in or upon a covered auto, is excluded under Business Auto, Motor Carrier and Auto Dealers Coverage Forms.

However, coverage for bodily injury, property damage or covered pollution cost or expense arising from the discharge of pollutants that are neither being transported or towed by, nor loaded onto or unloaded from, or (with the exception of certain fuels) stored, disposed of, treated or processed in or upon a covered auto, is included under Business Auto, Motor Carrier and Auto Dealers Coverage Forms.

The Auto Dealers Coverage Form CA 00 25 also excludes bodily injury or property damage arising out of any non-vehicular discharges of pollutants at or from certain specified sites or locations.

B. Pollution Liability – Broadened Coverage For Covered Autos

Business Auto, Motor Carrier and Auto Dealers Coverage Forms may be endorsed to delete that part of the pollution exclusion and the definition of "covered pollution cost or expense" for bodily injury, property damage and covered pollution cost or expense relating to discharges of pollutants which are in or upon, being transported or towed by or being loaded onto or unloaded from a covered auto. Use Pollution Liability – Broadened Coverage For Covered Autos – Business Auto And Motor Carrier Coverage Forms Endorsement CA 99 48 for Business Auto and Motor Carrier Coverage Forms. Use Pollution Liability – Broadened Coverage For Covered Autos – Auto Dealers Coverage Form Endorsement CA 99 55 for Auto Dealers Coverage Form. This extension of coverage does not apply to liability assumed under any contract or agreement. Refer to company for rating.

C. Pollution Liability Coverage Form

An auto dealer risk may also purchase a separate Pollution Liability Coverage Form to provide coverage for bodily injury or property damage arising out of non-vehicular pollution incidents. Refer to Division Six – General Liability Division for coverage, rating and statistical codes.

D. Total Pollution Exclusions

Liability arising out of any pollution exposure not otherwise precluded by the non-auto pollution exclusion contained in the Auto Dealers Coverage Form may be excluded by use of Auto Dealers Coverage Form – General Liability Coverages – Total Pollution Exclusion Endorsement CA 25 16**.** For instance, this endorsement may be used by those insureds who have obtained an Underground Storage Tank Policy (Designated Tanks) and/or Pollution Liability Policy.

Use Auto Dealers Coverage Form – General Liability Coverages – Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception Endorsement CA 25 36 to exclude all pollution liability except for bodily injury arising out of smoke, fumes, vapor or soot from equipment used to heat, cool or dehumidify the building or equipment used to heat water for personal use by the building occupants or their guests and bodily injury and property damage arising out of heat, smoke or fumes from a hostile fire.

Refer to Division Six – General Liability for coverage and rating.

304. LEASED WORKERS COVERAGE

A. Application

Coverage for bodily injury sustained by a leased worker while performing duties related to the conduct of the named insured's business may be provided, by mutual agreement between the insurer and the insured, by attaching Coverage For Injury To Leased Workers Endorsement CA 23 25**.** Refer to company for rating.

B. Eligibility

Leased worker means a person leased to the named insured by a labor leasing firm under an agreement between the named insured and the labor leasing firm, to perform duties related to the conduct of the named insured's business. A leased worker does not include a temporary worker who is furnished to the named insured to substitute for a permanent employee on leave or to meet seasonal or short-term workload conditions.

305. LIMITED MEXICO COVERAGE

A. Application

Coverage for accidents or losses occurring in Mexico within 25 miles of the United States border on trips of 10 days or less may be provided, by mutual agreement between the insurer and the insured, by attaching Limited Mexico Coverage Endorsement CA 01 21**.**

B. Premium Computation

Refer to company for rating.

306. INDUSTRIAL CLASSIFICATION

A. NAICS Classification

Certain premium formulas contain a factor based on the NAICS Classification of the policyholder.

