SECTION I-GENERAL RULES

1. APPLICATION OF THIS DIVISION

A. Contents
Division One contains the rules, ISO prospective loss costs and/or individual company rates, rating procedures and state exceptions for the Business Auto, Business Auto Physical Damage, Truckers, Motor Carrier and Garage Coverage Forms.

B. Sections
This Division is divided into separate sections for:
1. General Rules
2. Trucks, Tractors and Trailers
3. Private Passenger Types
4. Public Transportation
5. Garages
6. Special Types
7. Common Coverages and Rating Procedures

C. Rule Exceptions
Refer to the state exceptions for any exception to the rules in this Division.

D. Company Rates/ISO Loss Costs
1. Definition
This Division contains ISO loss costs or individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses. For ISO loss costs and/or individual company rates, refer to the state company rates/ISO loss costs.
2. **Company Rates**
   All rules in this Division 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 loss costs to rates and/or premiums. If an insurer provides its own rates, use them in place of the ISO loss costs in this manual. If an insurer does not provide its own rates, manualholders must convert the ISO loss costs in this manual to rates and/or premiums before applying any of the rules. Refer to the company for specific instructions - including rounding procedures - on how to do this.

E. **Statistical Codes**
   Refer to the Commercial Automobile module of the Commercial Statistical Plan for statistical codes.

---

2. **REFERRALS TO COMPANY**

Refer to the 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.

3. **EFFECTIVE DATE**

The date shown on the bottom of the manual page is a printing date and not necessarily the effective date. Effective dates are announced on the Notices to Manualholders.

4. **POLICY TERM**

Paragraph A. is replaced by the following:

A. Policies may be written for a specific term up to three years or on a continuous basis. However, policies that provide Personal Injury Protection, Property Damage Liability Coverage or both may not be issued for a term of less than 6 months, except when issued to:
   1. Achieve common expiration dates, or
   2. Complete the expired portion of a previous policy period.

---

4. **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.
5. PREMIUM COMPUTATION

A. Prepaid Policies
   For one year policies, compute the premium at the rates in effect at policy inception.

B. Annual Premium Payment Plan Policies
   For policies issued for more than one year, compute the premium at 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.

6. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

7. ROUNDED PROCEDURE

A. Rates
   Round rates, factors and multipliers after the final calculation to three decimal places. Five-tenths or more of
   a million shall be considered one million; for example, .1245 = .125.

B. Premium
   Round the premium for each coverage for which a separate premium is calculated, to the nearest whole
dollar. Round a premium involving $.50 or over to the next higher whole dollar.

8. POLICY WRITING MINIMUM PREMIUM

A. For prepaid policies, apply the policy writing 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 policy writing minimum premium
   for each annual period. Refer to company for the amount of such premium, if any.
9. 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 policy writing 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.

10. 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 policy writing 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.

11. POLICY CANCELLATIONS

The following is added to Paragraph A. Pro Rata Calculation:

A. Pro Rata Calculation
   5. By any member of the United States Armed Forces, the Florida National Guard or the United States Reserve Forces because he or she is called to active duty or is transferred by the United States Armed Forces to a location where the insurance is not required.

Paragraph C. is replaced by the following:

C. Retention Of Policy Writing Minimum Premium
   Do not retain this policy writing minimum premium:
   1. When the return premium is calculated under Paragraph A.;
   2. When the policy is cancelled as of the inception date;
   3. When the return premium is calculated under Paragraph B., unless an exception has been sought under the provisions of Florida Regulations Section 4-170.010 (2) by means of a prior approval filing for certain classes or types of risks as set forth in such filing. Refer to the insurer for information on exceptions, if any, in effect for that insurer.

11. POLICY CANCELLATIONS

A. Pro Rata Calculation
   Compute return premium pro rata and round to the next higher whole dollar 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 preceding Paragraph A. does not apply, compute return premium as follows:

1. Continuous And Annual Premium Payment Policies
   Compute return premium at .90 of the pro rata unearned premium for the one year or annual installment period and round to the next higher whole dollar.

2. Prepaid Policies
   If cancelled during the first year, compute the return premium at .90 of the pro rata unearned premium for the first year, plus the full annual premium for the subsequent years and round to the next higher whole dollar.

3. Policies With Term Less Than One Year
   Compute return premium at .90 of the pro rata unearned premium and round to the next higher whole dollar.

4. Auto Dealers’ Policies Written On A Reporting Form Basis
   Compute return or additional premium as follows:
   a. Determine the final annual premium on the basis of the average value reported during the period in which the policy was in effect.
   b. Determine the pro rata earned premium based on the final annual premium for the number of days the policy was in force and round to the next higher whole dollar.
   c. Determine the pro rata unearned premium by subtracting b. from a.
   d. Multiply the pro rata unearned premium by the following factor and round to the next higher whole dollar.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.10</td>
</tr>
</tbody>
</table>

   Table 11.B.4.d. Auto Dealers’ Policies Written On A Reporting Form Basis Coverage Factor

   e. Calculate the short rate earned premium by adding b. and d.
   f. If the short rate earned premium is less than the sum of all payments (including any deposit premium), the difference is the return premium.
   g. 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.

C. Retention Of Policy Writing Minimum Premium

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

12. FORMS PORTFOLIO REFERENCE

Paragraph A.11. is replaced by the following:

11. Florida Policy Changes IL 12 07.

The following is added to Paragraph B.:

The following endorsements are applicable in addition to those referenced elsewhere in the Manual:

CA 01 28 Florida Changes
CA 02 67 Florida Changes - Cancellation And Nonrenewal
12. 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 **CA 99 40** (Hazards Otherwise Insured)
   4. Fiduciary Liability Of Banks **CA 99 13**
   5. Fire, Fire And Theft, Fire, Theft And Windstorm, And Limited Specified Causes Of Loss Coverage **CA 99 14**
   6. Garagekeepers Coverage **CA 99 37**
   7. Governmental Bodies Amendatory Endorsement **CA 99 15**
   8. Loss Payable Clause **CA 99 44**
   9. Multi-Purpose Equipment **CA 23 03**
   10. Nuclear Energy Liability Exclusion Endorsement (Broad Form) **IL 00 21**
   11. Policy Changes **IL 12 01**
   12. Retrospective Premium Endorsements **IL 09 18, IL 09 19, IL 09 20, IL 09 21** and **IL 09 23**
   13. Supplement To Retrospective Premium Endorsement - Final Premium Computation **IL 09 11**
   14. Designated Insured Endorsement **CA 20 48**
   15. Trailer Interchange - Fire And Fire And Theft Coverage **CA 23 13**
   16. Truckers - Intermodal Interchange Uniform Endorsement Form UIIE-1 **CA 23 17**
   17. Truckers Endorsement **CA 23 20**

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, Business Auto Physical Damage, Truckers, Motor Carrier and Garage Coverage Forms.

13. RESIDENT AGENT COUNTERSIGNATURE

Rule 13. does not apply.

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.
14. 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.

RULES (MULTISTATE)

SECTION I-GENERAL RULES

1. APPLICATION OF THIS DIVISION

A. Contents

Division One contains the rules, ISO prospective loss costs and/or individual company rates, rating procedures and state exceptions for the Business Auto, Business Auto Physical Damage, Truckers, Motor Carrier and Garage Coverage Forms.

B. Sections

This Division is divided into separate sections for:

1. General Rules
2. Trucks, Tractors and Trailers
3. Private Passenger Types
4. Public Transportation
5. Garages
6. Special Types
7. Common Coverages and Rating Procedures

C. Rule Exceptions

Refer to the state exceptions for any exception to the rules in this Division.
D. Company Rates/ISO Loss Costs

1. Definition
   This Division contains ISO loss costs or individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses. For ISO loss costs and/or individual company rates, refer to the state company rates/ISO loss costs.

2. Company Rates
   All rules in this Division 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 loss costs to rates and/or premiums. If an insurer provides its own rates, use them in place of the ISO loss costs in this manual. If an insurer does not provide its own rates, manualholders must convert the ISO loss costs in this manual to rates and/or premiums before applying any of the rules. Refer to the company for specific instructions - including rounding procedures - on how to do this.

E. Statistical Codes
   Refer to the Commercial Automobile module of the Commercial Statistical Plan for statistical codes.

2. REFERRALS TO COMPANY

Refer to the 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.

3. EFFECTIVE DATE

The date shown on the bottom of the manual page is a printing date and not necessarily the effective date. Effective dates are announced on the Notices to Manualholders.

4. POLICY TERM

Paragraph A. is replaced by the following:

A. Policies may be written for a specific term up to three years or on a continuous basis. However, policies that provide Personal Injury Protection, Property Damage Liability Coverage or both may not be issued for a term of less than 6 months, except when issued to:
   1. Achieve common expiration dates, or
   2. Complete the expired portion of a previous policy period.
4. 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.

5. PREMIUM COMPUTATION

A. Prepaid Policies
   For one year policies, compute the premium at the rates in effect at policy inception.

B. Annual Premium Payment Plan Policies
   For policies issued for more than one year, compute the premium at 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.

6. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

7. ROUNDING PROCEDURE

A. Rates
   Round rates, factors and multipliers after the final calculation to three decimal places. Five-tenths or more of a million shall be considered one million; for example, .1245 = .125.

B. Premium
   Round the premium for each coverage for which a separate premium is calculated, to the nearest whole dollar. Round a premium involving $.50 or over to the next higher whole dollar.

8. POLICY WRITING MINIMUM PREMIUM

A. For prepaid policies, apply the policy writing 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 policy writing minimum premium for each annual period. Refer to company for the amount of such premium, if any.
9. 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 policy writing 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.

10. 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 policy writing 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.

11. POLICY CANCELLATIONS

The following is added to Paragraph A. Pro Rata Calculation:

A. Pro Rata Calculation
   5. By any member of the United States Armed Forces, the Florida National Guard or the United States Reserve Forces because he or she is called to active duty or is transferred by the United States Armed Forces to a location where the insurance is not required.

Paragraph C. is replaced by the following:

C. Retention Of Policy Writing Minimum Premium
   Do not retain this policy writing minimum premium:
   1. When the return premium is calculated under Paragraph A.;
   2. When the policy is cancelled as of the inception date;
   3. When the return premium is calculated under Paragraph B., unless an exception has been sought under the provisions of Florida Regulations Section 4-170.010 (2) by means of a prior approval filing for certain classes or types of risks as set forth in such filing. Refer to the insurer for information on exceptions, if any, in effect for that insurer.
11. POLICY CANCELLATIONS

A. Pro Rata Calculation

Compute return premium pro rata and round to the next higher whole dollar 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 preceding Paragraph A. does not apply, compute return premium as follows:

1. Continuous And Annual Premium Payment Policies

Compute return premium at .90 of the pro rata unearned premium for the one year or annual installment period and round to the next higher whole dollar.

2. Prepaid Policies

If cancelled during the first year, compute the return premium at .90 of the pro rata unearned premium for the first year, plus the full annual premium for the subsequent years and round to the next higher whole dollar.

3. Policies With Term Less Than One Year

Compute return premium at .90 of the pro rata unearned premium and round to the next higher whole dollar.

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

Compute return or additional premium as follows:

a. Determine the final annual premium on the basis of the average value reported during the period in which the policy was in effect.

b. Determine the pro rata earned premium based on the final annual premium for the number of days the policy was in force and round to the next higher whole dollar.

c. Determine the pro rata unearned premium by subtracting b. from a.

d. Multiply the pro rata unearned premium by the following factor and round to the next higher whole dollar.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.10</td>
</tr>
</tbody>
</table>

Table 11.B.4.d. Auto Dealers’ Policies Written On A Reporting Form Basis Coverage Factor

e. Calculate the short rate earned premium by adding b. and d.

f. If the short rate earned premium is less than the sum of all payments (including any deposit premium), the difference is the return premium.

g. 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.

C. Retention Of Policy Writing Minimum Premium

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

12. FORMS PORTFOLIO REFERENCE

Paragraph A.11. is replaced by the following:

11. Florida Policy Changes IL 12 07.

The following is added to Paragraph B.:
The following endorsements are applicable in addition to those referenced elsewhere in the Manual:

CA 01 28 Florida Changes
CA 02 67 Florida Changes - Cancellation And Nonrenewal

12. 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 CA 99 40 (Hazards Otherwise Insured)
   4. Fiduciary Liability Of Banks CA 99 13
   5. Fire, Fire And Theft, Fire, Theft And Windstorm, And Limited Specified Causes Of Loss Coverage CA 99 14
   6. Garagekeepers Coverage CA 99 37
   7. Governmental Bodies Amendatory Endorsement CA 99 15
   8. Loss Payable Clause CA 99 44
   9. Multi-Purpose Equipment CA 23 03
   10. Nuclear Energy Liability Exclusion Endorsement (Broad Form) IL 00 21
   11. Policy Changes IL 12 01
   12. Retrospective Premium Endorsements IL 09 18, IL 09 19, IL 09 20, IL 09 21 and IL 09 23
   13. Supplement To Retrospective Premium Endorsement - Final Premium Computation IL 09 11
   14. Designated Insured Endorsement CA 20 48
   15. Trailer Interchange - Fire And Fire And Theft Coverage CA 23 13
   16. Truckers - Intermodal Interchange Uniform Endorsement Form UIIE-1 CA 23 17
   17. Truckers Endorsement CA 23 20

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, Business Auto Physical Damage, Truckers, Motor Carrier and Garage Coverage Forms.

13. RESIDENT AGENT COUNTERSIGNATURE

Rule 13. does not apply.

13. 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.
14. 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.

SECTION I-GENERAL RULES

1. APPLICATION OF THIS DIVISION

A. Contents

Division One contains the rules, ISO prospective loss costs and/or individual company rates, rating procedures and state exceptions for the Business Auto, Business Auto Physical Damage, Truckers, Motor Carrier and Garage Coverage Forms.

B. Sections

This Division is divided into separate sections for:

1. General Rules
2. Trucks, Tractors and Trailers
3. Private Passenger Types
4. Public Transportation
5. Garages
6. Special Types
7. Common Coverages and Rating Procedures
C. Rule Exceptions

Refer to the state exceptions for any exception to the rules in this Division.

D. Company Rates/ISO Loss Costs

1. Definition

This Division contains ISO loss costs or individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses. For ISO loss costs and/or individual company rates, refer to the state company rates/ISO loss costs.

2. Company Rates

All rules in this Division 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 loss costs to rates and/or premiums. If an insurer provides its own rates, use them in place of the ISO loss costs in this manual. If an insurer does not provide its own rates, manualholders must convert the ISO loss costs in this manual to rates and/or premiums before applying any of the rules. Refer to the company for specific instructions - including rounding procedures - on how to do this.

E. Statistical Codes

Refer to the Commercial Automobile module of the Commercial Statistical Plan for statistical codes.

2. REFERRALS TO COMPANY

Refer to the 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.
3. EFFECTIVE DATE

The date shown on the bottom of the manual page is a printing date and not necessarily the effective date. Effective dates are announced on the Notices to Manualholders.

4. POLICY TERM

Paragraph A. is replaced by the following:

A. Policies may be written for a specific term up to three years or on a continuous basis. However, policies that provide Personal Injury Protection, Property Damage Liability Coverage or both may not be issued for a term of less than 6 months, except when issued to:

1. Achieve common expiration dates, or

2. Complete the expired portion of a previous policy period.

4. 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.
5. PREMIUM COMPUTATION

A. Prepaid Policies

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

B. Annual Premium Payment Plan Policies

For policies issued for more than one year, compute the premium at 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.

6. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

7. ROUNDING PROCEDURE

A. Rates

Round rates, factors and multipliers after the final calculation to three decimal places. Five-tenths or more of a million shall be considered one million; for example, .1245 = .125.

B. Premium
Round the premium for each coverage for which a separate premium is calculated, to the nearest whole dollar. Round a premium involving $.50 or over to the next higher whole dollar.

8. POLICY WRITING MINIMUM PREMIUM

   A. For prepaid policies, apply the policy writing 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 policy writing minimum premium for each annual period. Refer to company for the amount of such premium, if any.

9. 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 policy writing 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.

10. 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 policy writing 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.

11. POLICY CANCELLATIONS

The following is added to Paragraph A. Pro Rata Calculation:

A. Pro Rata Calculation

5. By any member of the United States Armed Forces, the Florida National Guard or the United States Reserve Forces because he or she is called to active duty or is transferred by the United States Armed Forces to a location where the insurance is not required.

Paragraph C. is replaced by the following:

C. Retention Of Policy Writing Minimum Premium

Do not retain this policy writing minimum premium:

1. When the return premium is calculated under Paragraph A.;

2. When the policy is cancelled as of the inception date;

3. When the return premium is calculated under Paragraph B., unless an exception has been sought under the provisions of Florida Regulations Section 4-170.010 (2) by means of a prior approval filing for certain classes or types of risks as set forth in such filing. Refer to the insurer for information on exceptions, if any, in effect for that insurer.
11. POLICY CANCELLATIONS

A. Pro Rata Calculation

Compute return premium pro rata and round to the next higher whole dollar 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 preceding Paragraph A. does not apply, compute return premium as follows:

1. Continuous And Annual Premium Payment Policies

Compute return premium at .90 of the pro rata unearned premium for the one year or annual installment period and round to the next higher whole dollar.

2. Prepaid Policies

If cancelled during the first year, compute the return premium at .90 of the pro rata unearned premium for the first year, plus the full annual premium for the subsequent years and round to the next higher whole dollar.

3. Policies With Term Less Than One Year

Compute return premium at .90 of the pro rata unearned premium and round to the next higher whole dollar.

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

Compute return or additional premium as follows:

a. Determine the final annual premium on the basis of the average value reported during the period in which the policy was in effect.
b. Determine the pro rata earned premium based on the final annual premium for the number of days the policy was in force and round to the next higher whole dollar.

c. Determine the pro rata unearned premium by subtracting b. from a.

d. Multiply the pro rata unearned premium by the following factor and round to the next higher whole dollar.

| Factor | .10 |

Table 11.B.4.d. Auto Dealers' Policies Written On A Reporting Form Basis Coverage Factor

e. Calculate the short rate earned premium by adding b. and d.

f. If the short rate earned premium is less than the sum of all payments (including any deposit premium), the difference is the return premium.

g. 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.

C. Retention Of Policy Writing Minimum Premium

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

12. FORMS PORTFOLIO REFERENCE

Paragraph A.11. is replaced by the following:

11. Florida Policy Changes IL 12 07.

The following is added to Paragraph B.:

The following endorsements are applicable in addition to those referenced elsewhere in the Manual:
12. 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 CA 99 40 (Hazards Otherwise Insured)
4. Fiduciary Liability Of Banks CA 99 13
5. Fire, Fire And Theft, Fire, Theft And Windstorm, And Limited Specified Causes Of Loss Coverage CA 99 14
6. Garagekeepers Coverage CA 99 37
7. Governmental Bodies Amendatory Endorsement CA 99 15
8. Loss Payable Clause CA 99 44
9. Multi-Purpose Equipment CA 23 03
10. Nuclear Energy Liability Exclusion Endorsement (Broad Form) IL 00 21
11. Policy Changes IL 12 01
12. Retrospective Premium Endorsements IL 09 18, IL 09 19, IL 09 20, IL 09 21 and IL 09 23
13. Supplement To Retrospective Premium Endorsement - Final Premium Computation IL 09 11
14. Designated Insured Endorsement CA 20 48
15. Trailer Interchange - Fire And Fire And Theft Coverage CA 23 13

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

17. Truckers Endorsement CA 23 20

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, Business Auto Physical Damage, Truckers, Motor Carrier and Garage Coverage Forms.


13. RESIDENT AGENT COUNTERSIGNATURE

Rule 13. does not apply.

13. 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.

14. 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.
15. INDIVIDUAL RISK SITUATIONS

A. Restrictions Of Coverage Or Increased Rate

Policies may be issued with special restrictions or at increased premium if, the insured agrees in writing and the policy would not be written otherwise.

B. Refer To The 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.

16. 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 the Trucks, Tractors and Trailers Subsection.

C. Classify and rate autos of the private passenger type according to the Private Passenger Types Subsection.

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

E. Classify and rate new and used auto dealers according to the Garage Subsection.

F. Classify and rate autos that do not fit into these categories according to the Special Types Subsection.

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.

17. INTERPOLATION

Compute the charges for limits not shown by interpolation. Refer to company for limits higher than those provided.

18 - 20. RESERVED FOR FUTURE USE
21. ELIGIBILITY

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

A. Public Autos

Autos used for public transportation, refer to the Public Transportation Subsection.

B. Leased Autos

Autos leased or rented to others by leasing or rental concerns, refer to Rule 75.

