225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

\*\*\*

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

D. Premium Determination

\*\*\*

3. No-fault Coverages

For higher limits, refer to company.

\*\*\*

b. Property Protection Insurance

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

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

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

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

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

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

\*\*\*

241. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

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

D. Premium Computation

\*\*\*

3. No-fault Coverages

For higher limits, refer to company.

\*\*\*

b. Property Protection Insurance

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

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

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

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

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

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

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271. FIRE DEPARTMENTS

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B. Premium Computation

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

3. All Other Types (Class Code 7909)

c. No-fault

For higher limits, refer to company.

(1) Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* All Other Types Fire Department Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

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

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

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

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

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

\*\*\*

273. GOLF CARTS AND LOW-SPEED VEHICLES

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

C. Premium Computation

3. No-fault

For higher limits, refer to company.

a. Personal Injury Protection

|  |  |  |
| --- | --- | --- |
|  | 🖙 | Premium = Loss Cost \* Low-speed Vehicles Factor \* Medical Expense Coverage Factor \* Coordination Of Benefits Factor \* Personal Injury Protection Deductible Factor |

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

**(2)** Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

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

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

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

**\*\*\***