B. NAICS Factors

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | NAICS 2017 Six-digit Code | NAICS Definition | Trucks, Tractors And Trailers Liability | Trucks And Truck-tractors Collision | Trailers Collision | Trucks, Tractors And Trailers Other Than Collision | Private Passenger Types Liability | Private Passenger Types Collision | Private Passenger Types Other Than Collision |
|  | 111110 | Soybean Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111120 | Oilseed (except Soybean) Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111130 | Dry Pea and Bean Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111140 | Wheat Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111150 | Corn Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111160 | Rice Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111191 | Oilseed and Grain Combination Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111199 | All Other Grain Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111211 | Potato Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111219 | Other Vegetable (except Potato) and Melon Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111310 | Orange Groves | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111320 | Citrus (except Orange) Groves | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111331 | Apple Orchards | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111332 | Grape Vineyards | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111333 | Strawberry Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111334 | Berry (except Strawberry) Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111335 | Tree Nut Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111336 | Fruit and Tree Nut Combination Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111339 | Other Noncitrus Fruit Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111411 | Mushroom Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111419 | Other Food Crops Grown Under Cover | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111421 | Nursery and Tree Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111422 | Floriculture Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111910 | Tobacco Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111920 | Cotton Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111930 | Sugarcane Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111940 | Hay Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111991 | Sugar Beet Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111992 | Peanut Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 111998 | All Other Miscellaneous Crop Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112111 | Beef Cattle Ranching and Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112112 | Cattle Feedlots | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112120 | Dairy Cattle and Milk Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112130 | Dual-Purpose Cattle Ranching and Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112210 | Hog and Pig Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112310 | Chicken Egg Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112320 | Broilers and Other Meat Type Chicken Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112330 | Turkey Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112340 | Poultry Hatcheries | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112390 | Other Poultry Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112410 | Sheep Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112420 | Goat Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112511 | Finfish Farming and Fish Hatcheries | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112512 | Shellfish Farming | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112519 | Other Aquaculture | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112910 | Apiculture | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112920 | Horses and Other Equine Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112930 | Fur-Bearing Animal and Rabbit Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 112990 | All Other Animal Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 113110 | Timber Tract Operations | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 113210 | Forest Nurseries and Gathering of Forest Products | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 113310 | Logging | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 114111 | Finfish Fishing | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 114112 | Shellfish Fishing | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 114119 | Other Marine Fishing | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 114210 | Hunting and Trapping | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 115111 | Cotton Ginning | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 115112 | Soil Preparation, Planting, and Cultivating | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 115113 | Crop Harvesting, Primarily by Machine | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 115114 | Postharvest Crop Activities (except Cotton Ginning) | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 115115 | Farm Labor Contractors and Crew Leaders | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 115116 | Farm Management Services | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 115210 | Support Activities for Animal Production | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 115310 | Support Activities for Forestry | 1.15 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 211120 | Crude Petroleum Extraction | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 211130 | Natural Gas Extraction | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212111 | Bituminous Coal and Lignite Surface Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212112 | Bituminous Coal Underground Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212113 | Anthracite Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212210 | Iron Ore Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212221 | Gold Ore Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212222 | Silver Ore Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212230 | Copper, Nickel, Lead, and Zinc Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212291 | Uranium-Radium-Vanadium Ore Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212299 | All Other Metal Ore Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212311 | Dimension Stone Mining and Quarrying | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212312 | Crushed and Broken Limestone Mining and Quarrying | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212313 | Crushed and Broken Granite Mining and Quarrying | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212319 | Other Crushed and Broken Stone Mining and Quarrying | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212321 | Construction Sand and Gravel Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212322 | Industrial Sand Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212324 | Kaolin and Ball Clay Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212325 | Clay and Ceramic and Refractory Minerals Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212391 | Potash, Soda and Borate Mineral Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212392 | Phosphate Rock Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212393 | Other Chemical and Fertilizer Mineral Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 212399 | All Other Nonmetallic Mineral Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 213111 | Drilling Oil and Gas Wells | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 213112 | Support Activities for Oil and Gas Operations | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 213113 | Support Activities for Coal Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 213114 | Support Activities for Metal Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 213115 | Support Activities for Nonmetallic Minerals (except Fuels) Mining | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221111 | Hydroelectric Power Generation | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221112 | Fossil Fuel Electric Power Generation | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221113 | Nuclear Electric Power Generation | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221114 | Solar Electric Power Generation | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221115 | Wind Electric Power Generation | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221116 | Geothermal Electric Power Generation | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221117 | Biomass Electric Power Generation | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221118 | Other Electric Power Generation | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221121 | Electric Bulk Power Transmission and Control | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221122 | Electric Power Distribution | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221210 | Natural Gas Distribution | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221310 | Water Supply and Irrigation Systems | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221320 | Sewage Treatment Facilities | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 221330 | Steam and Air Conditioning Supply | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.15 |
|  | 236115 | New Single-family Housing Construction (except For-sale Builders) | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 236116 | New Multifamily Housing Construction (except For-sale Builders) | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 236117 | New Housing For-sale Builders | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 236118 | Residential Remodelers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 236210 | Industrial Building Construction | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 236220 | Commercial and Institutional Building Construction | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 237110 | Water and Sewer Line and Related Structures Construction | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 237120 | Oil and Gas Pipeline and Related Structures Construction | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 237130 | Power and Communication Line and Related Structures Construction | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 237210 | Land Subdivision | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 237310 | Highway, Street and Bridge Construction | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 237990 | Other Heavy and Civil Engineering Construction | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238110 | Poured Concrete Foundation and Structure Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238120 | Structural Steel and Precast Concrete Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238130 | Framing Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238140 | Masonry Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238150 | Glass and Glazing Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238160 | Roofing Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238170 | Siding Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238190 | Other Foundation, Structure and Building Exterior Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238210 | Electrical Contractors and Other Wiring Installation Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238220 | Plumbing, Heating and Air Conditioning Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238290 | Other Building Equipment Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238310 | Drywall and Insulation Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238320 | Painting and Wall Covering Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238330 | Flooring Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238340 | Tile and Terrazzo Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238350 | Finish Carpentry Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238390 | Other Building Finishing Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238910 | Site Preparation Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 238990 | All Other Specialty Trade Contractors | 1.05 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.15 |
|  | 311111 | Dog and Cat Food Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311119 | Other Animal Food Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311211 | Flour Milling | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311212 | Rice Milling | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311213 | Malt Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311221 | Wet Corn Milling | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311224 | Soybean and Other Oilseed Processing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311225 | Fats and Oils Refining and Blending | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311230 | Breakfast Cereal Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311313 | Beet Sugar Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311314 | Cane Sugar Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311340 | Nonchocolate Confectionery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311351 | Chocolate and Confectionery Manufacturing from Cacao Beans | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311352 | Confectionery Manufacturing from Purchased Chocolate | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311411 | Frozen Fruit, Juice and Vegetable Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311412 | Frozen Specialty Food Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311421 | Fruit and Vegetable Canning | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311422 | Specialty Canning | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311423 | Dried and Dehydrated Food Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311511 | Fluid Milk Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311512 | Creamery Butter Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311513 | Cheese Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311514 | Dry, Condensed and Evaporated Dairy Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311520 | Ice Cream and Frozen Dessert Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311611 | Animal (except Poultry) Slaughtering | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311612 | Meat Processed from Carcasses | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311613 | Rendering and Meat Byproduct Processing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311615 | Poultry Processing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311710 | Seafood Product Preparation and Packaging | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311811 | Retail Bakeries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311812 | Commercial Bakeries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311813 | Frozen Cakes, Pies and Other Pastries Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311821 | Cookie and Cracker Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311824 | Dry Pasta, Dough and Flour Mixes Manufacturing from Purchased Flour | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311830 | Tortilla Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311911 | Roasted Nuts and Peanut Butter Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311919 | Other Snack Food Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311920 | Coffee and Tea Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311930 | Flavoring Syrup and Concentrate Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311941 | Mayonnaise, Dressing and Other Prepared Sauce Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311942 | Spice and Extract Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311991 | Perishable Prepared Food Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 311999 | All Other Miscellaneous Food Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 312111 | Soft Drink Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 312112 | Bottled Water Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 312113 | Ice Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 312120 | Breweries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 312130 | Wineries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 312140 | Distilleries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 312230 | Tobacco Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 313110 | Fiber, Yarn and Thread Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 313210 | Broadwoven Fabric Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 313220 | Narrow Fabric Mills and Schiffli Machine Embroidery | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 313230 | Nonwoven Fabric Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 313240 | Knit Fabric Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 313310 | Textile and Fabric Finishing Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 313320 | Fabric Coating Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 314110 | Carpet and Rug Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 314120 | Curtain and Linen Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 314910 | Textile Bag and Canvas Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 314994 | Rope, Cordage, Twine, Tire Cord and Tire Fabric Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 314999 | All Other Miscellaneous Textile Product Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 315110 | Hosiery and Sock Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 315190 | Other Apparel Knitting Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 315210 | Cut-and-Sew Apparel Contractors | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 315220 | Men's and Boys' Cut-and-Sew Apparel Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 315240 | Women's, Girls' and Infants' Cut-and-Sew Apparel Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 315280 | Other Cut-and-Sew Apparel Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 315990 | Apparel Accessories and Other Apparel Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 316110 | Leather and Hide Tanning and Finishing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 316210 | Footwear Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 316992 | Women's Handbag and Purse Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 316998 | All Other Leather Good and Allied Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321113 | Sawmills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321114 | Wood Preservation | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321211 | Hardwood Veneer and Plywood Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321212 | Softwood Veneer and Plywood Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321213 | Engineered Wood Member (except Truss) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321214 | Truss Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321219 | Reconstituted Wood Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321911 | Wood Window and Door Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321912 | Cut Stock, Resawing Lumber and Planing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321918 | Other Millwork (including Flooring) | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321920 | Wood Container and Pallet Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321991 | Manufactured Home (Mobile Home) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321992 | Prefabricated Wood Building Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 321999 | All Other Miscellaneous Wood Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322110 | Pulp Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322121 | Paper (except Newsprint) Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322122 | Newsprint Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322130 | Paperboard Mills | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322211 | Corrugated and Solid Fiber Box Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322212 | Folding Paperboard Box Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322219 | Other Paperboard Container Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322220 | Paper Bag and Coated and Treated Paper Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322230 | Stationery Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322291 | Sanitary Paper Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 322299 | All Other Converted Paper Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 323111 | Commercial Printing (except Screen and Books) | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 323113 | Commercial Screen Printing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 323117 | Books Printing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 323120 | Support Activities for Printing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 324110 | Petroleum Refineries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 324121 | Asphalt Paving Mixture and Block Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 324122 | Asphalt Shingle and Coating Materials Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 324191 | Petroleum Lubricating Oil and Grease Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 324199 | All Other Petroleum and Coal Products Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325110 | Petrochemical Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325120 | Industrial Gas Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325130 | Synthetic Dye and Pigment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325180 | Other Basic Inorganic Chemical Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325193 | Ethyl Alcohol Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325194 | Cyclic Crude, Intermediate and Gum and Wood Chemical Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325199 | All Other Basic Organic Chemical Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325211 | Plastics Material and Resin Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325212 | Synthetic Rubber Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325220 | Artificial and Synthetic Fibers and Filaments Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325311 | Nitrogenous Fertilizer Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325312 | Phosphatic Fertilizer Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325314 | Fertilizer (Mixing Only) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325320 | Pesticide and Other Agricultural Chemical Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325411 | Medicinal and Botanical Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325412 | Pharmaceutical Preparation Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325413 | In-vitro Diagnostic Substance Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325414 | Biological Product (except Diagnostic) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325510 | Paint and Coating Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325520 | Adhesive Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325611 | Soap and Other Detergent Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325612 | Polish and Other Sanitation Good Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325613 | Surface Active Agent Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325620 | Toilet Preparation Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325910 | Printing Ink Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325920 | Explosives Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325991 | Custom Compounding of Purchased Resins | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325992 | Photographic Film, Paper, Plate and Chemical Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 325998 | All Other Miscellaneous Chemical Product and Preparation Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326111 | Plastics Bag and