C. Farm Vehicles

Pickups, panel trucks or vans owned by an individual, husband and wife or a family farm partnership or corporation and used for farming or ranching and not customarily used for other business, refer to Rule 33.

D. Individually Owned Autos

Individually owned pickups, panel trucks or vans not used for business, rate as private passenger autos.

E. Self-Propelled Mobile Equipment

Self-propelled vehicles with the following types of permanently attached equipment, refer to Rule 81.

1. Equipment designed primarily for:
   a. Snow removal;
   b. Road maintenance, but not construction or resurfacing;
   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.

22. PREMIUM DEVELOPMENT - OTHER THAN ZONE-RATED AUTOS

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

C. Premium Computation

2. Liability

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

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.10</td>
</tr>
</tbody>
</table>

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

The following is added to Paragraph C.2.:

e. For trucks, tractors and trailers (Class Code 7953) owned by a farmer, refer to the state company rates/ISO loss costs for the personal injury protection rates and for $100,000 liability limits provided that a farm registration certification describes the truck, tractor or trailer and is in effect.

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

3. Physical Damage Coverages

d. For fleets, multiply the base premiums by the following factors:
<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.75</td>
<td>.95</td>
</tr>
</tbody>
</table>

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

22. PREMIUM DEVELOPMENT - OTHER THAN ZONE-RATED AUTOS

A. Eligibility

This rule 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 25.

B. Determination Of Classification Rating Factor And Class Code

Determine the classification rating factor and class code as follows:

1. Determine whether the risk is classified as fleet or non-fleet according to Rule 23.

2. Determine the primary rating factor according to Rule 23. based on size class, business use class and radius class.

3. Determine the secondary rating factor, if any, according to Rule 23. based on the special industry classifications.

4. Determine the combined rating factor by adding the secondary rating factor to or subtracting it from the primary rating factor.

5. For trailers used with light trucks which regularly operate beyond a 200 mile radius, use the primary rating factor for the intermediate rating class.

C. Premium Computation

1. Rating Territory
2. Liability
   a. Determine the trucks, tractors and trailers base premium from the state company rates/ISO loss costs.
   b. For fleets, multiply the base premium by the liability fleet factor found in the state exception to this rule.
   c. For deductibles, refer to Rule 98.
   d. Multiply the base premium by the combined rating factor.
3. Physical Damage Coverages
   a. Determine the age group.
   b. Determine the original cost new.
   c. Determine the physical damage base premium by multiplying the age and original cost new factors from Rule 101. by the appropriate state company rates/ISO loss costs. A collision factor, also located in the state company rates/ISO loss costs, should be applied to all truck-tractors and other vehicles used in dumping operations. For additional deductibles, refer to Rule 98.
   d. For fleets, multiply the base premiums by the appropriate physical damage factor found in the state exception to this rule.
   e. Multiply the base premium by the combined rating factor.
4. Medical Payments And Basic No-Fault Coverages
   a. Trucks And Tractors
      (1) Primary and secondary rating factors and fleet factors do not apply.
      (2) For premiums, refer to company rates/ISO loss costs. For premiums not shown, refer to company.
   b. Trailers
      (1) For premiums, refer to company rates/ISO loss costs. For premiums not shown, refer to company.
Multiply the base premium by the primary rating factor.

Secondary rating factors and fleet factors do not apply.

Uninsured Motorists Insurance

- Primary and secondary rating factors and fleet factors do not apply.
- For rates, refer to state company rates/ISO loss costs.

Stated Amount Rating

Refer to Rule 101. in the state exceptions for Stated Amount Rating. Follow procedures for trucks, tractors and trailers.

23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Paragraph B.5. is replaced by the following:

- B. Primary Classifications
  - 5. Non-Fleet And Fleet Primary Classifications - Rating Factors And Statistical Codes
    - a. Local Radius

<table>
<thead>
<tr>
<th>Size Class</th>
<th>Business Use Class</th>
<th>Codes</th>
<th>Radius Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Light Trucks (0 - 10,000 Lbs. G.V.W.)</td>
<td>Service</td>
<td>Non-Fleet Fleet 011 - - 014 - -</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td>Retail</td>
<td>Non-Fleet Fleet 021 - - 024 - -</td>
<td>1.50</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet 031 - - 034 - -</td>
<td>1.35</td>
</tr>
<tr>
<td></td>
<td>Service</td>
<td>Non-Fleet Fleet 211 - - 214 - -</td>
<td>1.05</td>
</tr>
<tr>
<td>Size Class</td>
<td>Business Use Class</td>
<td>Codes</td>
<td>Radius Class Local (Up To 50 Miles)</td>
</tr>
<tr>
<td>------------</td>
<td>--------------------</td>
<td>-------</td>
<td>------------------------------------</td>
</tr>
<tr>
<td>Medium Trucks (10,001 - 20,000 Lbs. G.V.W.)</td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>221 - - 224 - -</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>231 - - 234 - -</td>
</tr>
<tr>
<td>Heavy Trucks (20,001 - 45,000 Lbs. G.V.W.)</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>311 - - 314 - -</td>
</tr>
<tr>
<td></td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>321 - - 324 - -</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>331 - - 334 - -</td>
</tr>
<tr>
<td>Extra-Heavy Trucks (Over 45,000 Lbs. G.V.W.)</td>
<td>Non-Fleet Fleet</td>
<td>401 - - 404 - -</td>
<td>2.10</td>
</tr>
<tr>
<td>Heavy Truck-Tractors (0 - 45,000 Lbs. G.C.W.)</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>341 - - 344 - -</td>
</tr>
<tr>
<td></td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>351 - - 354 - -</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>361 - - 364 - -</td>
</tr>
<tr>
<td>Extra-Heavy Truck-Tractors (Over 45,000 Lbs. G.C.W.)</td>
<td>Non-Fleet Fleet</td>
<td>501 - - 504 - -</td>
<td>2.35</td>
</tr>
</tbody>
</table>

**Trailer Types**

| | Non-Fleet Fleet | 671 - - 674 - - | 0.10 | 0.65 |
| Trailers | Non-Fleet Fleet | 681 - - 684 - - | 0.10 | 0.50 |
### Service Or Utility Trailer

<table>
<thead>
<tr>
<th>Size Class</th>
<th>Business Use Class</th>
<th>Codes</th>
<th>Radius Class Local (Up To 50 Miles)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Non-Fleet Fleet</td>
<td>691 - - 694 - - 0.00 0.40</td>
</tr>
</tbody>
</table>

Table 23.B.5.a. Local Radius

b. Intermediate Radius

<table>
<thead>
<tr>
<th>Size Class</th>
<th>Business Use Class</th>
<th>Codes</th>
<th>Radius Class Intermediate (51 To 200 Miles)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Light Trucks</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>012 - - 015 - - 1.20 1.15</td>
</tr>
<tr>
<td>G.V.W.)</td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>022 - - 025 - - 1.80 1.20</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>032 - - 035 - - 1.65 1.30</td>
</tr>
<tr>
<td>Medium Trucks</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>212 - - 215 - - 1.25 0.90</td>
</tr>
<tr>
<td>G.V.W.)</td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>222 - - 225 - - 1.85 0.95</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>232 - - 235 - - 1.70 1.00</td>
</tr>
<tr>
<td></td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>312 - - 315 - - 1.40 0.80</td>
</tr>
<tr>
<td>Size Class</td>
<td>Business Use Class</td>
<td>Codes</td>
<td>Radius Class Intermediate (51 To 200 Miles)</td>
</tr>
<tr>
<td>--------------------</td>
<td>--------------------</td>
<td>----------------</td>
<td>--------------------------------------------</td>
</tr>
<tr>
<td>Heavy Trucks</td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>322 - -</td>
</tr>
<tr>
<td>(20,001 - 45,000 Lbs. G.V.W.)</td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>332 - -</td>
</tr>
<tr>
<td>Extra-Heavy Trucks</td>
<td>Non-Fleet Fleet</td>
<td>402 - -</td>
<td></td>
</tr>
<tr>
<td>(Over 45,000 Lbs. G.V.W.)</td>
<td>Fleet</td>
<td>405 - -</td>
<td></td>
</tr>
<tr>
<td>Heavy Truck-Tractors</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>342 - -</td>
</tr>
<tr>
<td>(0 - 45,000 Lbs. G.C.W.)</td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>352 - -</td>
</tr>
<tr>
<td>Extra-Heavy Truck-Tractors</td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>362 - -</td>
</tr>
<tr>
<td>(Over 45,000 Lbs. G.C.W.)</td>
<td>Non-Fleet Fleet</td>
<td>502 - -</td>
<td></td>
</tr>
<tr>
<td>Fleet</td>
<td></td>
<td>505 - -</td>
<td></td>
</tr>
<tr>
<td>Trailers Types</td>
<td></td>
<td>Non-Fleet Fleet</td>
<td>672 - -</td>
</tr>
<tr>
<td>Semitrailers</td>
<td></td>
<td>682 - -</td>
<td></td>
</tr>
<tr>
<td>Trailers</td>
<td></td>
<td>692 - -</td>
<td></td>
</tr>
</tbody>
</table>

Table 23.B.5.b. Intermediate Radius

c. Long Distance Radius
<table>
<thead>
<tr>
<th>Size Class</th>
<th>Business Use Class</th>
<th>Codes</th>
<th>Radius Class</th>
<th>Liability Factor</th>
<th>Phys. Dam. Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>013 - - 016 - -</td>
<td>1.30</td>
<td>1.20</td>
</tr>
<tr>
<td>Light Trucks (0 - 10,000 Lbs. G.V.W.)</td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>023 - - 026 - -</td>
<td>1.80</td>
<td>1.25</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>033 - - 036 - -</td>
<td>1.75</td>
<td>1.35</td>
</tr>
<tr>
<td>Medium Trucks (10,001 - 20,000 Lbs. G.V.W.)</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>213 - - 216 - -</td>
<td>0.90</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>223 - - 226 - -</td>
<td>0.90</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>233 - - 236 - -</td>
<td>0.90</td>
<td>1.00</td>
</tr>
<tr>
<td>Heavy Trucks (20,001 - 45,000 Lbs. G.V.W.)</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>313 - - 316 - -</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td>Retail</td>
<td>Non-Fleet Fleet</td>
<td>323 - - 326 - -</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet Fleet</td>
<td>333 - - 336 - -</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Extra-Heavy Trucks (Over 45,000 Lbs. G.V.W.)</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>403 - - 406 - -</td>
<td>1.45</td>
<td>1.15</td>
</tr>
<tr>
<td>Heavy</td>
<td>Service</td>
<td>Non-Fleet Fleet</td>
<td>343 - - 346 - -</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Size Class</td>
<td>Business Use</td>
<td>Codes</td>
<td>Radius Class</td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------</td>
<td>--------------</td>
<td>-------</td>
<td>--------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Long Distance (Over 200 Miles)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Liability Factor</td>
<td>Phys. Dam. Factor</td>
<td></td>
</tr>
<tr>
<td><strong>Truck-Tractors</strong> (0 - 45,000 Lbs. G.C.W.)</td>
<td>Retail</td>
<td>Non-Fleet 353 - - 356 - -</td>
<td>1.00</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commercial</td>
<td>Non-Fleet 363 - - 366 - -</td>
<td>1.00</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td><strong>Extra-Heavy Truck-Tractors</strong> (Over 45,000 Lbs. G.C.W.)</td>
<td>Non-Fleet 503 - - 506 - -</td>
<td>1.45</td>
<td>1.15</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Trailer Types</strong></td>
<td>Semitrailers</td>
<td>Non-Fleet 673 - - 676 - -</td>
<td>0.15</td>
<td>0.65</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trailers</td>
<td>Non-Fleet 683 - - 686 - -</td>
<td>0.15</td>
<td>0.65</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Service Or Utility Trailer (0 - 2,000 Lbs. Load Capacity)</td>
<td>Non-Fleet 693 - - 696 - -</td>
<td>0.00</td>
<td>0.65</td>
<td></td>
</tr>
</tbody>
</table>

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

Paragraph C. is replaced by the following:

C. Secondary Classification - Special Industry Class

1. Application

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

2. Autos Having More Than One Use

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

3. Trailer Types And Zone-Rated Autos
a. Codes

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

b. Factors

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

4. Truckers

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

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Common Carriers</td>
<td>+0.65</td>
<td>21</td>
</tr>
<tr>
<td>b. Contract Carriers</td>
<td>+0.65</td>
<td>22</td>
</tr>
<tr>
<td>(Other than Chemical or Iron and Steel Haulers)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Contract Carriers Hauling Chemicals</td>
<td>+0.65</td>
<td>23</td>
</tr>
<tr>
<td>d. Contract Carriers Hauling Iron and Steel</td>
<td>+0.65</td>
<td>24</td>
</tr>
<tr>
<td>e. Exempt Carriers</td>
<td>+0.65</td>
<td>25</td>
</tr>
<tr>
<td>(Other than Livestock Haulers)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Exempt Carriers Hauling Livestock</td>
<td>+0.65</td>
<td>26</td>
</tr>
<tr>
<td>g. Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others</td>
<td>+0.65</td>
<td>22</td>
</tr>
<tr>
<td>h. Tow Trucks For-Hire</td>
<td>+0.65</td>
<td>23</td>
</tr>
<tr>
<td>i. All Other</td>
<td>+0.65</td>
<td>24</td>
</tr>
</tbody>
</table>

Table 23.C.4. Truckers
5. Food Delivery

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

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Canneries and Packing Plants</td>
<td>+0.40</td>
<td>- - - 31</td>
</tr>
<tr>
<td>b. Fish and Seafood</td>
<td>+0.40</td>
<td>- - - 32</td>
</tr>
<tr>
<td>c. Frozen Food</td>
<td>+0.40</td>
<td>- - - 33</td>
</tr>
<tr>
<td>d. Fruit and Vegetable</td>
<td>+0.40</td>
<td>- - - 34</td>
</tr>
<tr>
<td>e. Meat or Poultry</td>
<td>+0.40</td>
<td>- - - 35</td>
</tr>
<tr>
<td>f. All Other</td>
<td>+0.40</td>
<td>- - - 39</td>
</tr>
</tbody>
</table>

Table 23.C.5. Food Delivery

6. Specialized Delivery

Autos used in deliveries subject to time and similar constraints.

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Armored Cars</td>
<td>+0.65</td>
<td>- - - 41</td>
</tr>
<tr>
<td>b. Film Delivery</td>
<td>+0.65</td>
<td>- - - 42</td>
</tr>
<tr>
<td>c. Magazines or Newspapers</td>
<td>+0.65</td>
<td>- - - 43</td>
</tr>
</tbody>
</table>
Specialized Delivery
Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>d. Mail and Parcel Post</td>
<td>+0.65</td>
<td>- - - 44</td>
</tr>
<tr>
<td>e. All Other</td>
<td>+0.65</td>
<td>- - - 49</td>
</tr>
</tbody>
</table>

Table 23.C.6. Specialized Delivery

7. Waste Disposal

Autos transporting salvage and waste material for disposal or resale.

Waste Disposal
Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Auto Dismantlers</td>
<td>+0.25</td>
<td>- - - 51</td>
</tr>
<tr>
<td>b. Building Wrecking Operators</td>
<td>+0.25</td>
<td>- - - 52</td>
</tr>
<tr>
<td>c. Garbage</td>
<td>+0.25</td>
<td>- - - 53</td>
</tr>
<tr>
<td>d. Junk Dealers</td>
<td>+0.25</td>
<td>- - - 54</td>
</tr>
<tr>
<td>e. All Other</td>
<td>+0.25</td>
<td>- - - 59</td>
</tr>
</tbody>
</table>

Table 23.C.7. Waste Disposal

8. Farmers

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

**Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)**

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>a. Individually Owned or Family Corp.</strong>&lt;br&gt; (Other than Livestock Hauling)</td>
<td>-0.50</td>
<td>61</td>
</tr>
<tr>
<td><strong>b. Livestock Hauling</strong></td>
<td>-0.50</td>
<td>62</td>
</tr>
<tr>
<td><strong>c. All Other</strong></td>
<td>-0.50</td>
<td>69</td>
</tr>
</tbody>
</table>

Table 23.C.8. Farmers

9. **Dump And Transit Mix**

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

### Dump And Transit Mix

**Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)**

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>a. Excavating</strong></td>
<td>-0.20</td>
<td>71</td>
</tr>
<tr>
<td><strong>b. Sand and Gravel (Other than Quarrying)</strong></td>
<td>-0.20</td>
<td>72</td>
</tr>
<tr>
<td><strong>c. Mining</strong></td>
<td>-0.20</td>
<td>73</td>
</tr>
<tr>
<td><strong>d. Quarrying</strong></td>
<td>-0.20</td>
<td>74</td>
</tr>
<tr>
<td><strong>e. All Other</strong></td>
<td>-0.20</td>
<td>79</td>
</tr>
</tbody>
</table>

Table 23.C.9. Dump And Transit Mix

10. **Contractors**

(Other than dump trucks)
Contractors
Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Building Commercial</td>
<td>-0.05</td>
<td>- - - 81</td>
</tr>
<tr>
<td>b. Building Private Dwellings</td>
<td>-0.05</td>
<td>- - - 82</td>
</tr>
<tr>
<td>c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service</td>
<td>-0.05</td>
<td>- - - 83</td>
</tr>
<tr>
<td>d. Excavating</td>
<td>-0.05</td>
<td>- - - 84</td>
</tr>
<tr>
<td>e. Street and Road</td>
<td>-0.05</td>
<td>- - - 85</td>
</tr>
<tr>
<td>f. All Other</td>
<td>-0.05</td>
<td>- - - 89</td>
</tr>
</tbody>
</table>

Table 23.C.10. Contractors

11. Not Otherwise Specified

Not Otherwise Specified
Secondary Factors For All Autos

<table>
<thead>
<tr>
<th>Classification</th>
<th>Secondary Factor</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Logging and Lumbering</td>
<td>0.00</td>
<td>- - - 91</td>
</tr>
<tr>
<td>b. All Other</td>
<td>0.00</td>
<td>- - - 99</td>
</tr>
</tbody>
</table>

Table 23.C.11. Not Otherwise Specified

Paragraph D.3. is replaced by the following:

D. Special Provisions For Certain Risks

3. Amusement Devices (Class Code 7905)

A Coverage Form that covers an auto with an amusement device mounted on it must cover the operation of the amusement device. Develop the additional premium by multiplying the trucks, tractors and trailers liability base premium by the following factor. The premium is for the period of coverage and not subject to any return.
Table 23.D.3. Amusement Devices Liability Coverage Factor

The following is added to Paragraph D.8.:

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire Only</td>
<td>0.35</td>
</tr>
<tr>
<td>Fire and Theft Only</td>
<td>0.60</td>
</tr>
<tr>
<td>Fire, Theft and Windstorm Only</td>
<td>0.70</td>
</tr>
<tr>
<td>Limited Specified Causes of Loss</td>
<td>0.90</td>
</tr>
</tbody>
</table>

For Stated Amount rating, refer to company.

Table 23.D.8. Additional Coverages Factors

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 the General Liability Division for coverage, rating and statistical codes.

3. Amusement Devices (Class Code 7905)

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

4. 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.

5. Rolling Stores

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

6. Trailers And Semitrailers Used As Showrooms

a. Multiply the trailer or semitrailer primary rating factor by the following factor. The policy must exclude product liability. Use Rolling Stores Endorsement CA 23 04.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.00</td>
</tr>
</tbody>
</table>

Table 23.D.6.a. Trailers And Semitrailers Used As Showrooms Liability Coverage Factor

b. For medical payments coverage, multiply the private passenger medical payments premium for the territory in which the risk is located by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.00</td>
</tr>
</tbody>
</table>

Table 23.D.6.b. Trailers And Semitrailers Used As Showrooms Medical Payments Coverage Factor

7. Trucks, Trailers And Semitrailers Used In Dumping Operations

For autos capable of dumping their loads, including ready-mix and mix-in-transit cement trucks, multiply the trucks, tractors and trailers collision loss costs by the collision dumping factor, both of which are found in the state company rates/ISO loss costs. Use the collision dumping factor regardless of the secondary classification used. The normal rating classification applies to hopper type transporters of dry commodities, which unload through the bottom by gravity.

8. Additional Coverages
For additional coverages, refer to the state exception to this rule.

For Specified Causes Of Loss Physical Damage Coverage, the state company rates/ISO loss costs reflect full coverage. For deductible options, refer to company.

9. Seasonal Agricultural Produce Trailers

a. Eligibility

This rule applies to farm trailers and semitrailers, with a load capacity exceeding 2,000 pounds used to haul only agricultural produce on a seasonal basis, which meet the following qualifications:

(1) Principally garaged on a farm or ranch;

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

(3) Not used to haul livestock.