Pouch Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326112 | Plastics Packaging Film and Sheet (including Laminated) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326113 | Unlaminated Plastics Film and Sheet (except Packaging) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326121 | Unlaminated Plastics Profile Shape Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326122 | Plastics Pipe and Pipe Fitting Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326130 | Laminated Plastics Plate, Sheet (except Packaging) and Shape Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326140 | Polystyrene Foam Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326150 | Urethane and Other Foam Product (except Polystyrene) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326160 | Plastics Bottle Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326191 | Plastics Plumbing Fixture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326199 | All Other Plastics Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326211 | Tire Manufacturing (except Retreading) | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326212 | Tire Retreading | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326220 | Rubber and Plastics Hoses and Belting Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326291 | Rubber Product Manufacturing for Mechanical Use | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 326299 | All Other Rubber Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327110 | Pottery, Ceramics and Plumbing Fixture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327120 | Clay Building Material and Refractories Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327211 | Flat Glass Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327212 | Other Pressed and Blown Glass and Glassware Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327213 | Glass Container Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327215 | Glass Product Manufacturing Made of Purchased Glass | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327310 | Cement Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327320 | Ready-mix Concrete Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327331 | Concrete Block and Brick Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327332 | Concrete Pipe Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327390 | Other Concrete Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327410 | Lime Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327420 | Gypsum Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327910 | Abrasive Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327991 | Cut Stone and Stone Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327992 | Ground or Treated Mineral and Earth Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327993 | Mineral Wool Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 327999 | All Other Miscellaneous Nonmetallic Mineral Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331110 | Iron and Steel Mills and Ferroalloy Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331210 | Iron and Steel Pipe and Tube Manufacturing from Purchased Steel | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331221 | Rolled Steel Shape Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331222 | Steel Wire Drawing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331313 | Alumina Refining and Primary Aluminum Production | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331314 | Secondary Smelting and Alloying of Aluminum | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331315 | Aluminum Sheet, Plate and Foil Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331318 | Other Aluminum Rolling, Drawing and Extruding | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331410 | Nonferrous Metal (except Aluminum) Smelting and Refining | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331420 | Copper Rolling, Drawing, Extruding and Alloying | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331491 | Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing and Extruding | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331492 | Secondary Smelting, Refining and Alloying of Nonferrous Metal (except Copper and Aluminum) | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331511 | Iron Foundries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331512 | Steel Investment Foundries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331513 | Steel Foundries (except Investment) | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331523 | Nonferrous Metal Die-casting Foundries | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331524 | Aluminum Foundries (except Die-casting) | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 331529 | Other Nonferrous Metal Foundries (except  Die-casting) | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332111 | Iron and Steel Forging | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332112 | Nonferrous Forging | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332114 | Custom Roll Forming | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332117 | Powder Metallurgy Part Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332119 | Metal Crown, Closure and Other Metal Stamping (except Automotive) | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332215 | Metal Kitchen Cookware, Utensil, Cutlery and Flatware (except Precious) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332216 | Saw Blade and Handtool Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332311 | Prefabricated Metal Building and Component Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332312 | Fabricated Structural Metal Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332313 | Plate Work Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332321 | Metal Window and Door Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332322 | Sheet Metal Work Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332323 | Ornamental and Architectural Metal Work Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332410 | Power Boiler and Heat Exchanger Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332420 | Metal Tank (Heavy Gauge) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332431 | Metal Can Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332439 | Other Metal Container Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332510 | Hardware Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332613 | Spring Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332618 | Other Fabricated Wire Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332710 | Machine Shops | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332721 | Precision Turned Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332722 | Bolt, Nut, Screw, Rivet and Washer Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332811 | Metal Heat Treating | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332812 | Metal Coating, Engraving (except Jewelry and Silverware) and Allied Services to Manufacturers | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332813 | Electroplating, Plating, Polishing, Anodizing and Coloring | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332911 | Industrial Valve Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332912 | Fluid Power Valve and Hose Fitting Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332913 | Plumbing Fixture Fitting and Trim Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332919 | Other Metal Valve and Pipe Fitting Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332991 | Ball and Roller Bearing Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332992 | Small Arms Ammunition Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332993 | Ammunition (except Small Arms) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332994 | Small Arms, Ordnance and Ordnance Accessories Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332996 | Fabricated Pipe and Pipe Fitting Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 332999 | All Other Miscellaneous Fabricated Metal Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333111 | Farm Machinery and Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333112 | Lawn and Garden Tractor and Home Lawn and Garden Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333120 | Construction Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333131 | Mining Machinery and Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333132 | Oil and Gas Field Machinery and Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333241 | Food Product Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333242 | Semiconductor Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333243 | Sawmill, Woodworking and Paper Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333244 | Printing Machinery and Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333249 | Other Industrial Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333314 | Optical Instrument and Lens Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333316 | Photographic and Photocopying Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333318 | Other Commercial and Service Industry Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333413 | Industrial and Commercial Fan and Blower and Air Purification Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333414 | Heating Equipment (except Warm Air Furnaces) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333415 | Air Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333511 | Industrial Mold Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333514 | Special Die and Tool, Die Set, Jig and Fixture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333515 | Cutting Tool and Machine Tool Accessory Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333517 | Machine Tool Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333519 | Rolling Mill and Other Metalworking Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333611 | Turbine and Turbine Generator Set Units Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333612 | Speed Changer, Industrial High-speed Drive and Gear Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333613 | Mechanical Power Transmission Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333618 | Other Engine Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333912 | Air and Gas Compressor Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333914 | Measuring, Dispensing, and Other Pumping Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333921 | Elevator and Moving Stairway Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333922 | Conveyor and Conveying Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333923 | Overhead Traveling Crane, Hoist and Monorail System Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333924 | Industrial Truck, Tractor, Trailer and Stacker Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333991 | Power-driven Handtool Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333992 | Welding and Soldering Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333993 | Packaging Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333994 | Industrial Process Furnace and Oven Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333995 | Fluid Power Cylinder and Actuator Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333996 | Fluid Power Pump and Motor Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333997 | Scale and Balance Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 333999 | All Other Miscellaneous General Purpose Machinery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334111 | Electronic Computer Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334112 | Computer Storage Device Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334118 | Computer Terminal and Other Computer Peripheral Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334210 | Telephone Apparatus Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334220 | Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334290 | Other Communications Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334310 | Audio and Video Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334412 | Bare Printed Circuit Board Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334413 | Semiconductor and Related Device Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334416 | Capacitor, Resistor, Coil, Transformer and Other Inductor Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334417 | Electronic Connector Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334418 | Printed Circuit Assembly (Electronic Assembly) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334419 | Other Electronic Component Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334510 | Electromedical and Electrotherapeutic Apparatus Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334511 | Search, Detection, Navigation, Guidance, Aeronautical, and Nautical System and Instrument Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334512 | Automatic Environmental Control Manufacturing for Residential, Commercial and Appliance Use | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334513 | Instruments and Related Products Manufacturing for Measuring, Displaying and Controlling Industrial Process Variables | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334514 | Totalizing Fluid Meter and Counting Device Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334515 | Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334516 | Analytical Laboratory Instrument Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334517 | Irradiation Apparatus Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334519 | Other Measuring and Controlling Device Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334613 | Blank Magnetic and Optical Recording Media Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 334614 | Software and Other Prerecorded Compact Disc, Tape and Record Reproducing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335110 | Electric Lamp Bulb and Part Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335121 | Residential Electric Lighting Fixture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335122 | Commercial, Industrial and Institutional Electric Lighting Fixture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335129 | Other Lighting Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335210 | Small Electrical Appliance Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335220 | Major Household Appliance Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335311 | Power, Distribution and Specialty Transformer Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335312 | Motor and Generator Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335313 | Switchgear and Switchboard Apparatus Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335314 | Relay and Industrial Control Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335911 | Storage Battery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335912 | Primary Battery Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335921 | Fiber Optic Cable Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335929 | Other Communication and Energy Wire Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335931 | Current-carrying Wiring Device Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335932 | Noncurrent-carrying Wiring Device Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335991 | Carbon and Graphite Product Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 335999 | All Other Miscellaneous Electrical Equipment and Component Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336111 | Automobile Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336112 | Light Truck and Utility Vehicle Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336120 | Heavy-duty Truck Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336211 | Motor Vehicle Body Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336212 | Truck Trailer Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336213 | Motor Home Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336214 | Travel Trailer and Camper Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336310 | Motor Vehicle Gasoline Engine and Engine Parts Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336320 | Motor Vehicle Electrical and Electronic Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336330 | Motor Vehicle Steering and Suspension Components (except Spring) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336340 | Motor Vehicle Brake System Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336350 | Motor Vehicle Transmission and Power Train Parts Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336360 | Motor Vehicle Seating and Interior Trim Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336370 | Motor Vehicle Metal Stamping | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336390 | Other Motor Vehicle Parts Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336411 | Aircraft Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336412 | Aircraft Engine and Engine Parts Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336413 | Other Aircraft Parts and Auxiliary Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336414 | Guided Missile and Space Vehicle Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336415 | Guided Missile and Space Vehicle Propulsion Unit and Propulsion Unit Parts Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336419 | Other Guided Missile and Space Vehicle Parts and Auxiliary Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336510 | Railroad Rolling Stock Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336611 | Ship Building and Repairing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336612 | Boat Building | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336991 | Motorcycle, Bicycle and Parts Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336992 | Military Armored Vehicle, Tank and Tank Component Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 336999 | All Other Transportation Equipment Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337110 | Wood Kitchen Cabinet and Countertop Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337121 | Upholstered Household Furniture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337122 | Non-upholstered Wood Household Furniture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337124 | Metal Household Furniture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337125 | Household Furniture (except Wood and Metal) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337127 | Institutional Furniture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337211 | Wood Office Furniture Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337212 | Custom Architectural Woodwork and Millwork Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337214 | Office Furniture (except Wood) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337215 | Showcase, Partition, Shelving and Locker Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337910 | Mattress Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 337920 | Blind and Shade Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339112 | Surgical and Medical Instrument Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339113 | Surgical Appliance and Supplies Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339114 | Dental Equipment and Supplies Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339115 | Ophthalmic Goods Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339116 | Dental Laboratories | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339910 | Jewelry and Silverware Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339920 | Sporting and Athletic Goods Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339930 | Doll, Toy and Game Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339940 | Office Supplies (except Paper) Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339950 | Sign Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339991 | Gasket, Packing and Sealing Device Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339992 | Musical Instrument Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339993 | Fastener, Button, Needle and Pin Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339994 | Broom, Brush and Mop Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339995 | Burial Casket Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 339999 | All Other Miscellaneous Manufacturing | 0.95 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423110 | Automobile and Other Motor Vehicle Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423120 | Motor Vehicle Supplies and New Parts Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423130 | Tire and Tube Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423140 | Motor Vehicle Parts (Used) Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423210 | Furniture Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423220 | Home Furnishing Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423310 | Lumber, Plywood, Millwork and Wood Panel Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423320 | Brick, Stone and Related Construction Material Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423330 | Roofing, Siding and Insulation Material Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423390 | Other Construction Material Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423410 | Photographic Equipment and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423420 | Office Equipment Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423430 | Computer and Computer Peripheral Equipment and Software Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423440 | Other Commercial Equipment Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423450 | Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423460 | Ophthalmic Goods Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423490 | Other Professional Equipment and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423510 | Metal Service Centers and Other Metal Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423520 | Coal and Other Mineral and Ore Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423610 | Electrical Apparatus and Equipment, Wiring Supplies and Related Equipment Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423620 | Household Appliances, Electric Housewares and Consumer Electronics Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423690 | Other Electronic Parts and Equipment Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423710 | Hardware Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423720 | Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423730 | Warm Air Heating and Air Conditioning Equipment and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423740 | Refrigeration Equipment and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423810 | Construction and Mining (except Oil Well) Machinery and Equipment Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423820 | Farm and Garden Machinery and Equipment Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423830 | Industrial Machinery and Equipment Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423840 | Industrial Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423850 | Service Establishment Equipment and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423860 | Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423910 | Sporting and Recreational Goods and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423920 | Toy and Hobby Goods and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423930 | Recyclable Material Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423940 | Jewelry, Watch, Precious Stone and Precious Metal Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 423990 | Other Miscellaneous Durable Goods Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424110 | Printing and Writing Paper Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424120 | Stationery and Office Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424130 | Industrial and Personal Service Paper Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424210 | Drugs and Druggists' Sundries Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424310 | Piece Goods, Notions and Other Dry Goods Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424320 | Men's and Boys' Clothing and Furnishings Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424330 | Women's, Children's and Infants' Clothing and Accessories Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424340 | Footwear Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424410 | General Line Grocery Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424420 | Packaged Frozen Food Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424430 | Dairy Product (except Dried or Canned) Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424440 | Poultry and Poultry Product Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424450 | Confectionery Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424460 | Fish and Seafood Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424470 | Meat and Meat Product Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424480 | Fresh Fruit and Vegetable Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424490 | Other Grocery and Related Products Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424510 | Grain and Field Bean Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424520 | Livestock Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424590 | Other Farm Product Raw Material Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424610 | Plastics Materials and Basic Forms and Shapes Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424690 | Other Chemical and Allied Products Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424710 | Petroleum Bulk Stations and Terminals | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424720 | Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals) | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424810 | Beer and Ale Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424820 | Wine and Distilled Alcoholic Beverage Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424910 | Farm Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424920 | Book, Periodical and Newspaper Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424930 | Flower, Nursery Stock and Florists' Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424940 | Tobacco and Tobacco Product Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424950 | Paint, Varnish and Supplies Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 424990 | Other Miscellaneous Nondurable Goods Merchant Wholesalers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 425110 | Business to Business Electronic Markets | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 425120 | Wholesale Trade Agents and Brokers | 1.00 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 441110 | New Car Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 441120 | Used Car Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 441210 | Recreational Vehicle Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 441222 | Boat Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 441228 | Motorcycle, ATV and All Other Motor Vehicle Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 441310 | Automotive Parts and Accessories Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 441320 | Tire Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 442110 | Furniture Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 442210 | Floor Covering Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 442291 | Window Treatment Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 442299 | All Other Home Furnishings Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 443141 | Household Appliance Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 443142 | Electronics Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 444110 | Home Centers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 444120 | Paint and Wallpaper Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 444130 | Hardware Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 444190 | Other Building Material Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 444210 | Outdoor Power Equipment Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 444220 | Nursery, Garden Center and Farm Supply Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445110 | Supermarkets and Other Grocery (except Convenience) Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445120 | Convenience Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445210 | Meat Markets | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445220 | Fish and Seafood Markets | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445230 | Fruit and Vegetable Markets | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445291 | Baked Goods Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445292 | Confectionery and Nut Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445299 | All Other Specialty Food Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 445310 | Beer, Wine and Liquor Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 446110 | Pharmacies and Drug Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 446120 | Cosmetics, Beauty Supplies and Perfume Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 446130 | Optical Goods Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 446191 | Food (Health) Supplement Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 446199 | All Other Health and Personal Care Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 447110 | Gasoline Stations with Convenience Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 447190 | Other Gasoline Stations | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448110 | Men's Clothing Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448120 | Women's Clothing Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448130 | Children's and Infants' Clothing Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448140 | Family Clothing Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448150 | Clothing Accessories Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448190 | Other Clothing Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448210 | Shoe Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448310 | Jewelry Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 448320 | Luggage and Leather Goods Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 451110 | Sporting Goods Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 451120 | Hobby, Toy and Game Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 451130 | Sewing, Needlework and Piece Goods Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 451140 | Musical Instrument and Supplies Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 451211 | Book Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 451212 | News Dealers and Newsstands | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 452210 | Department Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 452311 | Warehouse Clubs and Supercenters | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 452319 | All Other General Merchandise Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453110 | Florists | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453210 | Office Supplies and Stationery Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453220 | Gift, Novelty and Souvenir Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453310 | Used Merchandise Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453910 | Pet and Pet Supplies Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453920 | Art Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453930 | Manufactured (Mobile) Home Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453991 | Tobacco Stores | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 453998 | All Other Miscellaneous Store Retailers (except Tobacco Stores) | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 454110 | Electronic Shopping and Mail-Order Houses | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 454210 | Vending Machine Operators | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 454310 | Fuel Dealers | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 454390 | Other Direct Selling Establishments | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 1.00 |
|  | 481111 | Scheduled Passenger Air Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 481112 | Scheduled Freight Air Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 481211 | Nonscheduled Chartered Passenger Air Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 481212 | Nonscheduled Chartered Freight Air Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 481219 | Other Nonscheduled Air Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 482111 | Line-haul Railroads | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 482112 | Short Line Railroads | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 483111 | Deep Sea Freight Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 483112 | Deep Sea Passenger Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 483113 | Coastal and Great Lakes Freight Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 483114 | Coastal and Great Lakes Passenger Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 483211 | Inland Water Freight Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 483212 | Inland Water Passenger Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 484110 | General Freight Trucking, Local | 1.10 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 484121 | General Freight Trucking, Long-distance, Truckload | 1.10 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 484122 | General Freight Trucking, Long-distance, Less Than Truckload | 1.10 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 484210 | Used Household and Office Goods Moving | 1.10 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 484220 | Specialized Freight (except Used Goods) Trucking, Local | 1.10 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 484230 | Specialized Freight (except Used Goods) Trucking, Long-distance | 1.10 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485111 | Mixed Mode Transit Systems | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485112 | Commuter Rail Systems | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485113 | Bus and Other Motor Vehicle Transit Systems | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485119 | Other Urban Transit Systems | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485210 | Interurban and Rural Bus Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485310 | Taxi Service | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485320 | Limousine Service | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485410 | School and Employee Bus Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485510 | Charter Bus Industry | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485991 | Special Needs Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 485999 | All Other Transit and Ground Passenger Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 486110 | Pipeline Transportation of Crude Oil | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 486210 | Pipeline Transportation of Natural Gas | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 486910 | Pipeline Transportation of Refined Petroleum Products | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 486990 | All Other Pipeline Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 487110 | Scenic and Sightseeing Transportation, Land | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 487210 | Scenic and Sightseeing Transportation, Water | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 487990 | Scenic and Sightseeing Transportation, Other | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488111 | Air Traffic Control | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488119 | Other Airport Operations | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488190 | Other Support Activities for Air Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488210 | Support Activities for Rail Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488310 | Port and Harbor Operations | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488320 | Marine Cargo Handling | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488330 | Navigational Services to Shipping | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488390 | Other Support Activities for Water Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488410 | Motor Vehicle Towing | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488490 | Other Support Activities for Road Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488510 | Freight Transportation Arrangement | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488991 | Packing and Crating | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 488999 | All Other Support Activities for Transportation | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 491110 | Postal Service | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 492110 | Couriers and Express Delivery Services | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 492210 | Local Messengers and Local Delivery | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 493110 | General Warehousing and Storage | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 493120 | Refrigerated Warehousing and Storage | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 493130 | Farm Product Warehousing and Storage | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 493190 | Other Warehousing and Storage | 1.05 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 511110 | Newspaper Publishers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 511120 | Periodical Publishers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 511130 | Book Publishers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 511140 | Directory and Mailing List Publishers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 511191 | Greeting Card Publishers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 511199 | All Other Publishers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 511210 | Software Publishers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512110 | Motion Picture and Video Production | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512120 | Motion Picture and Video Distribution | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512131 | Motion Picture Theaters (except Drive-ins) | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512132 | Drive-in Motion Picture Theaters | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512191 | Teleproduction and Other Postproduction Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512199 | Other Motion Picture and Video Industries | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512230 | Music Publishers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512240 | Sound Recording Studios | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512250 | Record Production and Distribution | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 512290 | Other Sound Recording Industries | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 515111 | Radio Networks | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 515112 | Radio Stations | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 515120 | Television Broadcasting | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 515210 | Cable and Other Subscription Programming | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 517311 | Wired Telecommunications Carriers | 0.85 | 0.85 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 517312 | Wireless Telecommunications Carriers (except Satellite) | 0.85 | 0.85 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 517410 | Satellite Telecommunications | 0.85 | 0.85 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 517911 | Telecommunications Resellers | 0.85 | 0.85 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 517919 | All Other Telecommunications | 0.85 | 0.85 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 518210 | Data Processing, Hosting and Related Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 519110 | News Syndicates | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 519120 | Libraries and Archives | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 519130 | Internet Publishing and Broadcasting and Web Search Portals | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 519190 | All Other Information Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 521110 | Monetary Authorities-Central Bank | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522110 | Commercial Banking | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522120 | Savings Institutions | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522130 | Credit Unions | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522190 | Other Depository Credit Intermediation | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522210 | Credit Card Issuing | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522220 | Sales Financing | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522291 | Consumer Lending | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522292 | Real Estate Credit | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522293 | International Trade Financing | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522294 | Secondary Market Financing | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522298 | All Other Nondepository Credit Intermediation | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522310 | Mortgage and Nonmortgage Loan Brokers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522320 | Financial Transactions Processing, Reserve and Clearinghouse Activities | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 522390 | Other Activities Related to Credit Intermediation | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523110 | Investment Banking and Securities Dealing | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523120 | Securities Brokerage | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523130 | Commodity Contracts Dealing | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523140 | Commodity Contracts Brokerage | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523210 | Securities and Commodity Exchanges | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523910 | Miscellaneous Intermediation | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523920 | Portfolio Management | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523930 | Investment Advice | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523991 | Trust, Fiduciary and Custody Activities | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 523999 | Miscellaneous Financial Investment Activities | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524113 | Direct Life Insurance Carriers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524114 | Direct Health and Medical Insurance Carriers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524126 | Direct Property and Casualty Insurance Carriers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524127 | Direct Title Insurance Carriers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524128 | Other Direct Insurance (except Life, Health and Medical) Carriers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524130 | Reinsurance Carriers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524210 | Insurance Agencies and Brokerages | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524291 | Claims Adjusting | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524292 | Third Party Administration of Insurance and Pension Funds | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 524298 | All Other Insurance Related Activities | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 525110 | Pension Funds | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 525120 | Health and Welfare Funds | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 525190 | Other Insurance Funds | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 525910 | Open-end Investment Funds | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 525920 | Trusts, Estates and Agency Accounts | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 525990 | Other Financial Vehicles | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531110 | Lessors of Residential Buildings and Dwellings | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531120 | Lessors of Nonresidential Buildings (except  Mini-warehouses) | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531130 | Lessors of Mini-warehouses and Self-storage Units | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531190 | Lessors of Other Real Estate Property | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531210 | Offices of Real Estate Agents and Brokers | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531311 | Residential Property Managers | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531312 | Nonresidential Property Managers | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531320 | Offices of Real Estate Appraisers | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 531390 | Other Activities Related to Real Estate | 0.85 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532111 | Passenger Car Rental | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532112 | Passenger Car Leasing | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532120 | Truck, Utility Trailer and Recreational Vehicle (RV) Rental and Leasing | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532210 | Consumer Electronics and Appliances Rental | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532281 | Formal Wear and Costume Rental | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532282 | Video Tape and Disc Rental | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532283 | Home Health Equipment Rental | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532284 | Recreational Goods Rental | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532289 | All Other Consumer Goods Rental | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532310 | General Rental Centers | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532411 | Commercial Air, Rail and Water Transportation Equipment Rental and Leasing | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532412 | Construction, Mining and Forestry Machinery and Equipment Rental and Leasing | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532420 | Office Machinery and Equipment Rental and Leasing | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 532490 | Other Commercial and Industrial Machinery and Equipment Rental and Leasing | 1.10 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 533110 | Lessors of Nonfinancial Intangible Assets (except Copyrighted Works) | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541110 | Offices of Lawyers | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541120 | Offices of Notaries | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541191 | Title Abstract and Settlement Offices | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541199 | All Other Legal Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541211 | Offices of Certified Public Accountants | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541213 | Tax Preparation Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541214 | Payroll Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541219 | Other Accounting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541310 | Architectural Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541320 | Landscape Architectural Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541330 | Engineering Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541340 | Drafting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541350 | Building Inspection Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541360 | Geophysical Surveying and