Use Agricultural Produce Trailers - Seasonal Endorsement CA 23 24.

b. Premium Computation

(1) For bodily injury and property damage liability, multiply the trucks, tractors and trailers base premium in the state company rates/ISO loss costs by the following factors which apply per month or part of a month:

<table>
<thead>
<tr>
<th>Size Class</th>
<th>Radius</th>
<th>Intermediate</th>
<th>Long</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Local</td>
<td>Intermediate</td>
<td>Distance</td>
</tr>
<tr>
<td>Semitrailers</td>
<td>.035</td>
<td>.040</td>
<td>.020</td>
</tr>
<tr>
<td>Trailers</td>
<td>.020</td>
<td>.040</td>
<td>.020</td>
</tr>
</tbody>
</table>

Table 23.D.9.b.(1) Seasonal Agricultural Produce Trailer Factors

(2) The premium shall apply for the period of operation. If the insured cancels, do not return premium.
24. TRUCKERS/MOTOR CARRIERS

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

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

(i) Metropolitan Table:

<table>
<thead>
<tr>
<th>Zone 47 (Southeast) Combinations</th>
<th>Specified Causes Of Loss</th>
<th>Comp.</th>
<th>Coll.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pacific</td>
<td>0.891</td>
<td>1.371</td>
<td>1.903</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.693</td>
<td>1.066</td>
<td>2.024</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.647</td>
<td>0.996</td>
<td>1.552</td>
</tr>
<tr>
<td>Southwest</td>
<td>0.668</td>
<td>1.027</td>
<td>1.661</td>
</tr>
<tr>
<td>North Central</td>
<td>0.640</td>
<td>0.985</td>
<td>1.209</td>
</tr>
<tr>
<td>Mideast</td>
<td>0.774</td>
<td>1.190</td>
<td>1.436</td>
</tr>
<tr>
<td>Gulf</td>
<td>0.615</td>
<td>0.946</td>
<td>1.571</td>
</tr>
<tr>
<td>Southeast</td>
<td>0.655</td>
<td>1.008</td>
<td>1.466</td>
</tr>
<tr>
<td>Eastern</td>
<td>0.554</td>
<td>0.852</td>
<td>1.697</td>
</tr>
<tr>
<td>New England</td>
<td>0.617</td>
<td>0.949</td>
<td>1.649</td>
</tr>
</tbody>
</table>

Table 24.B.2.b.(2)(e)(i) Metropolitan Table - Zone 47 (Southeast) Combinations Factors

(ii) Regional Table:

<table>
<thead>
<tr>
<th>Zone 47 (Southeast) Combinations</th>
<th>Specified Causes Of Loss</th>
</tr>
</thead>
</table>
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. A risk engaged in trucking operations described in preceding Paragraph 1. is assigned to the truckers classification even though they advertise or describe themselves as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.

3. Movers are classified as truckers even though they are not subject to the truckers secondary rating factors.

4. For details of coverage refer to the Truckers Coverage Form CA 00 12, or the Motor Carrier Coverage Form CA 00 20. Use the Business Auto Coverage Form CA 00 01 when coverage is provided for bobtail operations only.

B. Special Provisions

1. Bobtail Operations (Class Code 7489)

a. Non-Trucking Use

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 Truckers - Insurance For Non-Trucking Use Endorsement CA 23 09.
b. Premium Computation

(1) Liability Coverage

For each unit or combined unit, multiply the truck, tractor and trailer base premium by the following rating factor. No secondary rating factor applies.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.50</td>
</tr>
</tbody>
</table>

Table 24.B.1.b.(1) Bobtail Operations Liability Coverage Factor

(2) All Other Coverages

Compute the premiums according to the appropriate classifications applicable to the risk.

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

a. Non-Owned Trailers

Coverage may be provided for the insured's legal liability for physical damage to trailers not owned by him but in his possession under a trailer interchange agreement.

A trailer interchange agreement is a written agreement which requires one trucker to reimburse the other for any damage to the other's owned trailer while in his possession. Coverage for a named insured's legal liability assumed may be provided by the Truckers Coverage Form or the Motor Carrier Coverage Form.

b. Premium Determination

(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:

(a) Determine the trailer's radius class while in the possession of the insured according to Rule 23.
(b) Determine the daily per trailer base rate according to the radius class, the coverage provided and the selected limit of liability from the trailer interchange agreement base rates table. For Specified Causes Of Loss Physical Damage Coverage, the state company rates/ISO loss costs reflect full coverage. For deductible options, refer to company.

(c) For limits of liability over $20,000, multiply the additional charge displayed on the trailer interchange agreement base rates table in the state company rates/ISO loss costs by the number of each $1,000 or fraction of $1,000 of coverage over $20,000. Add this amount to the rate for the $20,000 limit of liability.

(d) The following is an example of how to determine a premium for a trucker/motor carrier being rated in the local radius class.

The following example uses rates provided in the ISO Commercial Lines Manual. These rates are used for example purposes only. You should determine from your individual companies what rates are actually in effect.

$100 deductible collision and $23,500 limit of liability.

(i) $20,000 limit of liability rate - .293
(ii) Number of $1,000 or fraction of $1,000 over $20,000 - 4
(iii) Total additional charge - (.011 x 4) = .044
(iv) Rate - (.293 + .044) = .337

(e) Multiply the daily per trailer rates by the appropriate zone-based physical damage factors found in the state exception to this rule.

(f) Multiply this amount by the number of days per trailer and the number of trailers for which insurance is provided.

(g) The following is an example of how to determine a premium for a trucker/motor carrier being rated in the intermediate radius class.

For a risk domiciled in the Pacific region, but not in a Metropolitan zone, insuring ten trailers for full comprehensive coverage, $12,000 limit of liability, for 20 days.

(i) Daily per trailer base rate - .095
(ii) Rating factor for comprehensive from appropriate zone-based table - 1.66
(iii) Rate per day - (.095 x 1.66) = $.1577
(iv) Total premium - ($.1577 x 10 trailers x 20 days) = $32
If the insured leases from others more trailers than leased to others with the insurance on the owned trailers ceasing when in the possession of others, the premiums are calculated on the difference between the number of non-owned and owned trailers.

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 rate applied to the total cost of hire 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 Declaration page which verifies liability coverage with limits at least equal to those of the insured, and

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

b. Premium Computation

Premium 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) Lessee 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 insured lessee and the lessor. The company should establish its own requirements.

(a) Gross Receipts Basis

When the insured lessee's premium is based on gross receipts and the insured lessee has entered into a written lease agreement where the lessor has agreed, in writing, to hold the insured lessee harmless for damages, the insured lessee's premium will be based on that amount of the receipts earned by the insured subject to the prescribed record keeping requirements.

(b) Cost Of Hire Basis
When the insured lessee's hired car premium is rated on a cost of hire basis, and the lessor has agreed to hold the insured lessee harmless in a written lease agreement, the insured lessee's hired car premium will be calculated by multiplying the total cost of hire generated by the trip lease by a rate that has been reduced by multiplying the rate by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>.65</th>
</tr>
</thead>
</table>

Table 24.B.3.b.(1)(b) Cost Of Hire Basis Factor

(2) Lessor 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 insured lessor and the lessee. The company should establish its own requirements.

(a) Gross Receipts Basis

When the insured lessor's premium is based on gross receipts and the insured lessor has entered into a written lease agreement where the lessor has agreed, in writing, to hold the insured lessee harmless for damages, the insured lessor's premium will be based on that amount of the receipts earned by the insured.

(b) Specified Car Basis

When the insured lessor's premium is determined on a specified car basis, because the insured lessor has agreed, in writing, to hold the insured lessee harmless in a written lease agreement, the premium will be increased by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>1.10</th>
</tr>
</thead>
</table>

Table 24.B.3.b.(2)(b) Specified Car Basis Factor

c. Notice Of Cancellation

Where notice of cancellation is required by the lessee, use Truckers - Named Lessee As Insured Endorsement CA 23 12.
d. Required Limit Of Liability

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

C. Premium Determination

Rate autos transporting exclusively for one concern on the same basis as those owned by such concern for both territory and classification.

1. Specified Auto Basis

Truckers may be written on a specified auto basis according to Rule 23.

2. Cost Of Hire Basis (Class Code 6626, For Truckers Without Hold Harmless Agreements And 6628, For Truckers With Hold Harmless Agreements. Minimum Premium Class Code 6619)

Truckers may be written on the cost of hire basis to cover their liability because of a contract involving the hire of trucks, tractors and trailers.

a. Determine the total cost of hiring the autos. If autos are hired without operators, include the actual wages of the operators of such autos.

b. Determine the average specified auto rate by:

   (1) Computing the premium for all autos owned and leased by the insured that are used in trucking operations.

   (2) Dividing this by the number of trucks and truck-tractors owned and leased by the insured.

c. The cost of hire rate is determined by multiplying the average specified auto rate by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.0020</td>
</tr>
</tbody>
</table>

Table 24.C.2.c. Cost Of Hire Basis Factor

d. Compute the advance premium by multiplying each $100 of the total amount estimated for the cost of hire during the policy period by the cost of hire rate.
e. 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.

f. Compute the earned premium at the rates in force at the inception of the policy in the same manner as the advance premium.

g. Refer to the state company rates for minimum premiums if the company which insures the hired autos of the risk also insures the owned autos. Otherwise, the minimum premium is the average applicable specified auto rate.

3. Gross Receipts Basis (Class Code 7480)

a. Eligibility

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

(a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and

(b) The risk is comprised of 10 or more trucks, tractors or trailers used for local trucking.

(2) Intermediate or long distance truckers or combined local intermediate and long distance truckers may be written on the gross receipts rating basis if:

(a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and

(b) The risk is comprised of 5 or more trucks or tractors used for intermediate or long distance trucking or 10 or more trucks, tractors or trailers.

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

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

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

b. Definition

(1) Gross receipts means the total amount earned by the insured for shipping or transporting property. 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) .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) 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) These definitions apply whether shipment originates with the insured or some other carrier.

c. Premium Development

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

(2) Using the current rates, develop an average specified car premium for all equipment owned and term-leased as of 12 months and as of 3 months prior to the effective date of the policy. Also include the total premium for other coverages such as nonownership liability and hired auto if the policy provides such coverages.

(3) Divide the estimated premium by the gross receipts developed during the 12 month period ending 3 months prior to the effective date of the policy.

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

(5) Compute the advance premium by multiplying the rate per $100 of gross receipts by the estimated total gross receipts for the policy period for all revenue producing autos including those trip-leased.

(6) Compute the earned premium by multiplying the rate per $100 of gross receipts by the audited total gross receipts, whether or not collected, developed during the policy period.
(7) To compute the premium for the 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, multiply the rates that otherwise apply during the period of rental, provided the autos are identified and so designated, by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.15</td>
</tr>
</tbody>
</table>

Table 24.C.3.c.(7) Long Term Hire Factor

d. Medical Payments

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

<table>
<thead>
<tr>
<th>Limits</th>
<th>$500</th>
<th>$1000</th>
<th>$2000</th>
<th>$5000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.037</td>
<td>.044</td>
<td>.050</td>
<td>.059</td>
</tr>
</tbody>
</table>

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

25. PREMIUM DEVELOPMENT - ZONE-RATED AUTOS

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

C. Premium Development

2. Liability And Basic No-Fault Coverages

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

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.70</td>
</tr>
</tbody>
</table>
Table 25.C.2.b. Liability And Basic No-Fault Coverages Factor

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

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>.90 of Liability Zone Rate</td>
</tr>
<tr>
<td>Personal Injury Protection</td>
<td>.03 of Liability Zone Rate</td>
</tr>
<tr>
<td>Medical Payments</td>
<td>.10 of Med. Pay. Zone Rate</td>
</tr>
</tbody>
</table>

Table 25.C.2.d. Personal Injury Protection - Zone-Rated Risks

Paragraphs **C.3.b., C.3.e. and C.3.f.** are replaced by the following:

3. Physical Damage Coverages
   
   **b.** For fleets, multiply the base premiums by the following factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.65</td>
<td>.60</td>
</tr>
</tbody>
</table>

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

**e.** For trucks and trailers used in dumping operations, and all truck-tractors, multiply the $500 deductible collision premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.25</td>
</tr>
</tbody>
</table>
Table 25.C.3.e. Trucks And Trailers Used In Dumping Operations And All Truck-Tractors Physical Damage Coverages Factor

f. For specified causes of loss, multiply the $500 comprehensive premium by the following factor. For additional coverages refer to Table 23.D.8.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.734</td>
</tr>
</tbody>
</table>

Table 25.C.3.f. Specified Causes Of Loss Physical Damage Coverages Factor

25. PREMIUM DEVELOPMENT - ZONE-RATED AUTOS

A. Eligibility

Except for light trucks or trailers used with light trucks, this rule 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 And Codes

Metropolitan and regional long distance zones are defined in Paragraph D. Tables for zones encompassing more than one state appear in all affected state company rates/ISO loss costs. Determine the zone or zone combination and code for each auto from the tables in the state company rates/ISO 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. Premium Development

1. Determination Of Classification Rating Factor And Class Code

Determine the classification rating factor and class code as follows:

a. Determine whether the auto is classified as fleet or non-fleet according to Rule 23.

b. Determine the primary rating factor according to Rule 23.

c. Determine the secondary classifications code according to Rule 23. All secondary factors are zero (0.00).

2. Liability And Basic No-Fault Coverages

a. Determine the liability base premiums for the zone combination from the zone-rating table in the state company rates/ISO loss costs.

b. For fleets, multiply the base premiums by the liability fleet factor found in the state exception to this rule.

c. Multiply the base premium by the long distance rating factor in Table 23.B.5.c.

d. For risks required to have personal injury protection, refer to the state exceptions.

3. Physical Damage Coverages

a. Determine the physical damage base premiums for the zone combination from the state company rates/ISO loss costs.

b. For fleets, multiply the base premiums by the factor found in the state exception to this rule.
c. Multiply this amount by the appropriate original cost new and age group factors in Rule 101.

d. Multiply this amount by the long distance rating factor in Table 23.B.5.c.

e. For truck-tractors and autos used in dumping operations, multiply the $100 deductible collision premium by the factor found in the state exception to this rule.

f. For specified causes of loss, multiply the full comprehensive premium factor found in the state exception to this rule. For additional coverages refer to Table 23.D.8.

g. For additional deductibles, refer to Rule 98.

4. Medical Payments

a. Trucks And Tractors

(1) Determine the $500 medical payments premium of the zone combination from the zone-rating table.

(2) Primary and secondary rating factors do not apply.

b. Trailers

(1) Determine the $500 medical payments premium of the zone combination from the zone-rating table.

(2) Multiply the medical payments premium by the primary rating factor.

(3) Secondary rating factors do not apply.

5. Uninsured Motorists Insurance

a. Primary and secondary rating factors do not apply.

b. For rates, refer to state company rates/ISO loss costs.

6. Stated Amount Rating

Refer to Rule 101. in the state exceptions for Stated Amount Rating. Follow procedures for trucks, tractors and trailers.

D. 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 Du Page 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; 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), 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 also 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, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, 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.

c. Phoenix Zone - 29

Includes Mesa-Tempe and Phoenix, Arizona territories.

d. 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.

e. 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.

E. Zone-Rating Tables

For liability, physical damage and medical payments, the zone-rating tables displayed in the state company rates/ISO loss costs include the zone or combination zone base premiums for autos.
SECTION III-PRIVATE PASSENGER TYPES

31. ELIGIBILITY

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

    d. Use the factors in Table 31.C.2.d. for Operator Experience and Use.

Add the Operator Experience and Use factors to get a total combined factor. Multiply the private passenger types rates developed from the state company rates/ISO loss costs for liability, physical damage, medical payments and basic no-fault coverages by the total combined factor.

<table>
<thead>
<tr>
<th>Operator Experience</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>No operator licensed less than 5 years</td>
<td>0.75</td>
</tr>
<tr>
<td>Operator licensed less than 5 years not owner or principal operator</td>
<td>1.40</td>
</tr>
<tr>
<td>Owner or principal operator licensed less than 5 years</td>
<td>2.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Use</th>
<th>Factor</th>
</tr>
</thead>
</table>


31. ELIGIBILITY

A. Definition

A private passenger auto is a four-wheel auto of the private passenger or station wagon type. A pickup, panel truck or van not used for business is rated as a private passenger auto.

B. Application

This subsection applies to all private passenger autos which are owned by corporations, partnerships, unincorporated associations, government agencies or rated as part of a fleet and which are insured on a Business Auto, Motor Carrier or Truckers Coverage Form.

C. Factors

Apply the factors listed in the state exception to this rule only to those private passenger type autos insured on a Business Auto, Motor Carrier or Truckers Coverage Form. These private passenger types must be:

1. Furnished to individuals by corporations, partnerships and unincorporated associations owning less than 5 autos and not used for business purposes; or

2. Owned by family partnerships or family corporations and which are:
   a. Garaged on a farm or ranch; and
   b. Not rated as part of a fleet; and

<table>
<thead>
<tr>
<th>Operator Experience</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not driven to work or school</td>
<td>0.00</td>
</tr>
<tr>
<td>To or from work less than 15 miles</td>
<td>0.15</td>
</tr>
<tr>
<td>To or from work 15 or more miles</td>
<td>0.25</td>
</tr>
</tbody>
</table>

Table 31.C.2.d. Operator Experience And Use Factors
c. Not used in any occupation other than farming or ranching.

**d.** For operator experience and use factors found in the state exception to this rule.

### D. Classifications And Codes

<table>
<thead>
<tr>
<th>Description Of Operator</th>
<th>Non Driven To Work Or School</th>
<th>To Or From Work Or School</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Less Than 15 Miles</td>
</tr>
<tr>
<td></td>
<td></td>
<td>15 Or More Miles</td>
</tr>
<tr>
<td>No operator licensed less than five years</td>
<td>7381</td>
<td>7382</td>
</tr>
<tr>
<td>Operator licensed less than 5 years not  owner or principal operator</td>
<td>7386</td>
<td>7387</td>
</tr>
<tr>
<td>Owner or principal operator licensed less than 5 years</td>
<td>7392</td>
<td>7393</td>
</tr>
</tbody>
</table>

**All Other Non-Fleet**

Liability and physical damage use code 7391.

**Fleet**

Liability and physical damage use Code 7398. Physical damage only companies may use Code 1010.

Table 31.D. Classifications And Codes
32. PRIVATE PASSENGER TYPES CLASSIFICATIONS

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

B. Premiums for private passenger autos are shown in the state company rates/ISO loss costs for:

1. Liability
2. Physical Damage
3. Medical Payments
4. Basic No-Fault Coverages

C. For uninsured motorists insurance and additional no-fault coverages, refer to the state exceptions.

D. For Physical Damage Coverages:

1. Determine the age group.
2. Determine the original cost new.
3. Determine the physical damage base premiums by multiplying the age and original cost new factors from Rule 101. by the appropriate state company rates/ISO loss costs. For additional deductibles, refer to Rule 98.
4. Multiply the base premium by the combined rating factor from Rule 31.

33. FARMERS AUTOS (Class Code 7399)

Paragraph B. is replaced by the following:

B. Premium Computation
Multiply the private passenger type rates in the state company rates/ISO loss costs by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.75</td>
</tr>
</tbody>
</table>

Table 33.B. Farmers Autos Factor

33. FARMERS AUTOS (Class Code 7399)
   
   A. Eligibility
   
   This rule applies to private passenger autos, pickups, panel trucks, and vans rated as part of a fleet which meet all the following qualifications:
   
   1. Principally garaged on a farm or ranch;
   2. Owned by an individual or husband and wife resident in the same household, or by a farm family partnership or corporation;
   3. Not used in any occupation other than farming or ranching;
   4. Not used in going to and from work other than farming or ranching.
   
   B. Premium Computation
   
   Multiply the private passenger type rates by the factor found in the state exception to this rule.

34. TOWING AND LABOR COSTS
   
   A. For the premium, refer to company rates/ISO loss costs.
B. The limit for this coverage is $50 for each disablement.

35-37. RESERVED FOR FUTURE USE

SECTION IV-PUBLIC TRANSPORTATION

38. ELIGIBILITY

This Subsection applies to autos registered or used for the transportation of members of the public. When the coverage form insures public autos use Public Transportation Autos Endorsement CA 24 02 to amend the care, custody or control exclusion.