Mapping Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541370 | Surveying and Mapping (except Geophysical) Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541380 | Testing Laboratories | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541410 | Interior Design Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541420 | Industrial Design Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541430 | Graphic Design Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541490 | Other Specialized Design Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541511 | Custom Computer Programming Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541512 | Computer Systems Design Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541513 | Computer Facilities Management Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541519 | Other Computer Related Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541611 | Administrative Management and General Management Consulting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541612 | Human Resources Consulting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541613 | Marketing Consulting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541614 | Process, Physical Distribution and Logistics Consulting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541618 | Other Management Consulting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541620 | Environmental Consulting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541690 | Other Scientific and Technical Consulting Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541713 | Research and Development in Nanotechnology | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541714 | Research and Development in Biotechnology (except Nanobiotechnology) | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541715 | Research and Development in the Physical, Engineering, and Life Sciences (except Nanotechnology and Biotechnology) | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541720 | Research and Development in the Social Sciences and Humanities | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541810 | Advertising Agencies | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541820 | Public Relations Agencies | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541830 | Media Buying Agencies | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541840 | Media Representatives | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541850 | Outdoor Advertising | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541860 | Direct Mail Advertising | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541870 | Advertising Material Distribution Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541890 | Other Services Related to Advertising | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541910 | Marketing Research and Public Opinion Polling | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541921 | Photography Studios, Portrait | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541922 | Commercial Photography | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541930 | Translation and Interpretation Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541940 | Veterinary Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 541990 | All Other Professional, Scientific and Technical Services | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 551111 | Offices of Bank Holding Companies | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 551112 | Offices of Other Holding Companies | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 551114 | Corporate, Subsidiary and Regional Managing Offices | 1.00 | 1.00 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561110 | Office Administrative Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561210 | Facilities Support Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561311 | Employment Placement Agencies | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561312 | Executive Search Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561320 | Temporary Help Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561330 | Professional Employer Organizations | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561410 | Document Preparation Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561421 | Telephone Answering Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561422 | Telemarketing Bureaus and Other Contact Centers | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561431 | Private Mail Centers | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561439 | Other Business Service Centers (including Copy Shops) | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561440 | Collection Agencies | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561450 | Credit Bureaus | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561491 | Repossession Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561492 | Court Reporting and Stenotype Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561499 | All Other Business Support Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561510 | Travel Agencies | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561520 | Tour Operators | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561591 | Convention and Visitors Bureaus | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561599 | All Other Travel Arrangement and Reservation Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561611 | Investigation Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561612 | Security Guards and Patrol Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561613 | Armored Car Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561621 | Security Systems Services (except Locksmiths) | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561622 | Locksmiths | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561710 | Exterminating and Pest Control Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561720 | Janitorial Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561730 | Landscaping Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561740 | Carpet and Upholstery Cleaning Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561790 | Other Services to Buildings and Dwellings | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561910 | Packaging and Labeling Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561920 | Convention and Trade Show Organizers | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 561990 | All Other Support Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562111 | Solid Waste Collection | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562112 | Hazardous Waste Collection | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562119 | Other Waste Collection | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562211 | Hazardous Waste Treatment and Disposal | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562212 | Solid Waste Landfill | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562213 | Solid Waste Combustors and Incinerators | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562219 | Other Nonhazardous Waste Treatment and Disposal | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562910 | Remediation Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562920 | Materials Recovery Facilities | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562991 | Septic Tank and Related Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 562998 | All Other Miscellaneous Waste Management Services | 1.00 | 1.05 | 0.85 | 1.00 | 1.00 | 1.10 | 1.00 |
|  | 611110 | Elementary and Secondary Schools | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611210 | Junior Colleges | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611310 | Colleges, Universities and Professional Schools | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611410 | Business and Secretarial Schools | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611420 | Computer Training | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611430 | Professional and Management Development Training | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611511 | Cosmetology and Barber Schools | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611512 | Flight Training | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611513 | Apprenticeship Training | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611519 | Other Technical and Trade Schools | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611610 | Fine Arts Schools | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611620 | Sports and Recreation Instruction | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611630 | Language Schools | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611691 | Exam Preparation and Tutoring | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611692 | Automobile Driving Schools | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611699 | All Other Miscellaneous Schools and Instruction | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 611710 | Educational Support Services | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621111 | Offices of Physicians (except Mental Health Specialists) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621112 | Offices of Physicians, Mental Health Specialists | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621210 | Offices of Dentists | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621310 | Offices of Chiropractors | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621320 | Offices of Optometrists | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621330 | Offices of Mental Health Practitioners (except Physicians) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621340 | Offices of Physical, Occupational and Speech Therapists and Audiologists | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621391 | Offices of Podiatrists | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621399 | Offices of All Other Miscellaneous Health Practitioners | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621410 | Family Planning Centers | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621420 | Outpatient Mental Health and Substance Abuse Centers | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621491 | HMO Medical Centers | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621492 | Kidney Dialysis Centers | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621493 | Freestanding Ambulatory Surgical and Emergency Centers | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621498 | All Other Outpatient Care Centers | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621511 | Medical Laboratories | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621512 | Diagnostic Imaging Centers | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621610 | Home Health Care Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621910 | Ambulance Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621991 | Blood and Organ Banks | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 621999 | All Other Miscellaneous Ambulatory Health Care Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 622110 | General Medical and Surgical Hospitals | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 622210 | Psychiatric and Substance Abuse Hospitals | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 622310 | Specialty (except Psychiatric and Substance Abuse) Hospitals | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 623110 | Nursing Care Facilities (Skilled Nursing Facilities) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 623210 | Residential Intellectual and Developmental Disability Facilities | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 623220 | Residential Mental Health and Substance Abuse Facilities | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 623311 | Continuing Care Retirement Communities | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 623312 | Assisted Living Facilities for the Elderly | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 623990 | Other Residential Care Facilities | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624110 | Child and Youth Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624120 | Services for the Elderly and Persons with Disabilities | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624190 | Other Individual and Family Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624210 | Community Food Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624221 | Temporary Shelters | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624229 | Other Community Housing Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624230 | Emergency and Other Relief Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624310 | Vocational Rehabilitation Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 624410 | Child Day Care Services | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711110 | Theater Companies and Dinner Theaters | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711120 | Dance Companies | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711130 | Musical Groups and Artists | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711190 | Other Performing Arts Companies | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711211 | Sports Teams and Clubs | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711212 | Racetracks | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711219 | Other Spectator Sports | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711310 | Promoters of Performing Arts, Sports and Similar Events with Facilities | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711320 | Promoters of Performing Arts, Sports and Similar Events without Facilities | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711410 | Agents and Managers for Artists, Athletes, Entertainers and Other Public Figures | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 711510 | Independent Artists, Writers and Performers | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 712110 | Museums | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 712120 | Historical Sites | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 712130 | Zoos and Botanical Gardens | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 712190 | Nature Parks and Other Similar Institutions | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713110 | Amusement and Theme Parks | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713120 | Amusement Arcades | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713210 | Casinos (except Casino Hotels) | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713290 | Other Gambling Industries | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713910 | Golf Courses and Country Clubs | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713920 | Skiing Facilities | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713930 | Marinas | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713940 | Fitness and Recreational Sports Centers | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713950 | Bowling Centers | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 713990 | All Other Amusement and Recreation Industries | 0.90 | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 721110 | Hotels (except Casino Hotels) and Motels | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 721120 | Casino Hotels | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 721191 | Bed-and-Breakfast Inns | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 721199 | All Other Traveler Accommodation | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 721211 | Recreational Vehicle (RV) Parks and Campgrounds | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 721214 | Recreational and Vacation Camps (except Campgrounds) | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 721310 | Rooming and Boarding Houses, Dormitories, and Workers' Camps | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 722310 | Food Service Contractors | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 722320 | Caterers | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 722330 | Mobile Food Services | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 722410 | Drinking Places (Alcoholic Beverages) | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 722511 | Full-service Restaurants | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 722513 | Limited-service Restaurants | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 722514 | Cafeterias, Grill Buffets and Buffets | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 722515 | Snack and Nonalcoholic Beverage Bars | 0.90 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 811111 | General Automotive Repair | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811112 | Automotive Exhaust System Repair | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811113 | Automotive Transmission Repair | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811118 | Other Automotive Mechanical and Electrical Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811121 | Automotive Body, Paint and Interior Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811122 | Automotive Glass Replacement Shops | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811191 | Automotive Oil Change and Lubrication Shops | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811192 | Car Washes | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811198 | All Other Automotive Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811211 | Consumer Electronics Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811212 | Computer and Office Machine Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811213 | Communication Equipment Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811219 | Other Electronic and Precision Equipment Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811310 | Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811411 | Home and Garden Equipment Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811412 | Appliance Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811420 | Reupholstery and Furniture Repair | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811430 | Footwear and Leather Goods Repair | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 811490 | Other Personal and Household Goods Repair and Maintenance | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812111 | Barber Shops | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812112 | Beauty Salons | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812113 | Nail Salons | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812191 | Diet and Weight Reducing Centers | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812199 | Other Personal Care Services | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812210 | Funeral Homes and Funeral Services | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812220 | Cemeteries and Crematories | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812310 | Coin-operated Laundries and Drycleaners | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812320 | Dry Cleaning and Laundry Services (except  Coin-operated) | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812331 | Linen Supply | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812332 | Industrial Launderers | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812910 | Pet Care (except Veterinary) Services | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812921 | Photofinishing Laboratories (except One-hour) | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812922 | One-hour Photofinishing | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812930 | Parking Lots and Garages | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 812990 | All Other Personal Services | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813110 | Religious Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813211 | Grantmaking Foundations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813212 | Voluntary Health Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813219 | Other Grantmaking and Giving Services | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813311 | Human Rights Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813312 | Environment, Conservation and Wildlife Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813319 | Other Social Advocacy Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813410 | Civic and Social Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813910 | Business Associations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813920 | Professional Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813930 | Labor Unions and Similar Labor Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813940 | Political Organizations | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 813990 | Other Similar Organizations (except Business, Professional, Labor and Political Organizations) | 0.90 | 0.90 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 814110 | Private Households | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 | 0.95 | 1.00 |
|  | 921110 | Executive Offices | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 921120 | Legislative Bodies | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 921130 | Public Finance Activities | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 921140 | Executive and Legislative Offices, Combined | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 921150 | American Indian and Alaska Native Tribal Governments | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 921190 | Other General Government Support | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 922110 | Courts | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 922120 | Police Protection | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 922130 | Legal Counsel and Prosecution | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 922140 | Correctional Institutions | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 922150 | Parole Offices and Probation Offices | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 922160 | Fire Protection | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 922190 | Other Justice, Public Order and Safety Activities | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 923110 | Administration of Education Programs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 923120 | Administration of Public Health Programs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 923130 | Administration of Human Resource Programs (except Education, Public Health and Veterans' Affairs Programs) | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 923140 | Administration of Veterans' Affairs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 924110 | Administration of Air and Water Resource and Solid Waste Management Programs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 924120 | Administration of Conservation Programs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 925110 | Administration of Housing Programs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 925120 | Administration of Urban Planning and Community and Rural Development | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 926110 | Administration of General Economic Programs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 926120 | Regulation and Administration of Transportation Programs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 926130 | Regulation and Administration of Communications, Electric, Gas and Other Utilities | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 926140 | Regulation of Agricultural Marketing and Commodities | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 926150 | Regulation, Licensing and Inspection of Miscellaneous Commercial Sectors | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 927110 | Space Research and Technology | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 928110 | National Security | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | 928120 | International Affairs | 0.85 | 0.85 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