39. PREMIUM DEVELOPMENT - OTHER THAN ZONE-RATED AUTOS
Paragraph C.2.b. is replaced by the following:

C. Premium Computation

2. Liability, Basic No-Fault And Medical Payments Coverages

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

<table>
<thead>
<tr>
<th>Vehicle Type</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxis And Limousines</td>
<td>1.10</td>
</tr>
<tr>
<td>School And Church Buses</td>
<td>1.20</td>
</tr>
</tbody>
</table>

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

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

3. Physical Damage Coverages

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

<table>
<thead>
<tr>
<th>Vehicle Type</th>
<th>Other Than Collision Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limousines</td>
<td>0.85</td>
</tr>
<tr>
<td>School And Church Buses</td>
<td>0.85</td>
</tr>
<tr>
<td>All Other Buses</td>
<td>0.85</td>
</tr>
</tbody>
</table>

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

39. PREMIUM DEVELOPMENT - OTHER THAN ZONE-RATED AUTOS

A. Eligibility

This rule 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 41.

B. Determination Of Classification Rating Factor And Class Code

Determine the classification rating factor and class code as follows:

1. Determine whether the risk is classified as fleet or non-fleet according to Rule 40.

2. Determine the primary rating factor from Rule 40. based on use class and radius class. For van pools, the rating factor is based on seating capacity.

3. Determine the secondary rating factor, if any, from Rule 40. based on the seating capacity.

4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

C. Premium Computation

1. Rating Territory

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

2. Liability, Basic No-Fault And Medical Payments Coverages

a. Determine the base premiums in the state company rates/ISO loss costs.

b. For fleets, multiply the base premiums by the appropriate factor found in the state exception to this rule.

c. For deductibles, refer to Rule 98.

d. Multiply the result by the combined rating factor.

3. Physical Damage Coverages

a. Determine the age group.

b. Determine the original cost new.

c. Determine the physical damage base premiums by applying the age and original cost new factors from Rule 101. to the appropriate state company rates/ISO loss costs. For additional deductibles, refer to Rule 98.
d. For other than collision coverage on fleets, multiply the base premiums by the appropriate factor found in the state exception to this rule.

e. Multiply the base premium by the combined rating factor.

4. Uninsured Motorists Coverage
a. Primary and secondary rating factors and fleet factors do not apply.
b. For rates, refer to state company rates/ISO loss costs.

5. Stated Amount Rating

Refer to Rule 101. in the state exceptions for Stated Amount Rating.

a. If a truck, tractor or trailer is rated as a public auto, determine the seating capacity from the size class as follows:

<table>
<thead>
<tr>
<th>Size Class</th>
<th>Seating Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Light</td>
<td>1 - 8</td>
</tr>
<tr>
<td>Medium</td>
<td>9 - 20</td>
</tr>
<tr>
<td>Heavy</td>
<td>21 - 60</td>
</tr>
<tr>
<td>Extra-Heavy</td>
<td>Over 60</td>
</tr>
</tbody>
</table>

Table 39.C.6.a. Seating Capacity For Trucks Rated As Public Autos

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

<table>
<thead>
<tr>
<th>Seating Capacity</th>
<th>Size Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 8</td>
<td>Light</td>
</tr>
<tr>
<td>9 - 20</td>
<td>Medium</td>
</tr>
<tr>
<td>21 - 60</td>
<td>Heavy</td>
</tr>
<tr>
<td>Over 60</td>
<td>Extra-Heavy</td>
</tr>
</tbody>
</table>

Table 39.C.6.b. Size Class For Buses Rated As Trucks
c. For a unit that combines a motorized auto with one or more trailers or semi-trailers, refer to company to determine the liability premium.

40. PUBLIC AUTO CLASSIFICATIONS

Paragraph D.3. is replaced by the following:

D. Primary Classifications

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

a. Taxicabs, Limousines And Buses

<table>
<thead>
<tr>
<th>Categories</th>
<th>Local (Up To 50 Miles)</th>
<th>Intermediate (51 To 200 Miles)</th>
<th>Long Distance (Over 200 Miles)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Code</td>
<td>Factor</td>
<td>Code</td>
</tr>
<tr>
<td>Taxicabs And Limousines</td>
<td>Non-Fleet</td>
<td>415</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Fleet</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Phys.Dam.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxicab Or Similar Passenger Carrying Service</td>
<td>Non-Fleet</td>
<td>425</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Fleet</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Phys.Dam.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limousine</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Code</td>
<td>Factor</td>
<td>Code</td>
</tr>
<tr>
<td>School And Church Buses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School Bus Owned By Political Subdivision Or School District</td>
<td>615 618</td>
<td>9 9</td>
<td>9.00</td>
</tr>
<tr>
<td>Other School Bus</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Categories</td>
<td>Local (Up To 50 Miles)</td>
<td>Intermediate (51 To 200 Miles)</td>
<td>Long Distance (Over 200 Miles)</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-------------------------</td>
<td>--------------------------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td></td>
<td>Code</td>
<td>Factor</td>
<td>Code</td>
</tr>
<tr>
<td>Church Bus</td>
<td>635</td>
<td>638</td>
<td>1.00</td>
</tr>
<tr>
<td>Other Buses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban Bus</td>
<td>515</td>
<td>518</td>
<td>0.80</td>
</tr>
<tr>
<td>Inter-City Bus</td>
<td>525</td>
<td>528</td>
<td>0.70</td>
</tr>
<tr>
<td>Charter Bus</td>
<td>535</td>
<td>538</td>
<td>1.05</td>
</tr>
<tr>
<td>Sightseeing Bus</td>
<td>545</td>
<td>548</td>
<td>1.00</td>
</tr>
<tr>
<td>Trans. Of Athletes And Entertainers</td>
<td>555</td>
<td>558</td>
<td>0.75</td>
</tr>
<tr>
<td>Social Services Auto All Other</td>
<td>655</td>
<td>658</td>
<td>0.50</td>
</tr>
<tr>
<td>Bus Not Otherwise Classified</td>
<td>585</td>
<td>588</td>
<td>0.55</td>
</tr>
</tbody>
</table>

Table 40.D.3.a. Taxicabs, Limousines And Buses
### Table 40.D.3.b. Van Pools

<table>
<thead>
<tr>
<th>Categories</th>
<th>Liability Factor Code</th>
<th>Physical Damage Factor Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Seating Capacity</td>
<td>Seating Capacity</td>
</tr>
<tr>
<td></td>
<td>1-8</td>
<td>9-20</td>
</tr>
<tr>
<td>Employer Furnished</td>
<td>1.00</td>
<td>1.05</td>
</tr>
<tr>
<td>All Other</td>
<td>1.10</td>
<td>1.15</td>
</tr>
</tbody>
</table>

Table 40.D.3.b. Van Pools

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

**E. Secondary Classifications**

These classifications do not apply to taxicabs, limousines (except airport limousines), van pools and zone-rated autos. According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided in the 4th digit of the classification code.

<table>
<thead>
<tr>
<th>Categories</th>
<th>Liability Factor Code</th>
<th>Physical Damage Factor Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Seating Capacity</td>
<td>Seating Capacity</td>
</tr>
<tr>
<td></td>
<td>1-8</td>
<td>9-20</td>
</tr>
<tr>
<td>School And Church Buses</td>
<td>+0.00</td>
<td>+0.10</td>
</tr>
<tr>
<td>Other Buses</td>
<td>-0.20</td>
<td>-0.15</td>
</tr>
</tbody>
</table>

For All Other not secondary rated use Code - - - 9.

Table 40.E. Secondary Classifications

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

To provide additional coverages for all territories, multiply the Specified Causes of Loss premium by the following factors:
Table 40.F. Additional Coverages

40. 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. Fleet - Non-Fleet Classification

1. Classify as fleet the autos of any risk that has five or more 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 if the risk is a fleet.

3. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.

4. Classify the autos of any other risk as non-fleet.

5. Do not change the fleet or non-fleet classification because of mid-term 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 cancellation rule.

C. 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.

D. Primary Classifications
1. 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. Apply zone rates for all autos other than taxis, limousines, school, church and urban buses and van pools.

2. Use Class

   a. Taxicab Or Similar Passenger Carrying Service

   A metered or unmetered auto with a seating capacity of 8 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.

   b. Limousine

   An unmarked auto with a seating capacity of 8 or less that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes.

   c. School Bus

   An auto that carries students or other persons to and from school, or in 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.
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.

d. 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.

e. 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.

f. 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.

g. Airport Bus Or Airport Limousine

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

h. Charter Bus

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

i. 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.

j. Transportation Of Athletes And Entertainers

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

(1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.
(2) An auto owned by a group, firm or organization to transport its own non-professional athletes, musicians or entertainers, rate as a public auto not otherwise classified.

k. Van Pools

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

(1) Employer Furnished Transportation

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

(a) Employer Owned Autos

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

(b) Employee Owned Autos

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

(2) All Other

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

l. Transportation Of Employees - Other Than Van Pools

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

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

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

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

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

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

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

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

(b) Handicapped persons to work or rehabilitative programs;

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

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

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

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

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

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

(3) 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.

(4) Separate codes and rating factors apply to:

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

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

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

n. Public Auto Not Otherwise Classified

This classification includes, but is not limited to, autos such as country club buses, cemetery buses, real estate development buses and courtesy buses run by hotels.
3. Non-Fleet And Fleet Primary Classifications - Rating Factors And Statistical Codes For Local, Intermediate And Long Distance Radius

Refer to the state exception to this rule for the rating factors and codes.

E. Secondary Classifications

These classifications do not apply to taxicabs, limousines (except airport limousines), van pools and zone-rated autos. Refer to the state exception to this rule for the rating factors and codes.

F. Additional Coverages

For additional coverages, refer to the state exceptions.

For Specified Causes Of Loss Physical Damage Coverage, the state company rates/ISO loss costs reflect full coverage. For deductible options, refer to company.

41. PREMIUM DEVELOPMENT - ZONE-RATED AUTOS

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

C. Premium Development

3. Physical Damage Coverages

   d. For specified causes of loss, multiply the $500 comprehensive premium by the following factor. For additional coverages refer to Table 40.F.

<table>
<thead>
<tr>
<th>Factor</th>
<th>0.734</th>
</tr>
</thead>
</table>

Table 41.C.3.d. Specified Causes Of Loss Coverage Factor
41. PREMIUM DEVELOPMENT - ZONE-RATED AUTOS

A. Eligibility

This rule 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 And Code

Determine the zone or zone combination and code from the tables in the state company rates/ISO loss costs for each auto as follows:

1. Use the long distance zone definitions in Rule 25.

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. Premium Development

1. Determination Of Classification Rating Factor And Class Code

Determine the classification rating factor and class code as follows:

a. Determine whether the auto is classified as fleet or non-fleet according to Rule 40.

b. Determine the primary rating factor from Rule 40.

c. All secondary factors are zero (0.00).
2. Liability, No-Fault And Medical Payments Coverages
   a. Determine the base premiums for the zone combination from the zone-rating table in the state company rates/ISO loss costs.
   b. Multiply the base premium by the primary rating factor.
   c. For no-fault coverages, refer to the zone-rating rules in the state exceptions.

3. Physical Damage Coverages
   a. Determine the trucks, tractors and trailers zone-rated physical damage base premiums for the zone combination from Rule 25. in the state company rates/ISO loss costs.
   b. Multiply this amount by the appropriate original cost new and age group factors in Rule 101.
   c. Multiply this amount by the long distance rating factor in Table 40.D.3.a.
   d. For specified causes of loss, multiply the full comprehensive premium by the factor found in the state exception to this rule. For additional coverages refer to Table 40.F.
   e. For additional deductibles, refer to Rule 98.

4. Uninsured Motorists Insurance
   a. Primary and secondary rating factors do not apply.
   b. For rates, refer to state company rates/ISO loss costs.

5. Stated Amount Rating
   For stated amount rating, refer to Rule 101.

42. 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 3 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.

2. Gross receipts does 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 mail or merchandise including collections fees.

   d. Advertising revenue.

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

C. Premium Development

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. Using the rating rules that apply in the headquarters territory, develop the estimated premium by averaging the specified car premium for the autos owned and term-leased which are used in the insured's public transportation operations 12 months prior to the effective date of the policy and the corresponding premium 3 months prior to the effective date of the policy. Include the total premium for non-ownership liability coverage.

3. Divide the estimated premium by the gross receipts or mileage developed during the 12 month period ending 3 months prior to the effective date of the policy.

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

5. Compute the advance premium by multiplying the rate per $100 of gross receipts or per mileage of operation by the estimated total gross receipts or mileage for the policy period for all revenue producing autos.

6. Compute the earned premium by multiplying the per $100 of gross receipts or per mileage of operation by the audited total gross receipts, whether or not collected, or the audited total mileage, live and dead, developed during the policy period.

D. Medical Payments

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

<table>
<thead>
<tr>
<th>Limits</th>
<th>$500</th>
<th>$1000</th>
<th>$2000</th>
<th>$5000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.037</td>
<td>.044</td>
<td>.050</td>
<td>.059</td>
</tr>
</tbody>
</table>

Table 42.D. Medical Payments Coverage Factors

43. TRANSPORTATION OF MIGRANT FARM WORKERS BY FARM LABOR CONTRACTORS

A. Application

This rule applies only to autos of a farm labor contractor required to be registered in accordance with the Migrant And Seasonal Agricultural Worker Protection Act, 29 U.S.C.A. Section 1801
et. seq., because of the transportation of migrant workers. Use Farm Labor Contractors Endorsement CA 24 01.

B. Passenger Hazard Included (Class Code 5926)

Multiply the inter-city bus liability premium for the highest rated territory in which or through which the auto will be customarily operated for the transportation of migrant workers by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.50</td>
</tr>
</tbody>
</table>

Table 43.B. Passenger Hazard Included Liability Coverage Factor

C. Passenger Hazard Excluded (Class Code 5927)

1. Coverage for the passenger hazard may be excluded if the farm labor contractor can furnish proof to the Department of Labor that he has other means of protection for migrant workers.

2. Multiply the non-fleet inter-city bus liability base premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.375</td>
</tr>
</tbody>
</table>

Table 43.C.2. Passenger Hazard Excluded Liability Coverage Factor

D. Truck Type Vehicles

If a vehicle insured under this rule is of a truck type, rate as a vehicle of 21-60 seating capacity in accordance with this rule.
SECTION V-GARAGES

48. AUTO DEALERS - ELIGIBILITY

A. Eligibility

This rule applies to franchised and non-franchised auto dealers and trailer dealers.

B. Classifications And Codes

1. Liability And Physical Damage

Only one classification and code applies to a risk for both liability and physical damage coverages. If providing only physical damage coverage, use the limited customer coverage code.

<table>
<thead>
<tr>
<th>Classification</th>
<th>Limited Customer Coverage</th>
<th>Unlimited Customer Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Franchised private passenger auto dealer (with or without any other type of franchise)</td>
<td>7301</td>
<td>7302</td>
</tr>
<tr>
<td>Franchised truck or truck-tractor dealer (with or without any other type of franchise except private passenger auto franchise)</td>
<td>7311</td>
<td>7312</td>
</tr>
<tr>
<td>Category</td>
<td>Code 1</td>
<td>Code 2</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>Franchised motorcycle dealer including all two wheeled cycle vehicles (no private passenger or truck franchise)</td>
<td>7321</td>
<td>7322</td>
</tr>
<tr>
<td>Franchised recreational vehicle dealer (no private passenger, snowmobile or residence type mobile home trailer franchise)</td>
<td>7331</td>
<td>7332</td>
</tr>
<tr>
<td>Other franchised self-propelled land motor vehicle dealer</td>
<td>7341</td>
<td>7342</td>
</tr>
<tr>
<td>Non-franchised dealer (any risk described above that is not a franchised dealer)</td>
<td>7351</td>
<td>7352</td>
</tr>
<tr>
<td>Franchised And Non-Franchised Residence Trailer Dealers</td>
<td>7344</td>
<td>7345</td>
</tr>
<tr>
<td>Franchised And Non-Franchised Commercial Trailer Dealers</td>
<td>7354</td>
<td>7355</td>
</tr>
<tr>
<td>Equipment and implement dealer (no other franchise)</td>
<td>Refer to the General Liability Division</td>
<td></td>
</tr>
</tbody>
</table>

Table 48.B.1. Liability And Physical Damage

2. Physical Damage Only

The following classifications also apply for physical damage coverages:

a. 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 (Buildings and Open Lots Code 2).

b. Non-standard open lots are all other open lot locations, or unroofed space and buildings not securely enclosed and locked when unattended (Buildings and Open Lots Code 3).

c. Buildings (Buildings and Open Lots Code 1).

d. Buildings - Miscellaneous Types (Buildings and Open Lots Code 4).

e. Open Lots - Miscellaneous Types (Buildings and Open Lots Code 5).

49. AUTO DEALERS - PREMIUM DEVELOPMENT

Paragraph E.3.a. is replaced by the following:

E. Medical Payments

3. Auto Exposure, Garage Operations Or Combined Garage Operations And Auto Exposure

a. Multiply the $100,000 liability premium by the factors from the applicable table.

(1) For dealers medical payments with unlimited liability coverage, use the following table:

<table>
<thead>
<tr>
<th>Medical Payments Limit Per Person</th>
<th>$500</th>
<th>$1,000</th>
<th>$2,000</th>
<th>$5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto</td>
<td>.006</td>
<td>.007</td>
<td>.008</td>
<td>.010</td>
</tr>
<tr>
<td>Gar. Operations</td>
<td>.007</td>
<td>.008</td>
<td>.009</td>
<td>.011</td>
</tr>
<tr>
<td>Combined</td>
<td>.013</td>
<td>.015</td>
<td>.016</td>
<td>.021</td>
</tr>
</tbody>
</table>

Table 49.E.3.a.(1) Dealers Medical Payments With Unlimited Liability Coverage Factors
For dealers medical payments with limited liability coverage, use the following table:

<table>
<thead>
<tr>
<th>Medical Payments Limit Per Person</th>
<th>$500</th>
<th>$1,000</th>
<th>$2,000</th>
<th>$5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto</td>
<td>.007</td>
<td>.009</td>
<td>.009</td>
<td>.013</td>
</tr>
<tr>
<td>Gar. Operations</td>
<td>.009</td>
<td>.010</td>
<td>.011</td>
<td>.014</td>
</tr>
<tr>
<td>Combined</td>
<td>.016</td>
<td>.019</td>
<td>.020</td>
<td>.026</td>
</tr>
</tbody>
</table>

Table 49.E.3.a.(2) Dealers Medical Payments With Limited Liability Coverage Factors

49. AUTO DEALERS - PREMIUM DEVELOPMENT

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

Compute the advance premium at inception and the earned premium as developed by audit separately for each location according to the following procedures.

A. Limited Liability Coverage For Customers And No-Fault Coverage

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

Multiply the rates in the state company rates/ISO loss costs by the total rating units determined as follows:

a. Class I - Employees Including Part-Time Employees

Multiply the number of Class I employees working an average of less than 20 hours a week for the number of weeks worked by .50 before determining the number of rating units.

(1) Determine the number of rating units by multiplying the number of these employees by the following factor:

Factor
Table 49.A.1.a.(1) Class I - Employees Factor

(a) Proprietors, partners and officers active in the business.
(b) Salespersons, general managers, service managers.
(c) Any employee whose principal duty involves the operation of autos or who is furnished a garage auto.

(2) For all other employees, determine the number of rating units by multiplying the number of employees by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.40</td>
</tr>
</tbody>
</table>

Table 49.A.1.a.(2) Class I - All Other Employees Factor

b. Class II - Non-Employees

Any individual other than a person described in Class I who is regularly furnished with a dealer's auto. 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.

(1) Under Age 25

Determine the number of rating units by multiplying the number of these persons by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.15</td>
</tr>
</tbody>
</table>

Table 49.A.1.b.(1) Class II - Non-Employees Under Age 25 Liability Coverage Factor

(2) Age 25 Or Over
Determine the number of rating units by multiplying the number of these persons by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.50</td>
</tr>
</tbody>
</table>

Table 49.A.1.b.(2) Class II - Non-Employees Age 25 Or Over Liability Coverage Factor

2. Franchised And Non-Franchised Trailer Dealers

Multiply the rates in the state company rates/ISO loss costs by the total number of employees, then multiply the result by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.45</td>
</tr>
</tbody>
</table>

Table 49.A.2. Franchised And Non-Franchised Trailer Dealers Liability Coverage Factor

3. Minimum Premium

The minimum premium is the dealers rate shown in the state company rates/ISO loss costs for the highest rated location multiplied by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.00</td>
</tr>
</tbody>
</table>

Table 49.A.3. Minimum Premium Liability Coverage Factor

B. Unlimited Liability Coverage For Customers

1. Liability coverage may be extended to provide unlimited customer coverage.

2. Multiply the total premium developed for the limited liability by the following factor:
Table 49.B.2. Unlimited Liability Coverage For Customers Liability Coverage Factor

C. Autos Furnished For Regular Use

Autos furnished for regular use to other than Class I or Class II operators, for example, welcome wagons or autos furnished to driver training programs. Compute the premiums for all coverages for each owned auto as follows:

1. Private Passenger Autos (Class Code 7877)

Charge private passenger type premiums.