Table 306.B. NAICS Factors

307. FELLOW EMPLOYEE COVERAGE

Fellow Employee Coverage may be provided as follows:

**A.** Use Fellow Employee Coverage Endorsement CA 20 55 to provide this coverage for all of the named insured's employees.

**B.** Use Fellow Employee Coverage For Designated Employees/Positions Endorsement CA 20 56 to provide this coverage only for the designated employees, job titles or positions shown in the Schedule.

**C.** Refer to company for the charge per auto.

308. PHYSICAL DAMAGE COVERAGES

A. Limited Other Than Collision Coverage Factors

Refer to the state exception for the factors applicable in this state.

B. Replacement Cost Coverage

1. Eligibility

Policies covering private passenger types that are rated on a specified auto basis and covered for both Comprehensive and Collision Coverages may provide optional Replacement Cost Coverage with no deduction for depreciation for such private passenger types. Note that this coverage is only available for private passenger types owned for not more than 24 months by the named insured as the original owner and with less than 24,000 odometer miles.

2. Endorsement

Use Replacement Cost Coverage – Private Passenger Types Endorsement CA 04 41**.**

3. Premium Computation

Charge an additional premium for each vehicle and coverage.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Current Premium \* Replacement Cost Coverage Factor |

**a.** Use the premium already computed for the vehicle and coverage in question.

**b.** Refer to the following table for the Replacement Cost Coverage Factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.06 |

Table 308.B.3.b. Replacement Cost Coverage Factor

309. AUTO LOAN/LEASE GAP COVERAGE

A. Eligibility

**1.** Rule **309.** applies to autos that are loaned or leased for a period of six months or longer and which have been provided Physical Damage Coverage.

**2.** A policy providing Physical Damage Coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle and the actual cash value of the vehicle. Use Auto Loan/Lease GAP Coverage Endorsement CA 20 71**.**

B. Premium Computation

When the endorsement in Paragraph **A.2.** is attached, use the otherwise applicable Physical Damage Premium to compute an additional premium charge as follows:

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Additional Premium = Physical Damage Premium \* Auto Loan/Lease GAP Coverage Premium Computation Factor |

**1.** Physical Damage Premium as calculated in the applicable rule.

**2.** Refer to the following table for the Auto Loan/Lease GAP Coverage Premium Computation Factor:

|  |  |
| --- | --- |
|  | Factor |
|  | 0.07 |

Table 309.B.2. Auto Loan/Lease GAP Coverage Premium Computation Factor

310. LOSS OF USE EXPENSES – RENTAL VEHICLES – OPTIONAL LIMITS

Coverage for expenses for which an insured becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement, is provided at no additional charge at limits of $30 per day/$900 maximum. For limits other than those provided by the policy, use Optional Limits – Loss Of Use Expenses Endorsement CA 99 90**.** Refer to company for rating.

311. TERRORISM ENDORSEMENT OPTIONS

Refer to the Terrorism Supplement to the CLM.

312. FUNGI OR BACTERIA LIABILITY

A. Application

**1.** Liability arising out of fungi or bacteria on or within a building or structure, including its contents, may be excluded by attaching Fungi Or Bacteria Exclusion – General Liability Coverages Endorsement CA 25 37**.**

**2.** To provide limited coverage for liability arising out of fungi or bacteria on or within a building or structure, including its contents, attach Limited Fungi Or Bacteria Coverage For General Liability Coverages Endorsement CA 25 38**.** Coverage provided is subject to a Fungi And Bacteria Liability Aggregate Limit under this endorsement.

B. Premium Computation

Refer to company for rating.

313. SILICA OR SILICA-RELATED DUST LIABILITY

A. Application

Liability arising out of silica or silica-related dust exposure may be excluded by the use of the following optional endorsements:

**1.** Use Silica Or Silica-related Dust Exclusion For Covered Autos Exposure Endorsement CA 23 94 with the Business Auto Coverage Form CA 00 01**,** Auto Dealers Coverage Form CA 00 25 and Motor Carrier Coverage Form CA 00 20 to exclude silica or silica-related dust exposure for covered autos.

**2.** Use Silica Or Silica-related Dust Exclusion For General Liability Coverages Endorsement CA 25 39 with Form CA 00 25 to exclude silica or silica-related dust exposure for other than covered autos.

B. Premium Computation

Refer to company for rating.

314. VEHICLE TELEMATICS RATING

A. GeoMetric® Rating Procedures

1. Operations And Eligibility

**a.** Paragraph **A.** provides a prospective premium discount to insureds based on the percentage of mileage driven for an observation period of at least 90 consecutive days during the previous policy period in Green Zones as determined by the GeoMetric® Report.

**b.** To determine the distribution of an insured vehicle's driving locations, Paragraph **A.** uses Global Positioning System (GPS) coordinates produced using GPS-capable vehicle telematics technology. To apply Paragraph **A.,** the insurer must obtain from the first named insured written consent for the use of the data produced by the telematics technology.

**c.** Paragraph **A.** applies to Liability Coverage, No-fault Coverage (if applicable) and Physical Damage Coverages for trucks, tractors and trailers and private passenger types.

**d.** Paragraph **A.** does not apply to any other classes or coverages, including those that use trucks, tractors and trailers or private passenger types base loss costs in their premium determination. Paragraph **A.** also does not apply to zone-rated autos as addressed in Rule **225.**

**e.** Any discount awarded upon the application of Paragraph **A.** shall be effective for at least one policy period.

2. Definitions

**a.** GeoMetric® assigns a Loss Cost Band to each location in which a vehicle travels during the observation period. The Loss Cost Band is a three-digit number that represents the level of risk of a location for a particular coverage. Higher band numbers indicate higher risk in the locations associated with those bands.

**b.** GeoMetric® establishes a Green Zone relative to where each insured vehicle is principally garaged for each coverage to which Rule **314.** applies. The Green Zone is the set of all locations with lower Loss Cost Bands than the Loss Cost Band of the insured's principal garaging territory.

3. Premium Development

**a.** Using the GeoMetric® Report, for each insured vehicle and each coverage, determine what percentage of mileage, if any, an insured has driven in the Green Zone during the observation period.

**b.** For each insured vehicle and each coverage, multiply the otherwise applicable premium by the following applicable factor based on the percentage of miles driven in the Green Zone as described in Paragraph **A.3.a.:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Percentage Of Miles Driven In Green Zone | | Factor |
|  | 0 – 50 | % | 1.00 |
|  | 51 – 60 |  | 0.95 |
|  | 61 – 70 |  | 0.90 |
|  | 71 – 80 |  | 0.85 |
|  | 81 – 90 |  | 0.80 |
|  | 91 – 100 |  | 0.75 |

Table 314.A.3.b. Green Zone Discount Factors

B. Safety Scoring® Rating Procedures

1. Operations And Eligibility

**a.** Paragraph **B.** provides a prospective premium discount to insureds based on driving behavior as measured by qualifying telematics technology for an observation period of at least 90 consecutive days during the previous policy period as determined by the Safety Scoring® Report.

**b.** To apply Paragraph **B.,** the insurer must obtain from the first named insured written consent for the use of the data produced by the qualifying telematics technology.

**c.** Paragraph **B.** applies to Liability Coverage, Collision Coverage, No-fault Coverage (if applicable) and Medical Payments Coverage for light trucks, private passenger types, taxis, limousines and van pools.

**d.** Paragraph **B.** does not apply to any other classes, including those that use trucks, tractors and trailers or private passenger types base loss costs in their premium determination.

**e.** Any discount awarded upon the application of Paragraph **B.** shall be effective for at least one policy period.

2. Definition

The Safety Score is a number between 1 and 100 that represents the level of risk of the driving behavior using qualifying telematics technology. Higher scores indicate riskier driving behavior.

3. Premium Development

**a.** Using the Safety Scoring® Report, determine the Safety Score for the vehicle.

**b.** Multiply the otherwise applicable premium for the vehicle by the following applicable factor based on the Safety Score as described in Paragraph **B.3.a.:**

|  |  |  |
| --- | --- | --- |
|  | Safety Score | Factor |
|  | 1 – 26 | 0.75 |
|  | 27 – 30 | 0.80 |
|  | 31 – 34 | 0.85 |
|  | 35 – 37 | 0.90 |
|  | 38 – 42 | 0.95 |
|  | 43 – 100 | 1.00 |

Table 314.B.3.b. Safety Score Discount Factors

315. BUSINESS INTERRUPTION COVERAGE

A. Application

1. Endorsement

Coverage may be provided to address the insured's business interruption resulting from direct and accidental loss or damage to scheduled property. The loss or damage must be caused by or result from a covered cause of loss while the scheduled property is located within the coverage territory. Use Business Interruption Coverage Endorsement CA 99 05**.**

2. Description Of Coverage

Endorsement CA 99 05may be used to provide Business Income And Extra Expense Coverage or Business Income (Without Extra Expense) Coverage.

a. Business Income Coverage

Business Income Coverage pays for the insured's actual loss of business income due to the necessary suspension (slowdown or cessation) of the insured's operations during the period of restoration. The suspension must be caused by direct and accidental loss or damage to scheduled property.

b. Extra Expense Coverage

If provided, Extra Expense Coverage pays for actual and necessary expenses that the insured incurs during the period of restoration that would not have been incurred if there had been no direct and accidental loss or damage to scheduled property. This includes expenses for temporary use of other property but does not include the expense to repair or replace property.

c. Additional Coverages

(1) Extended Business Income

If a loss is payable under Business Income Coverage, Extended Business Income Additional Coverage will pay for the actual loss of business income (if any) that continues after the scheduled property is repaired or replaced and operations are resumed. Extended Business Income Additional Coverage applies for a maximum of 60 consecutive days, unless a different number of days is shown in the Schedule of Endorsement CA 99 05**.**

(2) Temporary Substitute And Newly Acquired Property

Under certain circumstances, the coverage provided by Endorsement CA 99 05is extended to apply to newly acquired property and property used as a temporary substitute for scheduled property.

d. Definitions

(1) Scheduled Property

Coverage applies with respect to scheduled property, which means the items of property described in the Schedule of Endorsement CA 99 05**,** including machinery or equipment that is permanently installed in such property. Scheduled property may include property which the insured depends on to conduct the business activities described in the Schedule, such as autos and mobile equipment. However, scheduled property does not include buildings, locations or premises.

(2) Period Of Restoration

For Business Income Coverage, the period of restoration means the period of time that begins 72 hours after the time of the direct and accidental loss or damage to scheduled property, unless a different number of hours is shown for the Business Income Coverage Waiting Period in the Schedule of Endorsement CA 99 05**.** For Extra Expense Coverage (if applicable), the period of restoration begins immediately after the direct and accidental loss or damage to scheduled property. For both coverages, the period of restoration ends on the earlier of the date when scheduled property should be repaired or replaced with reasonable speed and similar quality, or the date when operations are resumed.

(3) Operations

Operations means the insured's business activities that are dependent on scheduled property. Such business activities must be described in the Schedule of Endorsement CA 99 05**.**

(4) Business Income

Business income means the:

**(a)** Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and

**(b)** Continuing normal operating expenses incurred, including payroll.

e. Covered Causes Of Loss

The applicable covered causes of loss must be indicated in the Schedule of Endorsement CA 99 05**.** Options for Collision, Comprehensive and Specified Causes of Loss function similarly to the corresponding ISO Commercial Auto physical damage coverage Insuring Agreements. The covered causes of loss applicable in Endorsement CA 99 05need not match those applicable to the physical damage coverage (if any) provided with respect to scheduled property.

f. Limit Of Insurance

The Limit of Insurance shown in the Schedule of Endorsement CA 99 05is the most that will be paid in any one occurrence for the total of all business income loss and (if applicable) extra expense attributable to all items of scheduled property which are subject to that Limit. Payments made under the additional coverages for Extended Business Income or Temporary Substitute And Newly Acquired Property are part of, not in addition to, the applicable Limit of Insurance.

If multiple items of property are scheduled, all such items may be written under a single Limit, or separate Limits may be written for individual items. For instance, if each item of scheduled property supports a separate income stream, then separate Limits could be written; if several items of scheduled property support the same income stream, a single Limit could be written. The Schedule provides separate options for these two approaches, as follows:

**(1)** Use Option A if there is only one item of scheduled property or to show a separate Limit of Insurance for each item of scheduled property. The Limit of Insurance can be the same amount for each item or a different amount for each item.

**(2)** Use Option B if multiple items of scheduled property are written under a single Limit of Insurance.

Both options may be used for a particular policy, provided that a particular item of scheduled property is described under only one option.

g. Insurance To Exposure

The following steps provide a means of estimating the business interruption exposure, which may be used as information when determining the appropriate Limit of Insurance:

**(1)** Estimate the maximum period of restoration. This is the longest amount of time it would take for the insured to repair or replace scheduled property and resume operations (business activities that are dependent on such property).

**(2)** Estimate the maximum amount of business income loss during the maximum period of restoration. (Business income means net income and continuing normal operating expenses, including payroll.)

**(3)** If Extra Expense Coverage is provided, estimate the maximum amount of extra expense that would be incurred during the maximum period of restoration.

**(4)** For the duration of Extended Business Income Additional Coverage, estimate the maximum amount of business income loss (if any) that would continue after scheduled property is repaired or replaced and operations are resumed.

**(5)** Add the results of Paragraphs **A.2.g.(2), A.2.g.(3)** and **A.2.g.(4)** to determine the estimated business interruption exposure.

If more than one Limit of Insurance is written, repeat the preceding steps for each such Limit.

B. Premium Computation

Apply the following procedures to determine the premium for each Limit of Insurance. For each Limit, determine the premium separately for each applicable covered causes of loss option (Specified Causes of Loss, Comprehensive, and/or Collision).

**1.** Determine the base loss cost in Table **315.B.1.(LC),** based on the coverage provided and the applicable covered causes of loss option.

**2.** Divide the Limit of Insurance by 100 and multiply the result by the base loss cost determined in Paragraph **B.1.**

**3.** Multiply the result by the appropriate factor in the following table corresponding to the number of days' coverage for Extended Business Income Additional Coverage:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Number Of Days\* | | | Factor | |
|  | 30 | |  |  | 0.90 |
|  | 60 | |  |  | 1.00 |
|  | 90 | |  |  | 1.05 |
|  | 120 | |  |  | 1.10 |
|  | 150 | |  |  | 1.20 |
|  | 180 | |  |  | 1.25 |
|  | 270 | |  |  | 1.30 |
|  | 365 | |  |  | 1.35 |
|  | 450 | |  |  | 1.40 |
|  | 540 | |  |  | 1.45 |
|  | 630 | |  |  | 1.50 |
|  | 730 | |  |  | 1.55 |
|  | \* | Interpolation not permitted | | | |

Table 315.B.3. Extended Business Income Additional Coverage Factors

**4.** Multiply the result by the appropriate factor in the following table corresponding to the duration of the Business Income Coverage Waiting Period:

|  |  |  |
| --- | --- | --- |
|  | Duration Of Waiting Period | Factor |
|  | 72 hours | 1.00 |
|  | 24 hours | 1.17 |
|  | No waiting period | 1.25 |

Table 315.B.4. Business Income Coverage Waiting Period Factors

**5.** When multiple items of scheduled property are written under a single Limit of Insurance, evaluate the Limit to determine the proportion that the Limit bears to the estimated business interruption exposure. Calculate that proportion by dividing the Limit by the amount determined in Paragraph **A.2.g.** and then multiplying the result by 100 to convert to a percentage. Select the factor in the following table that corresponds to that percentage. Multiply the result of Paragraph **B.4.** by the selected factor.

|  |  |  |
| --- | --- | --- |
|  | Percentage Of Insurance To Exposure | Factor |
|  | 75% or more | 1.00 |
|  | 50% to 74.9% | 1.75 |
|  | 25% to 49.9% | 2.50 |
|  | Under 25% | 3.25 |

Table 315.B.5. Insurance To Exposure Factors

C. Examples Of Coverage Selection And Related Rating

The following examples illustrate how the coverage options available in Endorsement CA 99 05might be selected and rated for two hypothetical insureds.

1. Example 1

The insured is XYZ Construction, which uses a wide range of vehicles and mobile equipment in support of various construction activities. It is determined that loss or damage to the insured's customized concrete pumper (which can pump concrete to great heights for skyscraper construction) might result in a business interruption.

a. Determination Of Estimated Business Interruption Exposure

The business income dependent on the concrete pumper is approximately $10,000 per month. (Business income means net income and continuing normal operating expenses, including payroll). If the pumper were destroyed, a replacement would need to be custom ordered and it would take the manufacturer five months to build and deliver it. In the meantime, no temporary substitutes are available at any price. As such, the insured does not anticipate incurring any extra expense during the period of restoration while the replacement is being built. The insured would not be able to complete any work which is reliant on the concrete pumper during the period of restoration and expects to incur a business income loss of $10,000 per month. Additionally, the insured believes that the business income dependent on the concrete pumper will not return to normal until four months after the pumper is replaced, since it is typically reserved several months in advance of the beginning of work. The estimated loss of business income over this four-month period after the pumper is replaced is $25,000. The estimated business interruption exposure for the concrete pumper is $75,000, which is the sum of the estimated loss of business income ($50,000 during the period of restoration plus $25,000 after the pumper is replaced) and estimated extra expense ($0).

b. Determination Of Coverage Options

**(1)** The concrete pumper, along with the business activities that are dependent on such property, would be described in the Schedule of Endorsement CA 99 05**.**

**(2)** Since the insured anticipates a loss of business income but does not expect to incur any extra expense, Business Income (Without Extra Expense) Coverage is selected.

**(3)** The covered causes of loss options for Collision and Comprehensive are both selected.

**(4)** Since the loss of business income would likely continue for four months after the concrete pumper is replaced, 120 days' coverage for Extended Business Income Additional Coverage is selected. The standard 72-hour waiting period for Business Income Coverage is also chosen.

**(5)** A $75,000 Limit of Insurance is selected (Option A in the Schedule of Endorsement CA 99 05), which matches the estimated business interruption exposure.

c. Rating Example

The following is an example of how to determine the premium for the coverage options in Endorsement CA 99 05selected for XYZ Construction, a hypothetical insured. The loss costs and factors used in this example are for illustrative purposes only. You should determine the actual rates and factors from your individual companies.

**(1)** The Comprehensive base loss cost for Business Income (Without Extra Expense) Coverage is $0.25.

**(2)** Divide the Limit of Insurance by 100 and multiply the result by the base loss cost: ($75,000 ÷ 100) x $0.25 = $187.50.

**(3)** Multiply the result by the Extended Business Income Additional Coverage factor for 120 days' coverage: $187.50 x 1.10 = $206.25.

**(4)** Multiply the result by the factor for a 72-hour Business Income Coverage Waiting Period: $206.25 x 1.00 = $206.25, which is the Comprehensive premium. (The factors in Paragraph **B.5.** do not apply because only one item of scheduled property is subject to this Limit of Insurance.)