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

Charge the premiums developed by the applicable trucks, tractors or trailers classification.

D. Pick Up Or Delivery Of Autos (Class Code 7070)

1. Refer to the state company rates/ISO loss costs if the exposure for a non-franchised dealer includes the pick up or delivery of autos beyond a 50 mile radius of the limits of the city or town where operations are conducted.

2. The minimum premium is the private passenger types premium for the rating territory where the dealer is located.

E. Medical Payments

Use Auto Medical Payments Coverage Endorsement CA 99 03 to provide auto medical payments insurance. Use Garage Locations And Operations Medical Payments Coverage Endorsement CA 25 05 to provide garage locations and operations medical payments insurance.

1. Proprietors And Executive Officers

When auto dealers are insured for liability but not auto medical payments, the following provisions apply:

a. A proprietor or executive officer may be afforded medical payments coverage provided that person is included in the total number of rating units that determines the liability
premium. For each person, multiply the private passenger type medical payments premium by the following factor. Use the rating territory where the dealer is located.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.00</td>
</tr>
</tbody>
</table>

Table 49.E.1.a. Proprietors And Executive Officers Medical Payments Coverage Factor

b. Medical payments coverage may also be afforded to the spouse of a proprietor or executive officer or relatives of either if residents of the same household. Charge the private passenger type medical payments premium for each person. Use the rating territory where the dealer is located.

2. Individual Proprietors

Provide drive other car medical payments insurance at no additional charge if the dealer has auto medical payments coverage. Use Individual Named Insured - Dealers Only Endorsement CA 99 18.

3. Auto Exposure, Garage Operations Or Combined Garage Operations And Auto Exposure

a. Multiply the $100,000 liability premium by the factors from the applicable table.

(1) For dealers medical payments with unlimited liability coverage, use the following table:

<table>
<thead>
<tr>
<th>Medical Payments Limit Per Person</th>
<th>$500</th>
<th>$1,000</th>
<th>$2,000</th>
<th>$5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto</td>
<td>.027</td>
<td>.031</td>
<td>.037</td>
<td>.049</td>
</tr>
<tr>
<td>Gar. Operations</td>
<td>.007</td>
<td>.008</td>
<td>.009</td>
<td>.011</td>
</tr>
<tr>
<td>Combined</td>
<td>.034</td>
<td>.039</td>
<td>.045</td>
<td>.060</td>
</tr>
</tbody>
</table>

Table 49.E.3.a.(1) Dealers Medical Payments With Unlimited Liability Coverage Factors
(2) For dealers medical payments with limited liability coverage, use the following table:

<table>
<thead>
<tr>
<th>Medical Payments Limit Per Person</th>
<th>$500</th>
<th>$1,000</th>
<th>$2,000</th>
<th>$5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto</td>
<td>.034</td>
<td>.039</td>
<td>.046</td>
<td>.061</td>
</tr>
<tr>
<td>Gar. Operations</td>
<td>.009</td>
<td>.010</td>
<td>.011</td>
<td>.014</td>
</tr>
<tr>
<td>Combined</td>
<td>.042</td>
<td>.049</td>
<td>.056</td>
<td>.075</td>
</tr>
</tbody>
</table>

Table 49.E.3.a.(2) Dealers Medical Payments With Limited Liability Coverage Factors

b. For medical payments limits other than those shown, refer to company.

c. When liability limits are other than $100,000, compute the medical payments factor as follows:

\[
\text{Medical payments percentage for } \frac{\text{Applicable factor for increased limit}}{\text{for increased limit}}
\]

F. Uninsured Motorists Insurance

Refer to state exceptions.

G. Physical Damage

1. Rating Basis

a. Reporting Basis

Use a reporting form to report the estimated inventory of a dealer risk.

(1) Charge the insured, on a monthly or quarterly basis, the premium earned during the preceding month or quarter.
(2) Retain any deposit premium to be credited against the final payments.

(3) Determine an estimated annual premium by multiplying the limits of liability shown in the policy by the annual rate.

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.

c. Specified Auto Basis

(1) Dealers' autos may be insured on a specified car basis.

(2) Charge the applicable trucks, tractors and trailers rates or private passenger type rates.

2. Parts, Materials Or Accessories

Do not insure parts, materials or accessories kept as merchandise for sale and not attached to autos under a Dealer's Auto Policy.

3. Premium Development

The rates shown in the state company rates/ISO loss costs are annual rates per $100 of value.

a. Franchised Dealers

For franchised dealers, charge the rates shown in the state company rates/ISO loss costs.

b. Non-Franchised Dealers

For non-franchised dealers, multiply the rates shown in the state company rates/ISO loss costs by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.10</td>
</tr>
</tbody>
</table>

Table 49.G.3.b. Non-Franchised Dealers Physical Damage Coverage Factor
c. Miscellaneous Types

The rates shown in the state company rates/ISO loss costs for "Miscellaneous Types" apply to the following if values are reported separately:

Ambulances

Fire Trucks and Apparatus

Funeral Directors' Flower Cars

Hearses

Mobile Home Trailers

Mobile or Farm Equipment

d. False Pretense Coverage

Use the total inventory value including wholesale floor plan value. Refer to the state company rates/ISO loss costs for the rates per $100 of value. Use False Pretense Coverage Endorsement CA 25 03.

e. Collision

(1) Specified Car

Prorate the manual collision premium, for the time at risk, for the desired deductible and type of auto.

(2) Dealers' Blanket Collision

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

(a) Divide the total values by the number of liability rating units developed in Paragraph A.1. of this rule 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 liability shown in the policy.

(b) Determine the appropriate adjustment from the following table based on the value per rating unit determined in preceding Paragraph (a).
<table>
<thead>
<tr>
<th>Value Per Rating Unit</th>
<th>Value Per Rating Unit Code</th>
<th>Adjustment Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than $10,000</td>
<td>1</td>
<td>1.25</td>
</tr>
<tr>
<td>$10,000 - 14,999</td>
<td>2</td>
<td>1.15</td>
</tr>
<tr>
<td>15,000 - 19,999</td>
<td>3</td>
<td>1.05</td>
</tr>
<tr>
<td>20,000 - 27,499</td>
<td>4</td>
<td>1.00</td>
</tr>
<tr>
<td>27,500 - 34,999</td>
<td>5</td>
<td>.95</td>
</tr>
<tr>
<td>35,000 - 44,999</td>
<td>6</td>
<td>.85</td>
</tr>
<tr>
<td>45,000 And Over</td>
<td>7</td>
<td>.80</td>
</tr>
</tbody>
</table>

Table 49.G.3.e.(2)(b) Collision Adjustment Factors

(c) Determine the blanket collision rates from the state company rates/ISO loss costs.

(d) Develop the collision premium by multiplying the total reported values or limit of liability by the blanket collision rates.

(e) Multiply that premium by the adjustment factor determined in Paragraph (b). For all trailer dealers, use the following adjustment factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.80</td>
</tr>
</tbody>
</table>

Table 49.G.3.e.(2)(e) Trailer Dealers Collision Adjustment Factor

(f) The adjustment factor must not be changed during the policy term.

(3) Blanket Collision Rates May Be Averaged

(a) Determine the average rate by using the maximum value during the past twelve months or if not available, the estimated maximum value to be covered at any time during the coming twelve months.

(b) Multiply the values at the specific rates to determine the premium for the various rating splits.

(c) Total these premiums and divide by the total values which will result in the average rate.
(d) Multiply that premium by the preceding adjustment factor. For all trailer dealers, use the following adjustment factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.80</td>
</tr>
</tbody>
</table>

Table 49.G.3.e.(3)(d) Trailer Dealer Average Blanket Collision Adjustment Factor

(e) The adjustment factor must not be changed during the policy term.

(4) Named Driver Collision (Class Code 7822)

(a) 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.

(b) Charge the rates shown in the state company rates/ISO loss costs for private passenger types, Age Group 1, original cost new $5,000.

(5) Drive-Away Collision

Use Dealers' Drive-away 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 drive-away contractors.

(a) Individual Coverage

When collision is not written on all dealers' autos, charge the per car per trip premiums shown in the Auto Dealers - Premium Development Table in the state company rates/ISO loss costs.

(b) Blanket Coverage

When collision coverage is written on all dealers' autos and "Drive-Away" operation is in excess of 50 miles, charge the per trip premiums shown in the Auto Dealers - Premium Development Table in the state company rates/ISO loss costs.

H. Additional Aggregate Limits
The liability rates in the state company rates/ISO loss costs reflect an aggregate limit, applicable to other than auto losses, of three times the otherwise applicable per accident liability limit.

1. For aggregate limits applicable to other than auto losses of other than three times the per accident limit, multiply the rates in the state company rates/ISO loss costs by the following factors:

<table>
<thead>
<tr>
<th>Aggregate Limit</th>
<th>Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 x Accident Limit</td>
<td>0.985</td>
</tr>
<tr>
<td>2 x Accident Limit</td>
<td>0.995</td>
</tr>
<tr>
<td>5 x Accident Limit</td>
<td>1.006</td>
</tr>
<tr>
<td>7 x Accident Limit</td>
<td>1.010</td>
</tr>
</tbody>
</table>

Table 49.H.1. Dealers Additional Aggregate Limits

2. For example, the rate for a $100,000 per accident limit with a $500,000 aggregate, applicable to other than auto losses, is developed as follows:

   a. $100,000 per accident rate in the state company rates/ISO loss costs = $500 (this rate already reflects an aggregate of three times the per accident limit).

   b. Five (5) times the per accident limit factor = 1.006 ($500,000 = 5 x $100,000)

   c. $100,000 per accident/$500,000 aggregate rate = $500 x 1.006 = $503.

3. For aggregate limits not shown, refer to company.

50. AUTO DEALERS - ADDITIONAL PROVISIONS

   A. 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.

   B. $100 Deductible For Completed Operations (Class Code 7072)
To eliminate the $100 deductible that applies to property damage to autos arising out of work completed by the named insured, determine the $100,000 liability premium and charge the following additional factor. Use 100 Dollar Deductible For Completed Operations Does Not Apply Endorsement CA 03 03.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.029</td>
</tr>
</tbody>
</table>

Table 50.B. Elimination Of $100 Deductible For Completed Operations Coverage Factor

C. Additional Coverages

A policy may provide the following coverages:

1. Fire Legal Liability

Use Fire Legal Liability Coverage - Garages Endorsement CA 25 10. Refer to the Fire and Allied Lines Division for rating.

2. Owners Of Premises (Class Code 7804)

Use Owners Of Garage Premises Endorsement CA 25 09. Coverage for owners of premises may be provided. Multiply the liability premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.01</td>
</tr>
</tbody>
</table>

Table 50.C.2. Owners Of Premises Liability Coverage Factor

3. Personal Injury Liability (Class Code 7802)

Use Personal Injury Liability Coverage - Garages Endorsement CA 25 08. Coverage for personal injury liability may be provided. Multiply the liability premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.0151</td>
</tr>
</tbody>
</table>
4. Broad Form Products (Class Code 7070)

Use Broad Form Products Coverage Endorsement CA 25 01. The exclusion relating to property damage to the named insured's products may be eliminated subject to a $250 deductible per accident. Multiply the liability premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.05</td>
</tr>
</tbody>
</table>

5. Broadened Coverages (Class Code 7800)

Use Broadened Coverage - Garages Endorsement CA 25 14 to provide a package of fire legal liability, personal and advertising injury liability and other coverages. Coverage for fire legal liability, personal injury and advertising injury liability, host liquor law liability, incidental medical malpractice and other miscellaneous coverages may be provided as a package. Multiply the liability premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.05</td>
</tr>
</tbody>
</table>

6. Additional Insured - Grantor Of Franchise

Use Additional Insured - Garages - Grantor Of Franchise Endorsement CA 20 49. Refer to company for rating.

7. Additional Insured - Lessor Of Leased Equipment

Use Additional Insured - Lessor Of Leased Equipment Endorsement CA 20 47. Refer to company for rating.
D. 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.

51. - 53. RESERVED FOR FUTURE USE

54. GARAGEKEEPERS INSURANCE - ELIGIBILITY

Garagekeepers' insurance may be issued only to a single garage owner or operator described in this Subsection. Do not group two or more garage owners or operators in a single policy.

55. GARAGEKEEPERS' INSURANCE - PREMIUM DEVELOPMENT

A. The following rating bases 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. Charge the premium shown in the Garagekeepers' Insurance - Premium Development table displayed in the state company rates/ISO loss costs based on the limit of liability selected for each location. Total the premium for all locations.
56. GARAGEKEEPERS' INSURANCE - CUSTOMERS SOUND RECEIVING EQUIPMENT - PREMIUM DEVELOPMENT

A. 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.

B. Premium Development

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.

Use the premium shown in the Garagekeepers' Insurance - Premium Development table displayed in the state company rates/ISO loss costs based on the limit of liability selected for each location. Total the premium for all locations and apply the following factors:

1. For Comprehensive, excluding theft, use the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.50</td>
</tr>
</tbody>
</table>

Table 56.B.1. Garagekeepers' Comprehensive Coverage Factor

2. For Collision, use the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.40</td>
</tr>
</tbody>
</table>

Table 56.B.2. Garagekeepers' Collision Coverage Factor

57. 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 A. or 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 1. above, use the otherwise applicable rules and rates.

58. - 61. RESERVED FOR FUTURE USE

SECTION VI-SPECIAL TYPES
62. ELIGIBILITY

This Subsection applies to all autos that are not classified and rated in the other Subsections.

63. PREMIUM DEVELOPMENT

A. Rating Territory

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

B. Liability, Basic No-Fault And Physical Damage

See specific rating instructions for each classification in this Subsection.

C. Medical Payments

Refer to specific rules in this Subsection. If no premium or procedures to determine medical payments are shown, determine premiums as follows:

1. If liability premiums are developed from truck, tractor and trailer premiums, charge truck, tractor and trailer medical payments premiums.

2. If liability premiums are developed from private passenger type premiums, charge private passenger medical payments premiums.

D. Additional No-Fault

Refer to state exceptions.

E. Uninsured Motorists Insurance
Refer to state exceptions.

**F. Trucks, Tractors And Trailer Base Premiums**

Where the rules in this Subsection refer to the trucks, tractors and trailers base premiums, it means the $100,000 non-fleet base premium in the state company rates/ISO loss costs. For limits other than $100,000 use the increased liability limits table that applies to all other risks.

64. AMBULANCE SERVICES (Class Code 7919)

Paragraph A. is replaced by the following:

**A. Exclusion Of Coverage - Volunteer Workers**

The policy may exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. Use Florida - Emergency Vehicles - Volunteer Firefighters And Workers Injuries Endorsement CA 20 28.

Paragraph C.1. is replaced by the following:

**C. Premium Computation (Class Code 7919)**

1. Liability And No-Fault Coverages

Multiply the trucks, tractors and trailers base premiums by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>1.75</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Table 64.C.1. Liability And No-Fault Coverages Factor</td>
<td></td>
</tr>
</tbody>
</table>

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

2. Physical Damage Coverages
b. Multiply the trucks, trailers and semitrailers not used in dumping operations base premium by the following rating factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.40</td>
<td>.60</td>
</tr>
</tbody>
</table>

Table 64.C.2.b. Physical Damage Coverages Factors

64. AMBULANCE SERVICES (Class Code 7919)

A. Exclusion Of Coverage - Volunteer Workers

The policy may exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. Use Emergency Vehicles - Volunteer Firefighters And Workers Injuries Excluded Endorsement CA 20 30.

B. Exclusion Of Coverage - Professional Service

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.

C. Premium Computation (Class Code 7919)

1. Liability And No-Fault Coverages

Multiply the trucks, tractors and trailers base premiums by the factor found in the state exception to this rule.

2. Physical Damage Coverages

a. Determine the age group and original cost new.

b. Multiply the trucks, trailers and semitrailers not used in dumping operations base premiums by the appropriate factor found in the state exception to this rule.

3. Stated Amount Rating
For stated amount rating, refer to Rule 101, in the state exceptions. Follow procedures for trucks, tractors and trailers.

D. Coverage For Volunteer Firefighters And Volunteer Workers

Coverage may be provided for volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations for bodily injury to, or sickness, disease or death of other volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations. Use Emergency Vehicles - Fellow Volunteer Firefighters And Workers Injuries Exclusion Buyback Endorsement CA 20 07. Multiply the liability rate for each auto owned by the named insured and used by volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations by the following factor:

| Factor | .25 |

Table 64.D. Volunteer Firefighters And Volunteer Workers Liability Factor

65. AMPHIBIOUS EQUIPMENT

For autos designed to operate on both land and water, rate as land autos according to their use.

66. ANTIQUE AUTOS (Class Code 9620)

Paragraph B.1. is replaced by the following:

B. Premium Computation

1. Liability And Basic No-Fault Coverages

Regardless of the type of auto, multiply the private passenger type rates by the following factor:
Table 66.B.1. Liability And Basic No-Fault Coverages Factor

| Factor | .14 |

66. ANTIQUE AUTOS (Class Code 9620)

A. Eligibility

This rule applies to autos that are:

1. 25 years old or more; and

2. Maintained primarily for use in exhibitions, club activities, parades and other functions of public interest; and

3. Occasionally used for other purposes.

B. Premium Computation

1. Liability And Basic No-Fault Coverages

Regardless of the type of auto, multiply the private passenger type rates by the factor found in the state exception to this rule.

2. Physical Damage

Insure these autos on a stated amount basis only. Use Stated Amount Insurance Endorsement CA 99 28. A $50 deductible applies to fire, fire and theft, comprehensive and collision coverages. Refer to the state company rates/ISO loss costs for the rates per $100 of insurance.

67. AUTO BODY MANUFACTURERS AND INSTALLERS
A. Application

An auto body or trailer manufacturer may be insured for the testing or delivery of autos it manufactures, assembles, rebuilds or repairs.

B. Premium Computation

1. Compute the premium for owned autos, hired autos and non-ownership liability in the usual manner.

2. Compute the premium for the factory testing hazard by multiplying the truck, tractor and trailer base premium by the number of employees engaged in these operations. Multiply the result by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.75</td>
</tr>
</tbody>
</table>

Table 67.B.2. Auto Body Manufacturers And Installers Factor

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

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

A. Driver Training Programs - Educational Institutions (Class Code 7926)

2. Premium Computation

a. Liability, Basic No-Fault And Collision Coverages

(1) For autos equipped with dual controls, multiply the private passenger type rates by the following factor. There must be dual brakes to qualify as dual control.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.50</td>
</tr>
</tbody>
</table>
Table 68.A.2.a.(1) Autos With Dual Controls Liability, Basic No-Fault And Collision Coverages Factor

(2) For autos not equipped with dual controls, multiply the private passenger type rates by the following factor:

| Factor | 1.00 |

Table 68.A.2.a.(2) Autos Without Dual Controls Liability, Basic No-Fault And Collision Coverages Factor

b. Other Than Collision

Multiply the private passenger type rates by the following factor:

| Factor | .85 |

Table 68.A.2.b. Other Than Collision Coverage Factor

Paragraph B.2.a.(1)(b) is replaced by the following:

(b) For autos not equipped with dual controls, multiply the private passenger type rates by the following factor:

| Factor | 2.00 |

Table 68.B.2.a.(1)(b) Owned Private Passenger Autos Without Dual Controls Liability And Basic No-Fault Coverages Factor
Paragraphs B.2.a.(2)(a) and B.2.a.(2)(b) are replaced by the following:

(a) For autos equipped with dual controls, multiply the private passenger type rates by the following factor. There must be dual brakes to qualify as dual control.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.75</td>
</tr>
</tbody>
</table>

Table 68.B.2.a.(2)(a) Owned Private Passenger Autos With Dual Controls Collision Coverage Factor

(b) For autos not equipped with dual controls, multiply the private passenger type rates by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.50</td>
</tr>
</tbody>
</table>

Table 68.B.2.a.(2)(b) Owned Private Passenger Autos Without Dual Controls Collision Coverage Factor

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

A. Driver Training Programs - Educational Institutions (Class Code 7926)

1. Eligibility

Paragraph A. applies to private passenger autos used for driver training as part of a school curriculum.

2. Premium Computation

a. Liability, Basic No-Fault And Collision Coverages

(1) For autos equipped with dual controls, multiply the private passenger type rates by the factor found in the state exception to this rule. There must be dual brakes to qualify as dual control.
(2) For autos not equipped with dual controls, multiply the private passenger type rates by the factor found in the state exception to this rule.

b. Other Than Collision

Multiply the private passenger type rates by the factor found in the state exception to this rule.

c. All Other Coverages

Charge private passenger type rates.

3. 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.

B. Commercial Driving Schools (Class Code 7927)

1. Eligibility

Paragraph B. applies to autos used by driving schools to give driving instruction. Use Driving Schools Endorsement CA 20 06.

2. Premium Computation

a. Owned Private Passenger Autos

(1) For liability and basic no-fault coverages:

(a) For autos equipped with dual controls, charge the private passenger type rates. There must be dual brakes to qualify as dual controls.

(b) For autos not equipped with dual controls, multiply the private passenger type rates by the factor found in the state exception to this rule.

(2) For collision coverage:

(a) For autos equipped with dual controls, multiply the private passenger type rates by the factor found in the state exception to this rule. There must be dual brakes to qualify as dual controls.

(b) For autos not equipped with dual controls, multiply the private passenger type rates by the factor found in the state exception to this rule.
(3) For all other coverages, charge private passenger type rates.

b. All Other Types Of Owned Autos

Refer to company for rating.

c. Non-Owned Autos

(1) The policy must cover the driving instructors and their students.

(2) For premium computation, charge the private passenger type rates for each instructor in excess of the number of owned autos.

C. Auto Repair Training

For autos used by schools in auto repair training, the rules and rates for owned autos, hired autos and non-ownership liability apply.

69. DRIVE-AWAY CONTRACTORS (Class Code 7923)

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

B. Premium Computation

1. Liability

a. For each set of registration plates not issued for attachment to a specific auto, multiply the private passenger types premium in the highest rated territory in which or through which each auto is driven by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>1.50</th>
</tr>
</thead>
</table>

Table 69.B.1.a. Drive-Away Contractors Liability Coverage Factor
69. DRIVE-AWAY CONTRACTORS (Class Code 7923)

A. Application

A person, firm or corporation which drives away autos under their own power for factories or auto dealers may be insured for the operation of such autos. Use Drive-Away Contractors Endorsement CA 20 05.

B. Premium Computation

1. Liability

   a. For each set of registration plates not issued for attachment to a specific auto, multiply the private passenger type premium in the highest rated territory in which or through which each auto is driven by the factor found in the state exception to this rule.

   b. Rate each set of plates assigned by the insured for exclusive use with a specific auto in accordance with the regular use of the auto.

2. Physical Damage

Determine the physical damage premium according to Rule 90.

70. 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 01 or Single Interest Automobile Physical Damage Insurance Policy (Finance Master Policy Form) CA 26 02 to provide single interest coverages. For single interest rates, refer to the state company rates/ISO loss costs.

B. Double Interest Coverage

1. Every policy must be issued at the full rates that apply 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. Premium Development

a. The rates and premiums are shown in the state company rates/ISO loss costs. These are annual charges for each auto, trailer or semitrailer. For terms 12 months or more, multiply the annual premium by the following factors:

<table>
<thead>
<tr>
<th>Terms in Months</th>
<th>Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>1.00</td>
</tr>
<tr>
<td>18</td>
<td>1.36</td>
</tr>
<tr>
<td>24</td>
<td>1.72</td>
</tr>
<tr>
<td>30</td>
<td>2.08</td>
</tr>
<tr>
<td>36</td>
<td>2.44</td>
</tr>
<tr>
<td>48</td>
<td>3.16</td>
</tr>
<tr>
<td>60</td>
<td>3.88</td>
</tr>
<tr>
<td>72</td>
<td>4.60</td>
</tr>
<tr>
<td>84</td>
<td>5.32</td>
</tr>
</tbody>
</table>

Table 70.C.1.a. Single Interest Factors

b. Calculate the premium 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 company's finance plans, but may not be included in any of the provisions of this rule.

c. 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 ownership except for normal dealer inspection and test driving. All other autos are used autos.

d. The rates and premiums contained in this rule 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.

e. For deductibles multiply the single interest rates in the state company rates/ISO loss costs by the following factors:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Deductible</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$100</td>
<td>$250</td>
</tr>
</tbody>
</table>
Table 70.C.1.e. Single Interest Deductibles

2. 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 76. 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).

3. Single Interest Short Rate And Pro Rata Tables

Upon cancellation of coverage, refer to Rule 11. 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

<table>
<thead>
<tr>
<th>Time In Force</th>
<th>12</th>
<th>18</th>
<th>24</th>
<th>30</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Short</td>
<td>Pro</td>
<td>Short</td>
<td>Pro</td>
</tr>
<tr>
<td>1 day</td>
<td>.05</td>
<td>.01</td>
<td>.05</td>
<td>.01</td>
</tr>
<tr>
<td>2-3 days</td>
<td>.06</td>
<td>.02</td>
<td>.06</td>
<td>.02</td>
</tr>
<tr>
<td>4-6</td>
<td>.08</td>
<td>.03</td>
<td>.08</td>
<td>.03</td>
</tr>
<tr>
<td>7-9</td>
<td>.10</td>
<td>.04</td>
<td>.10</td>
<td>.04</td>
</tr>
<tr>
<td>10-12</td>
<td>.12</td>
<td>.05</td>
<td>.11</td>
<td>.05</td>
</tr>
<tr>
<td>13-16</td>
<td>.14</td>
<td>.06</td>
<td>.13</td>
<td>.05</td>
</tr>
<tr>
<td>Time In Force</td>
<td>Policy Term In Months</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------</td>
<td>-----------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>18</td>
<td>24</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Short</td>
<td>Pro</td>
<td>Short</td>
<td>Pro</td>
</tr>
<tr>
<td>17-20</td>
<td>.16</td>
<td>.08</td>
<td>.14</td>
<td>.06</td>
</tr>
<tr>
<td>21-23</td>
<td>.18</td>
<td>.09</td>
<td>.16</td>
<td>.07</td>
</tr>
<tr>
<td>24-28</td>
<td>.20</td>
<td>.11</td>
<td>.17</td>
<td>.08</td>
</tr>
<tr>
<td>29-34 (1 Mo.)</td>
<td>.22</td>
<td>.12</td>
<td>.19</td>
<td>.09</td>
</tr>
<tr>
<td>35-42</td>
<td>.25</td>
<td>.15</td>
<td>.21</td>
<td>.11</td>
</tr>
<tr>
<td>43-49</td>
<td>.28</td>
<td>.18</td>
<td>.23</td>
<td>.13</td>
</tr>
<tr>
<td>50-56</td>
<td>.31</td>
<td>.21</td>
<td>.26</td>
<td>.16</td>
</tr>
<tr>
<td>57-64 (2 Mo.)</td>
<td>.34</td>
<td>.24</td>
<td>.28</td>
<td>.18</td>
</tr>
<tr>
<td>65-71</td>
<td>.37</td>
<td>.27</td>
<td>.30</td>
<td>.20</td>
</tr>
<tr>
<td>72-79</td>
<td>.40</td>
<td>.30</td>
<td>.32</td>
<td>.22</td>
</tr>
<tr>
<td>80-86</td>
<td>.43</td>
<td>.33</td>
<td>.35</td>
<td>.25</td>
</tr>
<tr>
<td>87-94 (3 Mo.)</td>
<td>.46</td>
<td>.36</td>
<td>.37</td>
<td>.27</td>
</tr>
<tr>
<td>95-102</td>
<td>.49</td>
<td>.39</td>
<td>.39</td>
<td>.29</td>
</tr>
<tr>
<td>103-110</td>
<td>.52</td>
<td>.42</td>
<td>.41</td>
<td>.31</td>
</tr>
<tr>
<td>111-118</td>
<td>.55</td>
<td>.45</td>
<td>.43</td>
<td>.33</td>
</tr>
<tr>
<td>119-127 (4 Mo.)</td>
<td>.58</td>
<td>.48</td>
<td>.45</td>
<td>.35</td>
</tr>
<tr>
<td>128-136</td>
<td>.61</td>
<td>.51</td>
<td>.47</td>
<td>.37</td>
</tr>
<tr>
<td>137-144</td>
<td>.64</td>
<td>.54</td>
<td>.50</td>
<td>.40</td>
</tr>
<tr>
<td>145-154 (5 Mo.)</td>
<td>.67</td>
<td>.57</td>
<td>.53</td>
<td>.43</td>
</tr>
<tr>
<td>155-162</td>
<td>.70</td>
<td>.60</td>
<td>.55</td>
<td>.45</td>
</tr>
<tr>
<td>163-172</td>
<td>.73</td>
<td>.63</td>
<td>.57</td>
<td>.47</td>
</tr>
<tr>
<td>173-183 (6 Mo.)</td>
<td>.76</td>
<td>.66</td>
<td>.60</td>
<td>.50</td>
</tr>
<tr>
<td>184-195</td>
<td>.79</td>
<td>.69</td>
<td>.62</td>
<td>.52</td>
</tr>
<tr>
<td>196-208</td>
<td>.82</td>
<td>.72</td>
<td>.64</td>
<td>.54</td>
</tr>
<tr>
<td>209-225 (7 Mo.)</td>
<td>.85</td>
<td>.76</td>
<td>.67</td>
<td>.57</td>
</tr>
<tr>
<td>226-238</td>
<td>.87</td>
<td>.79</td>
<td>.70</td>
<td>.60</td>
</tr>
<tr>
<td>239-251 (8 Mo.)</td>
<td>.89</td>
<td>.82</td>
<td>.72</td>
<td>.63</td>
</tr>
<tr>
<td>252-265</td>
<td>.91</td>
<td>.85</td>
<td>.74</td>
<td>.66</td>
</tr>
<tr>
<td>266-279 (9 Mo.)</td>
<td>.93</td>
<td>.88</td>
<td>.76</td>
<td>.69</td>
</tr>
<tr>
<td>280-295</td>
<td>.95</td>
<td>.91</td>
<td>.78</td>
<td>.72</td>
</tr>
<tr>
<td>296-317 (10 Mo.)</td>
<td>.97</td>
<td>.93</td>
<td>.80</td>
<td>.75</td>
</tr>
<tr>
<td>318-350 (11 Mo.)</td>
<td>.99</td>
<td>.97</td>
<td>.82</td>
<td>.79</td>
</tr>
<tr>
<td>351-365 (12 Mo.)</td>
<td>1.00</td>
<td>1.00</td>
<td>.84</td>
<td>.84</td>
</tr>
</tbody>
</table>

Table 70.C.3.a.(1) Policy Term - 30 Months Or Less

(2) Policy Term - 36 Months Or More
<table>
<thead>
<tr>
<th>Time In Force</th>
<th>Policy Term In Months</th>
<th>36</th>
<th>48</th>
<th>60</th>
<th>72</th>
<th>84</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Short</td>
<td>Pro</td>
<td>Short</td>
<td>Pro</td>
<td>Short</td>
</tr>
<tr>
<td>1 day</td>
<td></td>
<td>.05</td>
<td>.01</td>
<td>.05</td>
<td>.01</td>
<td>.05</td>
</tr>
<tr>
<td>2-3 days</td>
<td></td>
<td>.06</td>
<td>.01</td>
<td>.06</td>
<td>.01</td>
<td>.06</td>
</tr>
<tr>
<td>4-6</td>
<td></td>
<td>.07</td>
<td>.02</td>
<td>.07</td>
<td>.02</td>
<td>.07</td>
</tr>
<tr>
<td>7-9</td>
<td></td>
<td>.08</td>
<td>.02</td>
<td>.08</td>
<td>.02</td>
<td>.08</td>
</tr>
<tr>
<td>10-12</td>
<td></td>
<td>.09</td>
<td>.03</td>
<td>.09</td>
<td>.02</td>
<td>.08</td>
</tr>
<tr>
<td>13-16</td>
<td></td>
<td>.11</td>
<td>.03</td>
<td>.10</td>
<td>.03</td>
<td>.09</td>
</tr>
<tr>
<td>17-20</td>
<td></td>
<td>.12</td>
<td>.04</td>
<td>.11</td>
<td>.03</td>
<td>.10</td>
</tr>
<tr>
<td>21-23</td>
<td></td>
<td>.13</td>
<td>.04</td>
<td>.12</td>
<td>.03</td>
<td>.11</td>
</tr>
<tr>
<td>24-28</td>
<td></td>
<td>.14</td>
<td>.05</td>
<td>.13</td>
<td>.04</td>
<td>.12</td>
</tr>
<tr>
<td>29-34 (1 Mo)</td>
<td></td>
<td>.15</td>
<td>.05</td>
<td>.14</td>
<td>.04</td>
<td>.13</td>
</tr>
<tr>
<td>35-42</td>
<td></td>
<td>.16</td>
<td>.06</td>
<td>.15</td>
<td>.05</td>
<td>.14</td>
</tr>
<tr>
<td>43-49</td>
<td></td>
<td>.17</td>
<td>.07</td>
<td>.16</td>
<td>.06</td>
<td>.14</td>
</tr>
<tr>
<td>50-56</td>
<td></td>
<td>.18</td>
<td>.08</td>
<td>.17</td>
<td>.07</td>
<td>.15</td>
</tr>
<tr>
<td>57-64 (2 Mo)</td>
<td></td>
<td>.20</td>
<td>.10</td>
<td>.18</td>
<td>.08</td>
<td>.16</td>
</tr>
<tr>
<td>65-71</td>
<td></td>
<td>.21</td>
<td>.11</td>
<td>.19</td>
<td>.09</td>
<td>.17</td>
</tr>
<tr>
<td>72-79</td>
<td></td>
<td>.23</td>
<td>.13</td>
<td>.20</td>
<td>.10</td>
<td>.18</td>
</tr>
<tr>
<td>80-86</td>
<td></td>
<td>.24</td>
<td>.14</td>
<td>.21</td>
<td>.11</td>
<td>.18</td>
</tr>
<tr>
<td>87-94 (3 Mo)</td>
<td></td>
<td>.25</td>
<td>.15</td>
<td>.22</td>
<td>.12</td>
<td>.19</td>
</tr>
<tr>
<td>95-102</td>
<td></td>
<td>.26</td>
<td>.16</td>
<td>.22</td>
<td>.12</td>
<td>.20</td>
</tr>
<tr>
<td>103-110</td>
<td></td>
<td>.27</td>
<td>.17</td>
<td>.23</td>
<td>.13</td>
<td>.20</td>
</tr>
<tr>
<td>111-118</td>
<td></td>
<td>.29</td>
<td>.19</td>
<td>.24</td>
<td>.14</td>
<td>.21</td>
</tr>
<tr>
<td>119-127 (4 Mo)</td>
<td></td>
<td>.30</td>
<td>.20</td>
<td>.25</td>
<td>.15</td>
<td>.22</td>
</tr>
<tr>
<td>137-144</td>
<td></td>
<td>.32</td>
<td>.22</td>
<td>.27</td>
<td>.17</td>
<td>.24</td>
</tr>
<tr>
<td>145-154 (5 Mo)</td>
<td></td>
<td>.34</td>
<td>.24</td>
<td>.29</td>
<td>.19</td>
<td>.25</td>
</tr>
<tr>
<td>163-172</td>
<td></td>
<td>.37</td>
<td>.27</td>
<td>.31</td>
<td>.21</td>
<td>.27</td>
</tr>
<tr>
<td>173-183 (6 Mo)</td>
<td></td>
<td>.39</td>
<td>.29</td>
<td>.32</td>
<td>.22</td>
<td>.28</td>
</tr>
<tr>
<td>184-195</td>
<td></td>
<td>.40</td>
<td>.30</td>
<td>.33</td>
<td>.23</td>
<td>.29</td>
</tr>
<tr>
<td>196-208</td>
<td></td>
<td>.41</td>
<td>.31</td>
<td>.34</td>
<td>.24</td>
<td>.30</td>
</tr>
<tr>
<td>209-225 (7 Mo)</td>
<td></td>
<td>.43</td>
<td>.33</td>
<td>.36</td>
<td>.26</td>
<td>.31</td>
</tr>
<tr>
<td>226-238</td>
<td></td>
<td>.45</td>
<td>.35</td>
<td>.37</td>
<td>.27</td>
<td>.31</td>
</tr>
<tr>
<td>239-251 (8 Mo)</td>
<td></td>
<td>.46</td>
<td>.37</td>
<td>.38</td>
<td>.29</td>
<td>.32</td>
</tr>
<tr>
<td>252-265</td>
<td></td>
<td>.47</td>
<td>.39</td>
<td>.38</td>
<td>.30</td>
<td>.32</td>
</tr>
<tr>
<td>266-279 (9 Mo)</td>
<td></td>
<td>.48</td>
<td>.41</td>
<td>.39</td>
<td>.32</td>
<td>.33</td>
</tr>
<tr>
<td>280-295</td>
<td></td>
<td>.49</td>
<td>.43</td>
<td>.39</td>
<td>.34</td>
<td>.33</td>
</tr>
<tr>
<td>296-317 (10 Mo)</td>
<td></td>
<td>.50</td>
<td>.45</td>
<td>.40</td>
<td>.36</td>
<td>.34</td>
</tr>
<tr>
<td>318-350 (11 Mo)</td>
<td></td>
<td>.52</td>
<td>.49</td>
<td>.41</td>
<td>.39</td>
<td>.34</td>
</tr>
<tr>
<td>351-365 (12 Mo)</td>
<td></td>
<td>.53</td>
<td>.53</td>
<td>.42</td>
<td>.42</td>
<td>.35</td>
</tr>
</tbody>
</table>