**(5)** Since Collision is a covered cause of loss, the above steps are repeated using the Collision base loss cost of $0.50 for Business Income (Without Extra Expense) Coverage. The result is a Collision premium of $412.50: ($75,000 ÷ 100) x ($0.50 x 1.10 x 1.00) = $412.50.

2. Example 2

The insured is ABC Document Management, which owns eight mobile shredding trucks used to shred documents at each client's place of business. It is determined that loss or damage to any of these mobile shredders might result in a business interruption.

a. Determination Of Estimated Business Interruption Exposure

The business income dependent on the mobile shredders is approximately $60,000 per month ($7,500 per shredder); business income means net income and continuing normal operating expenses, including payroll. In the event of a total loss, it would take approximately one month for replacement(s) to be delivered. However, incurring certain extra expense would enable the insured to continue shredding operations during the period of restoration, though less efficiently. Similar mobile shredders are not available for rental, but ABC can shred certain documents at its premises. To do so, the insured would need to rent trucks to transport the documents to its premises for destruction and hire temporary employees to help load and unload the trucks. If the insured incurs $3,000 per month in such extra expense for each mobile shredder, the loss of business income would only be $2,000 per month per shredder. Because operations could continue during the period of restoration, the insured does not believe that any business income loss would continue after the shredder(s) is replaced. Thus, the total estimated business interruption exposure for all the shredders is $40,000 (the per-shredder amounts of $2,000 in business income loss plus $3,000 in extra expense, multiplied by eight shredders).

b. Determination Of Coverage Options

**(1)** All eight mobile shredders, along with the business activities that are dependent on such property, would be described in the Schedule of Endorsement CA 99 05**.**

**(2)** Since the insured anticipates a loss of business income and expects to incur extra expense, Business Income Coverage And Extra Expense Coverage is selected.

**(3)** The covered causes of loss options for Collision and Comprehensive are both selected.

**(4)** Since the loss of business income is not expected to continue after the mobile shredder(s) is replaced, 30 days' coverage for Extended Business Income Additional Coverage is selected. The standard 72-hour waiting period for Business Income Coverage is also chosen.

**(5)** A single$10,000 Limit of Insurance is selected to apply in total to all of the mobile shredders (Option B in the Schedule of Endorsement CA 99 05). Although this Limit is less than the total estimated business interruption exposure of $40,000 for all eight mobile shredders, the Limit was selected because ABC believes it would be unlikely that more than two mobile shredders would be damaged in the same occurrence. ABC is unwilling to purchase Limit(s) corresponding to the total estimated exposure of $40,000.

c. Rating Example

The following is an example of how to determine the premium for the coverage options in Endorsement CA 99 05selected for ABC Document Management, a hypothetical insured. The loss costs and factors used in this example are for illustrative purposes only. You should determine the actual rates and factors from your individual companies.

**(1)** The Comprehensive base loss cost for Business Income And Extra Expense Coverage is $0.28.

**(2)** Divide the Limit of Insurance by 100 and multiply the result by the base loss cost: ($10,000 ÷ 100) x $0.28 = $28.00.

**(3)** Multiply the result by the Extended Business Income Additional Coverage factor for 30 days' coverage: $28.00 x 0.90 = $25.20.

**(4)** Multiply the result by the factor for a 72-hour Business Income Coverage Waiting Period: $25.20 x 1.00 = $25.20.

**(5)** Since the Limit of Insurance applies in total to multiple items of scheduled property and the Limit is not adequate to cover the estimated business interruption exposure, multiply the result of Paragraph **C.2.c.(4)** by the appropriate factor in Paragraph **B.5.** To determine the appropriate factor, divide the Limit by the estimated business interruption exposure determined in Paragraph **A.2.g.** and then convert the result to a percentage: $10,000 ÷ $40,000 = 0.25 x 100 = 25%. Based on Table **315.B.5.,** the Insurance To Exposure factor is 2.50. Thus, the Comprehensive premium is $63.00: $25.20 x 2.50 = $63.00.

**(6)** Since Collision is a covered cause of loss, the preceding steps are repeated using the Collision base loss cost of $0.55 for Business Income And Extra Expense Coverage. The result is a Collision premium of $123.75: ($10,000 ÷ 100) x ($0.55 x 0.90 x 1.00 x 2.50) = $123.75.

316. TRANSPORTATION NETWORK SERVICES AUTOS AND ON-DEMAND DELIVERY SERVICES AUTOS

A. Eligibility

Rule **316.** applies to:

**1.** Transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers. When the coverage form insures transportation network services autos, use Public Transportation Autos Endorsement [CA 24 02](javascript:checkPopUpWindow('Linkview.asp?popup=t&selectedPublisher=ISO&LType=form&TopicId=CA2402'))to amend the care, custody or control exclusion. Refer to Paragraph **C.** for rating.

For **all other** autos used for the transportation of members of the public, refer to Section **IV** –Public Transportation.

**2.** Autos used to provide delivery services, including courier services, for compensation through an online-enabled application or digital network which connects customers with drivers using their vehicles to provide such prearranged services, but not including transportation network autos. Classify and rate on-demand delivery services autos according to the otherwise applicable rules and rates.

B. Exclusionary Endorsements

**1.** Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos as described in Paragraph **A.1.,** may be excluded by attaching Public Or Livery Passenger Conveyance Exclusion Endorsement CA 23 44**.**

**2.** Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos and autos used to provide delivery services, as described in Paragraphs **A.1.** and **A.2.,** may be excluded by attaching Public Or Livery Passenger Conveyance And On-demand Delivery Services Exclusion Endorsement CA 23 45**.**

C. Premium Computation – Transportation Network Services Autos

For vehicles that would otherwise be rated as a private passenger type described in Rule **231.** or as light trucks described in Rule **223.** when neither Endorsement CA 23 44nor Endorsement CA 23 45has been attached to the policy, multiply the otherwise appropriate premium by the Use Factors that follow. For public autos that also operate as transportation network services autos, refer to Rule **238.** For all other vehicles, refer to company.

1. Private Passenger Types Use Factors

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Percentage Of Transportation Network Service Auto Use | Liability, Basic No-fault And Medical Payments | Other Than Collision | Collision |
|  | 80% or more | 3.50 | 1.15 | 2.40 |
|  | 50% to 79.9% | 3.00 | 1.10 | 2.00 |
|  | 20% to 49.9% | 2.00 | 1.05 | 1.50 |
|  | Under 20.0% | 1.30 | 1.00 | 1.10 |

Table 316.C.1. Private Passenger Types Use Factors

2. Light Trucks Use Factors

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Percentage Of Transportation Network Service Auto Use | Liability, Basic No-fault And Medical Payments | Other Than Collision | Collision |
|  | 80% or more | 4.00 | 1.15 | 2.60 |
|  | 50% to 79.9% | 3.10 | 1.10 | 2.10 |
|  | 20% to 49.9% | 2.10 | 1.05 | 1.60 |
|  | Under 20.0% | 1.30 | 1.00 | 1.10 |

Table 316.C.2. Light Trucks Use Factors

317. TOWING AND LABOR COSTS COVERAGE

A. Eligibility

Coverage for towing costs resulting from the disablement of a private passenger type, light truck or medium truck and for labor performed at the place of disablement may be provided under a Business Auto or Motor Carrier Coverage form.

B. Premium Computation

Charge a premium for each covered vehicle.

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

**1.** Refer to Table **317.B.(LC)** for the per-disablement loss costs at various limits.

318. GROSS RECEIPTS OR MILEAGE-BASED RATING

A. Eligibility

Rule **318.** contains a methodology for rating autos on the basis of gross receipts or mileage. If not all vehicles on the policy are to be rated on a gross receipts or mileage basis, only consider the vehicles eligible for this rating basis when performing the calculations that follow.

B. Premium Computation

**1.** An advance premium is computed based on an estimate of either gross receipts or mileage during the policy period. Afterward, the earned premium is computed by replacing the estimate with an audited amount.

**2.** Note that 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.

**3.** To rate on this basis, first obtain the rating information needed to develop the premiums on a specified auto basis for the risks insured as of 12 months and as of three months prior to the effective date of the policy.

**4.** Using the current manual loss costs, develop the total premium for all vehicles as of 12 months and as of three months prior to the effective date of the policy.

**5.** Determine the Historical Gross Receipts or Mileage for the preceding period.

**6.** Estimate the Gross Receipts or Mileage for the prospective period.

**7.** Use one of the following premium calculation formulas:

**a.** Gross Receipts

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Gross Receipts Premium = (Total Premium 12 months prior + Total Premium three months prior) \* (Estimated or Audited Gross Receipts) / (2 \* Historical Gross Receipts) |

**b.** Mileage

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Mileage Premium = (Total Premium 12 months prior + Total Premium three months prior) \* (Estimated or Audited Mileage) / (2 \* Historical Mileage) |

319. AUTO HACKING EXPENSE COVERAGE

A. Eligibility

Coverage for certain auto hacking expenses resulting from an auto hacking incident may be provided for owned covered autos that are private passenger types, light trucks or medium trucks. Use Auto Hacking Expense Coverage Endorsement CA 04 65**.**

B. Premium Computation

Charge a premium for each vehicle.

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Auto Hacking Loss Cost \* Vehicle Value Factor \* Ransom Coverage Factor |

**1.** The Auto Hacking Loss Cost is located in Table **319.B.1.(LC)** in the state company rates/ISO loss costs.

**2.** For the Vehicle Value Factor, refer to Paragraph **301.C.2.**

**3.** Ransom Coverage Factor:

|  |  |  |
| --- | --- | --- |
|  |  | Factor |
|  | Ransom Coverage Included | 1.00 |
|  | Ransom Coverage Not Included | 0.10 |

Table 319.B.3. Ransom Coverage Factor

The pricing methodology contemplates a $200 per-incident deductible applicable to Auto Hacking Expense Coverage. For additional deductibles, refer to company for rating.