Table 70.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

<table>
<thead>
<tr>
<th>Time In Force</th>
<th>13 Mo.</th>
<th>14</th>
<th>15</th>
<th>16</th>
<th>17</th>
<th>18</th>
<th>19</th>
<th>20</th>
<th>21</th>
<th>22</th>
<th>23</th>
<th>24</th>
<th>25</th>
<th>26</th>
<th>27</th>
<th>28</th>
<th>29</th>
<th>30</th>
<th>31</th>
<th>32</th>
<th>33</th>
<th>34</th>
<th>35</th>
<th>36</th>
<th>37</th>
<th>38</th>
<th>39</th>
<th>40</th>
<th>41</th>
<th>42</th>
<th>43</th>
<th>44</th>
<th>45</th>
<th>46</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Term In Months</td>
<td>18</td>
<td>24</td>
<td>30</td>
<td>36</td>
<td>48</td>
<td>60</td>
<td>72</td>
<td>84</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>.88</td>
<td>.75</td>
<td>.64</td>
<td>.56</td>
<td>.45</td>
<td>.37</td>
<td>.32</td>
<td>.28</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>.91</td>
<td>.78</td>
<td>.68</td>
<td>.60</td>
<td>.48</td>
<td>.40</td>
<td>.34</td>
<td>.30</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>.94</td>
<td>.82</td>
<td>.71</td>
<td>.63</td>
<td>.51</td>
<td>.42</td>
<td>.36</td>
<td>.32</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>.97</td>
<td>.85</td>
<td>.75</td>
<td>.66</td>
<td>.53</td>
<td>.45</td>
<td>.38</td>
<td>.34</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>.99</td>
<td>.88</td>
<td>.78</td>
<td>.69</td>
<td>.56</td>
<td>.47</td>
<td>.40</td>
<td>.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>1.00</td>
<td>.90</td>
<td>.81</td>
<td>.72</td>
<td>.59</td>
<td>.49</td>
<td>.42</td>
<td>.37</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>.93</td>
<td>.83</td>
<td>.75</td>
<td>.61</td>
<td>.52</td>
<td>.44</td>
<td>.39</td>
<td>.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>.95</td>
<td>.86</td>
<td>.77</td>
<td>.64</td>
<td>.54</td>
<td>.46</td>
<td>.41</td>
<td>.37</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>.97</td>
<td>.88</td>
<td>.80</td>
<td>.66</td>
<td>.56</td>
<td>.48</td>
<td>.43</td>
<td>.39</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>.98</td>
<td>.90</td>
<td>.82</td>
<td>.68</td>
<td>.58</td>
<td>.50</td>
<td>.46</td>
<td>.42</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>.99</td>
<td>.92</td>
<td>.84</td>
<td>.70</td>
<td>.60</td>
<td>.52</td>
<td>.46</td>
<td>.42</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>1.00</td>
<td>.94</td>
<td>.86</td>
<td>.73</td>
<td>.62</td>
<td>.54</td>
<td>.48</td>
<td>.44</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>.95</td>
<td>.88</td>
<td>.75</td>
<td>.64</td>
<td>.56</td>
<td>.49</td>
<td>.45</td>
<td>.40</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>.97</td>
<td>.90</td>
<td>.77</td>
<td>.66</td>
<td>.58</td>
<td>.51</td>
<td>.47</td>
<td>.42</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>.98</td>
<td>.91</td>
<td>.79</td>
<td>.68</td>
<td>.59</td>
<td>.53</td>
<td>.49</td>
<td>.44</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>.99</td>
<td>.93</td>
<td>.80</td>
<td>.70</td>
<td>.61</td>
<td>.55</td>
<td>.51</td>
<td>.47</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>.99</td>
<td>.94</td>
<td>.82</td>
<td>.71</td>
<td>.63</td>
<td>.56</td>
<td>.52</td>
<td>.48</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>1.00</td>
<td>.96</td>
<td>.84</td>
<td>.73</td>
<td>.64</td>
<td>.57</td>
<td>.53</td>
<td>.49</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>.97</td>
<td>.85</td>
<td>.75</td>
<td>.66</td>
<td>.59</td>
<td>.55</td>
<td>.51</td>
<td>.47</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>.98</td>
<td>.87</td>
<td>.76</td>
<td>.68</td>
<td>.60</td>
<td>.56</td>
<td>.52</td>
<td>.48</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>.98</td>
<td>.88</td>
<td>.78</td>
<td>.69</td>
<td>.62</td>
<td>.58</td>
<td>.54</td>
<td>.50</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>.99</td>
<td>.90</td>
<td>.79</td>
<td>.70</td>
<td>.66</td>
<td>.62</td>
<td>.58</td>
<td>.54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>1.00</td>
<td>.91</td>
<td>.81</td>
<td>.72</td>
<td>.66</td>
<td>.62</td>
<td>.58</td>
<td>.54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>1.00</td>
<td>.92</td>
<td>.82</td>
<td>.73</td>
<td>.66</td>
<td>.62</td>
<td>.58</td>
<td>.54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>.93</td>
<td>.84</td>
<td>.75</td>
<td>.67</td>
<td>.59</td>
<td>.55</td>
<td>.51</td>
<td>.47</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>.94</td>
<td>.85</td>
<td>.76</td>
<td>.68</td>
<td>.60</td>
<td>.56</td>
<td>.52</td>
<td>.48</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>.95</td>
<td>.86</td>
<td>.77</td>
<td>.70</td>
<td>.67</td>
<td>.62</td>
<td>.58</td>
<td>.54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>.96</td>
<td>.87</td>
<td>.79</td>
<td>.71</td>
<td>.68</td>
<td>.64</td>
<td>.60</td>
<td>.56</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>.97</td>
<td>.88</td>
<td>.80</td>
<td>.72</td>
<td>.70</td>
<td>.66</td>
<td>.62</td>
<td>.58</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>.97</td>
<td>.89</td>
<td>.81</td>
<td>.74</td>
<td>.70</td>
<td>.66</td>
<td>.62</td>
<td>.58</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>.98</td>
<td>.90</td>
<td>.82</td>
<td>.75</td>
<td>.72</td>
<td>.70</td>
<td>.66</td>
<td>.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>.99</td>
<td>.91</td>
<td>.83</td>
<td>.76</td>
<td>.72</td>
<td>.70</td>
<td>.66</td>
<td>.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>45</td>
<td>.99</td>
<td>.92</td>
<td>.84</td>
<td>.77</td>
<td>.72</td>
<td>.70</td>
<td>.66</td>
<td>.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46</td>
<td>.99</td>
<td>.93</td>
<td>.85</td>
<td>.78</td>
<td>.72</td>
<td>.70</td>
<td>.66</td>
<td>.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time In Force</td>
<td>Policy Term In Months</td>
<td>18</td>
<td>24</td>
<td>30</td>
<td>36</td>
<td>48</td>
<td>60</td>
<td>72</td>
<td>84</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------</td>
<td>----------------------</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Short Rate Or Pro Rata</td>
<td>1.00</td>
<td>.94</td>
<td>.86</td>
<td>.79</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Short Rate Or Pro Rata</td>
<td>1.00</td>
<td>.95</td>
<td>.87</td>
<td>.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 70.C.3.b.(1) Policy In Force - 13 To 48 Months

(2) Policy In Force - 49 To 84 Months

<table>
<thead>
<tr>
<th>Time In Force</th>
<th>Policy Term In Months</th>
<th>18</th>
<th>24</th>
<th>30</th>
<th>36</th>
<th>48</th>
<th>60</th>
<th>72</th>
<th>84</th>
</tr>
</thead>
<tbody>
<tr>
<td>49 Mo</td>
<td>Short Rate Or Pro Rata</td>
<td>.96</td>
<td>.88</td>
<td>.81</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>Short Rate Or Pro Rata</td>
<td>.96</td>
<td>.89</td>
<td>.82</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51</td>
<td>Short Rate Or Pro Rata</td>
<td>.97</td>
<td>.90</td>
<td>.83</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>52</td>
<td>Short Rate Or Pro Rata</td>
<td>.97</td>
<td>.91</td>
<td>.84</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>53</td>
<td>Short Rate Or Pro Rata</td>
<td>.98</td>
<td>.92</td>
<td>.85</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>54</td>
<td>Short Rate Or Pro Rata</td>
<td>.98</td>
<td>.93</td>
<td>.86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55</td>
<td>Short Rate Or Pro Rata</td>
<td>.99</td>
<td>.93</td>
<td>.87</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>56</td>
<td>Short Rate Or Pro Rata</td>
<td>.99</td>
<td>.94</td>
<td>.88</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>57</td>
<td>Short Rate Or Pro Rata</td>
<td>.99</td>
<td>.95</td>
<td>.88</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>58</td>
<td>Short Rate Or Pro Rata</td>
<td>1.00</td>
<td>.95</td>
<td>.89</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>59</td>
<td>Short Rate Or Pro Rata</td>
<td>1.00</td>
<td>.96</td>
<td>.90</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60</td>
<td>Short Rate Or Pro Rata</td>
<td>1.00</td>
<td>.96</td>
<td>.91</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>61</td>
<td>Short Rate Or Pro Rata</td>
<td>.97</td>
<td>.97</td>
<td>.92</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>62</td>
<td>Short Rate Or Pro Rata</td>
<td>.97</td>
<td>.98</td>
<td>.93</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>63</td>
<td>Short Rate Or Pro Rata</td>
<td>.98</td>
<td>.98</td>
<td>.93</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>64</td>
<td>Short Rate Or Pro Rata</td>
<td>.98</td>
<td>.98</td>
<td>.94</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>65</td>
<td>Short Rate Or Pro Rata</td>
<td>.99</td>
<td>.99</td>
<td>.94</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>66</td>
<td>Short Rate Or Pro Rata</td>
<td>.99</td>
<td>.99</td>
<td>.95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>67</td>
<td>Short Rate Or Pro Rata</td>
<td>.99</td>
<td>.99</td>
<td>.96</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>68</td>
<td>Short Rate Or Pro Rata</td>
<td>1.00</td>
<td>1.00</td>
<td>.96</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>69</td>
<td>Short Rate Or Pro Rata</td>
<td>1.00</td>
<td>1.00</td>
<td>.96</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>70</td>
<td>Short Rate Or Pro Rata</td>
<td>1.00</td>
<td>1.00</td>
<td>.97</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 70.C.3.b.(2) Policy In Force - 49 To 84 Months

<table>
<thead>
<tr>
<th>Time In Force</th>
<th>Policy Term In Months</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18</td>
</tr>
<tr>
<td>Short Rate Or Pro Rata</td>
<td>Short Rate Or Pro Rata</td>
</tr>
<tr>
<td>72</td>
<td>1.00</td>
</tr>
<tr>
<td>73</td>
<td>.98</td>
</tr>
<tr>
<td>74</td>
<td>.98</td>
</tr>
<tr>
<td>75</td>
<td>.98</td>
</tr>
<tr>
<td>76</td>
<td>.99</td>
</tr>
<tr>
<td>77</td>
<td>.99</td>
</tr>
<tr>
<td>78</td>
<td>.99</td>
</tr>
<tr>
<td>79</td>
<td>.99</td>
</tr>
<tr>
<td>80</td>
<td>1.00</td>
</tr>
<tr>
<td>81</td>
<td>1.00</td>
</tr>
<tr>
<td>82</td>
<td>1.00</td>
</tr>
<tr>
<td>83</td>
<td>1.00</td>
</tr>
<tr>
<td>84</td>
<td>1.00</td>
</tr>
</tbody>
</table>

71. FIRE DEPARTMENTS

Paragraph A.2. is replaced by the following:

A. Eligibility

2. The policy may exclude coverage for bodily injury to any volunteer firefighter or worker engaged in firefighting, rescue squad or ambulance corps operations. Use Florida - Emergency Vehicles - Volunteer Firefighters And Workers Injuries Endorsement CA 20 28.

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

B. Premium Computation

1. Private Passenger Autos (Class Code 7908)

   a. For liability and basic no-fault coverages, multiply the private passenger type rates by the following factor:

   Factor
Table 71.B.1.a. Private Passenger Autos Liability And Basic No-Fault Coverages Factor

b. For physical damage, multiply the private passenger type rates by the following factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.40</td>
<td>.45</td>
</tr>
</tbody>
</table>

Table 71.B.1.b. Private Passenger Autos Physical Damage Coverages Factors

3. All Other Types (Class Code 7909)

a. Liability And Basic No-Fault Coverages

Multiply the trucks, tractors and trailers base premiums by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.90</td>
</tr>
</tbody>
</table>

Table 71.B.3.a. All Other Types Liability And Basic No-Fault Coverages Factor

b. Physical Damage Coverages

(1) Determine the age group and original cost new.

(2) Multiply the trucks, trailers and semitrailers not used in dumping operations base premiums by the following rating factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.35</td>
<td>.35</td>
</tr>
</tbody>
</table>

Table 71.B.3.b.(2) All Other Types Physical Damage Coverages Factors
71. FIRE DEPARTMENTS

A. Eligibility

1. This rule applies to autos used for fire fighting purposes.

2. The policy may exclude coverage for bodily injury to any volunteer firefighter or volunteer worker engaged in firefighting, rescue squad or ambulance corps operations. Use Emergency Vehicles - Volunteer Firefighters And Workers Injuries Excluded Endorsement CA 20 30.

3. The policy must exclude coverages 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 Autos (Class Code 7908)

   a. For liability and basic no-fault coverages, multiply the private passenger type rates by the factor found in the state exception to this rule.

   b. For physical damage, multiply the private passenger type rates by the appropriate factor found in the state exception to this rule.

2. Trailer Types

Classify and rate according to the trucks, tractors and trailers rules.

3. All Other Types (Class Code 7909)

   a. Liability And Basic No-Fault Coverages

   Multiply the trucks, tractors and trailers base premiums by the factor found in the state exception to this rule.

   b. Physical Damage Coverages

   (1) Determine the age group and original cost new.
(2) Multiply the trucks, trailers and semitrailers not used in dumping operations base premiums by the factors found in the state exception to this rule.

C. Coverage For Volunteer Firefighters And Volunteer Workers

Coverage may be provided for volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations for bodily injury to, or sickness, disease or death of other volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations. Use Emergency Vehicles - Fellow Volunteer Firefighters And Workers Injuries Exclusion Buyback Endorsement CA 20 07. Multiply the liability rate for each auto owned by the named insured and used by volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations by the following factor:

| Factor | 0.25 |

Table 71.C. Volunteer Firefighters And Volunteer Workers Liability Factor

72. FUNERAL DIRECTORS

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

B. Premium Computations

1. Limousines (Class Code 7915)

   a. For liability, medical payments and basic no-fault coverages, multiply the private passenger type rates by the following factor:

   | Factor | 0.70 |

Table 72.B.1.a. Limousines Liability, Medical Payments And Basic No-Fault Coverages Factor
b. For physical damage, multiply the private passenger type rates by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.60</td>
</tr>
</tbody>
</table>

Table 72.B.1.b. Limousines Physical Damage Coverages Factor

2. Hearses And Flower Cars (Class Code 7922)

a. For liability, medical payments and basic no-fault coverages, multiply the trucks, tractors or trailers base premiums by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.55</td>
</tr>
</tbody>
</table>

Table 72.B.2.a. Hearses And Flower Cars Liability, Medical Payments And Basic No-Fault Coverages Factor

b. For physical damage, multiply the trucks, trailers and semitrailers base premium by the following factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.50</td>
<td>.45</td>
</tr>
</tbody>
</table>

Table 72.B.2.b. Hearses And Flower Cars Physical Damage Coverages Factors

Paragraph C. does not apply.
72. FUNERAL DIRECTORS

A. Eligibility

1. This rule 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. For liability, medical payments and basic no-fault coverages, multiply the private passenger type rates by the factor found in the state exception to this rule.
   b. For physical damage, multiply the private passenger type rates by the factor found in the state exception to this rule.

2. Hearses And Flower Cars (Class Code 7922)
   a. For liability, medical payments and basic no-fault coverages, multiply the trucks, tractors or trailers base premiums by the factor found in the state exception to this rule.
   b. For physical damage, multiply the trucks, trailers and semitrailers not used in dumping operations base premium by the appropriate factor found in the state exception to this rule.

3. Combination Hearses And Ambulances

Classify and rate the autos according to Rule 64.

4. Autos Used For Other Purposes

Classify and rate the auto according to its regular use.

C. Medical Payments Coverage For Hired And Non-Owned Autos

1. Medical payments coverage may be provided for hired and non-owned autos.

2. For premium computation, multiply the total medical payments premium for all owned autos (whether or not all owned autos are insured for medical payments) by the following factor:
<table>
<thead>
<tr>
<th>Factor</th>
<th>.50</th>
</tr>
</thead>
</table>

Table 72.C.2. Medical Payments For Hired And Non-Owned Autos Coverage Factor

73. GOLFMOBILES

A. Eligibility

This rule applies to motorized carts which are used to carry golfers and their equipment over a golf course.

B. Premium Computation

1. Liability

Refer to the General Liability Division.

2. Physical Damage (Class Code 9460)

   a. The following coverages are available on a stated amount basis only. Use Stated Amount Insurance Endorsement CA 99 28.

      (1) For Fire, refer to the state company rates/ISO loss costs for the rates per $100 of insurance.

      (2) For Fire and Theft, refer to the state company rates/ISO loss costs for the rates per $100 of insurance.

   b. For Collision, refer to the state company rates/ISO loss costs.

   c. The premiums apply for the period of coverage. If the insured cancels, do not return premium.

C. Commercial Purposes

Rate golfmobiles used for commercial purposes as motorcycles.
74. LAW ENFORCEMENT AGENCIES

Paragraph A.2. is replaced by the following:

A. Eligibility

2. The policy may exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. Use Florida - Emergency Vehicles - Volunteer Firefighters And Workers Injuries Endorsement CA 20 28.

Paragraph B.1. is replaced by the following:

B. Premium Computation

1. Private Passenger Autos (Class Code 7911)

a. Liability And Basic No-Fault Coverages

Multiply private passenger type rates by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.15</td>
</tr>
</tbody>
</table>

Table 74.B.1.a. Private Passenger Autos Liability And Basic No-Fault Coverages Factor

b. Physical Damage Coverages

Multiply private passenger types rates by the following factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.90</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Table 74.B.1.b. Private Passenger Autos Physical Damage Coverages Factors
Paragraph B.4.a. is replaced by the following:

4. All Other Types (Class Code 7912)
   a. Liability And Basic No-Fault Coverages

Multiply the trucks, tractors and trailers base premiums by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.40</td>
</tr>
</tbody>
</table>

Table 74.B.4.a. All Other Types Liability And Basic No-Fault Coverages Factor

Paragraph B.4.b.(3) is replaced by the following:

b. Physical Damage Coverages

(3) Multiply the trucks, tractors and trailers base premiums by the following rating factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.90</td>
<td>.90</td>
</tr>
</tbody>
</table>

Table 74.B.4.b.(3) All Other Types Physical Damage Coverages Factors

74. LAW ENFORCEMENT AGENCIES

A. Eligibility

1. This rule applies to autos used by government law enforcement agencies or police departments.
2. The policy may exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. Use Emergency Vehicles - Volunteer Firefighters And Workers Injuries Excluded Endorsement CA 20 30.

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 Autos (Class Code 7911)
   a. Liability And Basic No-Fault Coverages
      Multiply private passenger type rates by the factor found in the state exception to this rule.
   b. Physical Damage Coverages
      Multiply private passenger types rates by the appropriate factor found in the state exception to this rule.

2. Motorcycles (Class Code 7942)
   Rate according to Rule 77.

3. Trailer Types
   Classify and rate according to Rule 23.

4. All Other Types (Class Code 7912)
   a. Liability And Basic No-Fault Coverages
      Multiply the trucks, tractors and trailers base premiums by the factor found in the state exception to this rule.
   b. Physical Damage Coverages
      (1) Determine the age group and original cost new.
      (2) Determine the physical damage base premiums by applying the age and original cost new factors from Rule 101. to the trucks, tractors and trailers in the state company rates/ISO loss costs.
      (3) Multiply the trucks, tractors and trailers base premiums by the appropriate factor found in the state exception to this rule.
c. Stated Amount Rating

Refer to Rule 101. in the state exceptions for Stated Amount Rating. Follow procedures for trucks, tractors and trailers.

C. Coverage For Volunteer Firefighters And Volunteer Workers

Coverage may be provided for volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations for bodily injury to, or sickness, disease or death of other volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations. Use Emergency Vehicles - Fellow Volunteer Firefighters And Workers Injuries Exclusion Buyback Endorsement CA 20 07. Multiply the liability rate for each auto owned by the named insured and used by volunteer firefighters and volunteer workers engaged in rescue squad and ambulance corps operations by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>.25</th>
</tr>
</thead>
</table>

Table 74.C. Volunteer Firefighters And Volunteer Workers Liability Factor

75. LEASING OR RENTAL CONCERNS

Paragraphs B.1.b.(1) through B.1.b.(3) are replaced by the following:

B. Premium Computation

1. Specified Car Basis

b. Short Term - Autos Rented By The Hour, Day Or Week

(1) Trucks, Tractors And Trailers

Multiply the trucks, tractors and trailers base premiums by the following factors:
<table>
<thead>
<tr>
<th>Vehicle Type</th>
<th>Class Code</th>
<th>Liability</th>
<th>Physical Damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trucks</td>
<td>7211</td>
<td>2.50</td>
<td>4.30</td>
</tr>
<tr>
<td>Tractors</td>
<td>7212</td>
<td>2.75</td>
<td>4.30</td>
</tr>
<tr>
<td>Trailers, Semi-trailers &amp; Service Trailers</td>
<td>7213</td>
<td>.10</td>
<td>.20</td>
</tr>
</tbody>
</table>

Table 75.B.1.b.(1) Truck, Tractor And Trailer Factors

(2) Private Passenger Autos (Class Code 7214)

(a) For liability, multiply the private passenger rates by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.50</td>
</tr>
</tbody>
</table>

Table 75.B.1.b.(2)(a) Private Passenger Autos Liability Coverage Factor

(b) For physical damage, multiply the current model year, $15,001 - $20,000 price bracket private passenger type rates by the following factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.509</td>
<td>1.389</td>
</tr>
</tbody>
</table>

Table 75.B.1.b.(2)(b) Private Passenger Physical Damage Factors

(3) Special Types (Class Code 7216)

(a) For motorcycles, motorbikes and other similar motor vehicles, multiply the rates developed in Rule 77, by the following factors:
Table 75.B.1.b.(3)(a) Motorcycle Factors

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>3.00</td>
</tr>
<tr>
<td>Physical Damage</td>
<td>5.00</td>
</tr>
</tbody>
</table>

**b) For snowmobiles and other similar vehicles designed for travel over ice and snow and used primarily off public roads, multiply the rates developed in Rule 80, by the following factors:**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>3.00</td>
</tr>
<tr>
<td>Physical Damage</td>
<td>4.00</td>
</tr>
</tbody>
</table>

Table 75.B.1.b.(3)(b) Snowmobile Factors

75. LEASING OR RENTAL CONCERNS

A. Eligibility

1. This rule applies to risks which lease or rent autos to others without drivers. For autos leased or rented with drivers, refer to Rule 24. or Rule 40.

2. Trucks, tractors or trailers leased or rented by the concern to truckers and buses leased or rented by the concern to bus risks.

In rating such vehicles consideration must be given to insurance required to be provided by truckers 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

When computing the premiums, use the territory where the auto is principally garaged.

1. Specified Car Basis

   a. Long Term - Autos Leased For Six Months Or More

   (1) Full Coverage For Owner And Lessee

Rate the auto at the classification rates in this Manual that apply to the lessee.
(2) Contingent Coverage (Class Code 7219)

Use Leasing Or Rental Concerns - Contingent Coverage Endorsement CA 20 09 to provide liability coverage if insurance covering the leasing concern on a direct primary basis is provided by the lessee. Multiply the classification rates in this Manual that apply to the lessee by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.05</td>
</tr>
</tbody>
</table>

Table 75.B.1.a.(2) Specified Car Basis - Contingent Coverage Liability Coverage Factor

(3) Second Level Coverage (Class Code 7040)

Use Leasing Or Rental Concerns - Second Level Coverage Endorsement CA 20 14 to provide liability coverage for the leasing concern only in excess of that afforded by the primary policy covering both the leasing concern and the lessee.

b. Short Term - Autos Rented By The Hour, Day Or Week

(1) Trucks, Tractors And Trailers

Multiply the trucks, tractors and trailers base premiums by the appropriate factor found in the state exception to this rule.

(2) Private Passenger Autos (Class Code 7214)

(a) For liability, multiply the private passenger type rates by the factor found in the state exception to this rule.

(b) For physical damage, multiply Age Group 1, $15,001 - $20,000 price bracket private passenger type rates by the following factors:

<table>
<thead>
<tr>
<th>Other Than Collision</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>.559</td>
<td>1.65</td>
</tr>
</tbody>
</table>

Table 75.B.1.b.(2)(b) Private Passenger Physical Damage Factors
(3) Special Types (Class Code 7216)

(a) For motorcycles, motorbikes and other similar motor vehicles, multiply the rates developed in Rule 77. by the appropriate factor found in the state exception to this rule.

(b) For snowmobiles and other similar vehicles designed for travel over ice and snow and used primarily off public roads, multiply the rates developed in Rule 80. by the appropriate factor found in the state exception to this rule.

(4) Garage Risks - Customer Rental (Class Code 7216)

For private passenger autos rented to customers while their autos are temporarily left with the named insured for service, repair or sale, charge the private passenger type rates.

(5) Motor Homes (Class Code 7215)

Multiply the rates developed in Rule 76. by the following factors:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>2.00</td>
</tr>
<tr>
<td>Physical Damage</td>
<td>3.00</td>
</tr>
</tbody>
</table>

Table 75.B.1.b.(5) Motor Home Factors

(6) Rent-It-There/Leave-It-Here Autos

Use Leasing Or Rental Concerns - Rent-It-There/Leave-It-Here Autos Endorsement CA 20 12 to 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 3 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 the 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.

(2) "Mileage" means the total live and dead mileage of all autos leased or rented to others without drivers.

c. Premium Development

(1) Develop the estimated premium by averaging the specified car premium for all owned autos 12 months prior to the effective date of the policy and the premium for all owned autos 3 months prior to the effective date. Include the premium for non-ownership liability if this coverage is provided.

(2) Divide the estimated premium by the gross receipts or mileage developed during the 12 month period ending 3 months prior to the effective date of the policy.

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

(4) Compute the advance premium by multiplying the rate per $100 of gross receipts or per mileage of operation by the estimated total gross receipts or mileage for the policy period.

(5) Compute the earned premium by multiplying the rate per $100 of gross receipts or per mileage of operation by the audited total gross receipts, whether or not collected, or the audited total mileage, live and dead, developed during the policy period.

3. Conversion, Embezzlement Or Secretion Coverage

a. Use Leasing Or Rental Concerns - Conversion, Embezzlement Or Secretion Coverage Endorsement CA 20 10 to exclude under comprehensive and specified causes of loss coverages coverage for theft, conversion, embezzlement or secretion.

b. Coverage under comprehensive or specified causes of loss coverages for theft, conversion, embezzlement or secretion may be provided as a buy back through Leasing Or Rental Concerns - Conversion, Embezzlement Or Secretion Coverage Endorsement CA 20 10.

c. Refer to the state company rates/ISO loss costs for rates.

4. Medical Payments

For rating, refer to company.

5. 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.

6. Schedule Of Limits For Owned Autos

a. To provide varying liability coverage limits for autos owned by a leasing or rental concern, depending on the terms of the leasing or rental agreement and type of auto, use Leasing Or Rental Concerns - Schedule Of Limits For Owned Autos Endorsement CA 20 13.

b. Refer to company for rating.

76. MOBILE HOMES

A. Eligibility

For motor homes and pickup trucks used only to transport camper bodies, refer to the Personal Auto Manual. For autos of these types not eligible for rating in the Personal Auto Manual, rate as follows.

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

1. Computation Procedures

a. Liability

(1) Multiply the trucks, tractors and trailers liability base rate in the state company rates/ISO loss costs by the applicable liability factor in Table 76.B.2.

(2) For increased limits, refer to Rule 100.

(3) Primary and secondary rating factors and fleet factors do not apply.

b. Physical Damage Coverages

(1) Multiply the rate for the desired physical damage coverage for trucks, tractors and trailers in the state company rates/ISO loss costs by the applicable physical damage coverage factor in Table 76.B.2.
(2) Multiply the result by the appropriate trucks, tractors and trailers factor in Table 101.B.1., based on the stated amount vehicle value.

(3) Follow the remaining procedures in Rule 101. from Paragraphs B.2. through B.6.

(4) For limited specified causes of loss and additional physical damage coverages, refer to Table 23.D.8.

c. Medical Payments

Charge the trucks, tractors and trailers rates shown in the state company rates/ISO loss costs.

2. Factors

<table>
<thead>
<tr>
<th>Class Codes</th>
<th>Trailer Equipped As Living Quarters</th>
<th>Pickup Trucks Used Solely To Transport Camper Bodies</th>
<th>Motor Homes Self-Propelled Vehicles Equipped As Living Quarters Overall Length In Feet Up To 22' More Than 22'</th>
</tr>
</thead>
<tbody>
<tr>
<td>7963</td>
<td>0.20</td>
<td>0.75</td>
<td>0.60</td>
</tr>
<tr>
<td>7962</td>
<td>0.80</td>
<td>1.00</td>
<td>0.50</td>
</tr>
<tr>
<td>7960</td>
<td></td>
<td></td>
<td>0.75</td>
</tr>
<tr>
<td>7961</td>
<td></td>
<td></td>
<td>0.50</td>
</tr>
</tbody>
</table>

Table 76.B.2. Trailers, Pickup Trucks, And Motor Homes Factors

C. Special Physical Damage Provisions

1. Policies covering mobile homes may be issued for a term up to 84 months.

2. All coverages must be written on a stated amount basis. Reference to combined rating factor in stated amount rating rule does not apply to Mobile Homes.

3. Physical damage coverage, except collision, can be provided on mobile homes contents.

Use Mobile Homes Contents Not Covered Endorsement CA 20 17 to exclude coverage for mobile home contents. Coverage for fire, limited specified causes of loss or specified causes of loss may be provided by Mobile Homes Contents Coverage Endorsement CA 20 16.
Apply the physical damage coverage procedures in Rule 76.B.1.b., using the value of the mobile home contents in lieu of the stated amount value of the vehicle.

77. MOTORCYCLES (Class Code 7942)

Paragraph B.4.c.(4) is replaced by the following:

(4) Based on the original cost new of the motorcycle, multiply the result by one of the following factors:

<table>
<thead>
<tr>
<th>Original Cost New</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 0 - 4,500</td>
<td>0.415</td>
</tr>
<tr>
<td>4,501 - 6,000</td>
<td>0.490</td>
</tr>
<tr>
<td>6,001 - 8,000</td>
<td>0.598</td>
</tr>
<tr>
<td>8,001 - 10,000</td>
<td>0.689</td>
</tr>
<tr>
<td>10,001 - 15,000</td>
<td>0.747</td>
</tr>
<tr>
<td>Over 15,001</td>
<td>0.830</td>
</tr>
<tr>
<td>Over 20,000</td>
<td>0.929</td>
</tr>
</tbody>
</table>

Table 77.B.4.c.(4) Motorcycle Collision Factors

77. MOTORCYCLES (Class Code 7942)

A. Eligibility

This rule applies to motorcycles, motorscooters, motorbikes and any other similar autos used for commercial purposes.

B. Premium Computation
1. Liability Factors

Based on the size of the engine in cubic centimeters, multiply the private passenger type rates by the following factors:

<table>
<thead>
<tr>
<th>Size of Engine In Cubic Centimeters</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 100cc</td>
<td>.29</td>
</tr>
<tr>
<td>101 - 200</td>
<td>.38</td>
</tr>
<tr>
<td>201 - 360</td>
<td>.59</td>
</tr>
<tr>
<td>361 - 500</td>
<td>.65</td>
</tr>
<tr>
<td>501 - 800</td>
<td>.76</td>
</tr>
<tr>
<td>Over 800cc</td>
<td>.85</td>
</tr>
</tbody>
</table>

Table 77.B.1. Liability Factors

2. Uninsured Motorists

Multiply the rates shown in the state company rates/ISO loss costs by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.00</td>
</tr>
</tbody>
</table>

Table 77.B.2. Uninsured Motorists Coverage Factor

3. Medical Payments

Refer to company for rating.

4. Physical Damage
   a. For Fire, refer to the state company rates/ISO loss costs for the rates per $100 of insurance.
   b. For Fire and Theft, refer to the state company rates/ISO loss costs for the rates per $100 of insurance.
c. For Collision:

(1) Determine the private passenger type rate for the base OCN bracket ($15001 - 20000) based on the territory of principal garaging.

(2) Based on the age of the motorcycle, multiply this rate by the private passenger type age group factor from Rule 101.

(3) For deductibles, refer to Rule 98. Use the private passenger type collision deductible factors.

(4) Based on the original cost new of the motorcycle, multiply the result by the appropriate factor found in the state exception to this rule.

78. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTO (Class Code 7929)

Paragraph B.1. is replaced by the following:

B. Premium Computation

1. For each set of plates, multiply the private passenger type rates by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>1.50</th>
</tr>
</thead>
</table>

Table 78.B.1. Registration Plates Not Issued For A Specific Auto Factor

78. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTO (Class Code 7929)

A. Eligibility
1. This rule applies to risks other than auto dealers which possess registration plates not issued for attachment to a specific auto. Use Registration Plates Not Issued For A Specific Auto Endorsement CA 20 27.

2. A set of plates is the number of plates required to legally operate an auto on public roads.

B. Premium Computation

1. For each set of plates, multiply the private passenger type rates by the factor found in the state exception to this rule.

2. Rate each set of plates assigned by the insured for exclusive use with a specific auto according to the regular use of the auto.

3. To determine rating territory, use the address of the named insured.

79. REPOSSESSED AUTOS (Class Code 7925)

A. Eligibility

1. This rule does not apply to autos that finance companies and banks own or operate for their own business or pleasure purposes. Insure such autos according to the regular use of the auto.

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.

B. Premium Computation

1. Liability

a. Refer to the state company rates/ISO loss costs for the rate per repossessed auto at bodily injury and property damage limit of $100,000.

b. To determine the advance premium, multiply the estimated number of autos repossessed annually by the rate per auto.

c. To determine the earned premium, multiply the total number of autos repossessed during the policy period by the rates in force at the policy inception.
d. For minimum premium, refer to the state company rates.

2. Physical Damage

Physical Damage coverage for repossessed autos may be afforded to banks or finance companies. Charge non-franchised dealer's rates and premiums in the Garage Subsection. For collision coverage use a 1.00 adjustment factor.

80. SNOWMOBILES

Paragraph B.1.a. does not apply.

80. SNOWMOBILES (Class Code 7964)

A. Eligibility

This rule applies to snowmobiles and similar autos used for commercial purposes designed for travel over ice and snow and used principally off public roads. Use Snowmobiles Endorsement CA 20 21.

B. Premium Computation

1. For liability:
   a. Bodily injury and property damage liability (excluding the passenger hazard).
   b. Bodily injury and property damage liability (including the passenger hazard).

Refer to the state company rates/ISO loss costs for rates at limits of $100,000.

2. For medical payments, $500 per person, refer to the state company rates/ISO loss costs.

3. For uninsured motorists coverage, charge rates shown in state company rates/ISO loss costs.

4. 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.
5. For physical damage, insure these vehicles on a stated amount basis only. Use Stated Amount Insurance Endorsement CA 99 28. Refer to the state company rates/ISO loss costs for the rates per $100 of insurance.

6. All premiums apply for the period of coverage. If the insured cancels, do not return premium.

81. MOBILE OR FARM EQUIPMENT

Paragraphs C. and D. are replaced by the following:

C. Premium Computation - Long Term Basis

Use the following computation procedures for owned vehicles and those vehicles leased for six months or more:

1. Liability, Basic No-Fault, Medical Payments And Uninsured Motorists Coverages

   a. Multiply the trucks, tractors and trailers base premium from the state company rates/ISO loss costs by the following factors:

<table>
<thead>
<tr>
<th>Mobile Equipment (Class Code 7996)</th>
<th>Farm Equipment (Class Code 7993)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.000</td>
<td>0.150</td>
</tr>
</tbody>
</table>

   Table 81.C.1.a. Long Term Liability, Basic No-Fault, Medical Payments And Uninsured Motorists Coverages Factors

   b. For liability only, multiply the result by the increased limits factor from Rule 100., if applicable.

   c. For liability deductibles, refer to Rule 98.A., if applicable.

2. Physical Damage Coverages
a. Multiply the trucks, tractors and trailers base premiums from the state company rates/ISO loss costs by the following factors:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Mobile Equipment (Class Code 7996)</th>
<th>Farm Equipment (Class Code 7993)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collision</td>
<td>0.650</td>
<td>0.300</td>
</tr>
<tr>
<td>Other Than Collision</td>
<td>0.600</td>
<td>0.450</td>
</tr>
</tbody>
</table>

Table 81.C.2.a. Long Term Physical Damage Coverages Factors

b. Multiply the result by the age group and original cost new factors from Rule 101.

c. For additional deductibles, refer to Rule 98, as applicable. Use factors applicable to trucks, tractors and trailers.

3. Stated Amount Rating

Refer to Rule 101 in the state exceptions for Stated Amount Rating. Follow procedures for trucks, tractors and trailers.

D. Premium Computation - Short Term Leased Vehicles

Select one of the following computation procedures for vehicles leased for less than six months:

1. Cost Of Hire Basis
   a. Liability, Basic No-Fault And Medical Payments Coverages
      (1) Determine the hired auto loss cost for $100,000 liability limit from Rule 90.
      (2) Multiply the result by the following factors for the desired coverage:
Coverage | Mobile Equipment (Class Code 7994) | Farm Equipment (Class Code 7991)  
--- | --- | ---  
Liability | 1.000 | 0.150  
Basic No-Fault | 0.080 | 0.012  

Table 81.D.1.a.(2) Cost Of Hire Basis Liability And Basic No-Fault Coverages Factors

(3) For liability only, multiply the result by the increased limits factor from Rule 100., if applicable.

(4) For liability deductibles, refer to Rule 98.A., if applicable.

(5) For medical payments only, multiply the liability result from Paragraph D.1.a.(2) by the factors in Table 92.B.

b. Physical Damage Coverages

(1) Determine the hired auto loss cost for the desired physical damage coverage from Rule 90.

(2) Multiply the result by the following factors for the desired coverage:

Coverage | Mobile Equipment (Class Code 7994) | Farm Equipment (Class Code 7991)  
--- | --- | ---  
Collision | 0.650 | 0.300  
Other Than Collision | 0.600 | 0.450  

Table 81.D.1.b.(2) Cost Of Hire Basis Physical Damage Coverages Factors

2. Rental Period Basis

a. Liability, Basic No-Fault And Medical Payments Coverages
(1) Determine the trucks, tractors and trailers base premiums from the state company rates/ISO loss costs, using the territory of the job-site where the leased vehicle will operate. For liability, use the $100,000 limit. For Medical Payments Coverage, select the desired limits. For Basic No-Fault, use the Covered By Workers' Compensation category, if applicable.

(2) Determine the number of days that the vehicle will be leased. Divide this number by 365 and multiply each premium by the result.

(3) Multiply the result by the following factors for the desired coverage:

<table>
<thead>
<tr>
<th>Mobile Equipment (Class Code 7995)</th>
<th>Farm Equipment (Class Code 7992)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.800</td>
<td>0.120</td>
</tr>
</tbody>
</table>

Table 81.D.2.a.(3) Rental Period Basis Liability, Basic No-Fault And Medical Payments Coverages Factors

(4) For liability only, multiply the result by the increased limits factor from Rule 100., if applicable.

(5) For liability deductibles, refer to Rule 98.A., if applicable.

b. Physical Damage Coverages

This rating basis is not applicable.

81. MOBILE OR FARM EQUIPMENT

This rule applies to the vehicles described in Paragraphs A.1.g. and A.1.h. that follow, which are appropriately covered under an auto policy. This rule 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;

c. Vehicles that travel on crawler treads;

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 Paragraphs A.1.a., b., c. or 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 Paragraphs A.1.a., b., c., d., e. or g. maintained primarily for purposes other than the transportation of persons or cargo;

g. Self-propelled vehicles not described in preceding Paragraphs A.1.a., b., c. or 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;
      (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 15 may 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 this rule apply.

C. Premium Computation - Long Term Basis

Use the following computation procedures for owned vehicles and those vehicles leased for six months or more:

1. Liability, Basic No-Fault, Medical Payments And Uninsured Motorists Coverages

   a. Multiply the trucks, tractors and trailers base premium from the state company rates/ISO loss costs by the following factors:

<table>
<thead>
<tr>
<th>Mobile Equipment (Class Code 7994)</th>
<th>Farm Equipment (Class Code 7992)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.000</td>
<td>0.150</td>
</tr>
</tbody>
</table>

Table 81.C.1.a. Long Term Liability, Basic No-Fault, Medical Payments And Uninsured Motorists Coverages Factors
b. For liability only, multiply the result by the increased limits factor from Rule 100., if applicable.

c. For liability only, multiply the result by the deductible factor from Table 98.A.1., if applicable.

2. Physical Damage Coverages

a. Multiply the trucks, tractors and trailers base premiums from the state company rates/ISO loss costs by the following factors:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Mobile Equipment (Class Code 7994)</th>
<th>Farm Equipment (Class Code 7992)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collision</td>
<td>0.650</td>
<td>0.300</td>
</tr>
<tr>
<td>Other Than Collision</td>
<td>0.600</td>
<td>0.450</td>
</tr>
</tbody>
</table>

Table 81.C.2.a. Long Term Physical Damage Coverages Factors

b. Multiply the result by the age group and original cost new factors from Rule 101.

c. Multiply the result by the deductible factor Rule 98., as applicable. Use factors applicable to trucks, tractors and trailers.

3. Stated Amount Rating

Refer to Rule 101. in the state exceptions for Stated Amount Rating. Follow procedures for trucks, tractors and trailers.

D. Premium Computation - Short Term Leased Vehicles

Select one of the following computation procedures for vehicles leased for less than six months:

1. Cost Of Hire Basis

   a. Liability, Basic No-Fault And Medical Payments Coverages
(1) Determine the hired auto loss cost for $100,000 liability limit from Rule 90.

(2) Multiply the result by the following factors for the desired coverage:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Mobile Equipment (Class Code 7993)</th>
<th>Farm Equipment (Class Code 7991)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>1.000</td>
<td>0.150</td>
</tr>
<tr>
<td>Basic No-Fault</td>
<td>0.080</td>
<td>0.012</td>
</tr>
</tbody>
</table>

Table 81.D.1.a.(2) Cost Of Hire Basis Liability And Basic No-Fault Coverages Factors

(3) For liability only, multiply the result by the increased limits factor from Rule 100., if applicable.

(4) For liability only, multiply the result by the deductible factor from Table 98.A.1., if applicable.

(5) For medical payments only, multiply the liability result from Paragraph D.1.a.(2) by the factors in Table 92.B.

b. Physical Damage Coverages

(1) Determine the hired auto loss cost for the desired physical damage coverage from Rule 90.

(2) Multiply the result by the following factors for the desired coverage:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Mobile Equipment (Class Code 7993)</th>
<th>Farm Equipment (Class Code 7991)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collision</td>
<td>0.650</td>
<td>0.300</td>
</tr>
<tr>
<td>Other Than Collision</td>
<td>0.600</td>
<td>0.450</td>
</tr>
</tbody>
</table>

Table 81.D.1.b.(2) Cost Of Hire Basis Physical Damage Coverages Factors
2. Rental Period Basis

a. Liability, Basic No-Fault And Medical Payments Coverages

(1) Determine the trucks, tractors and trailers base premiums from the state company rates/ISO loss costs, using the territory of the job-site where the leased vehicle will operate. For liability, use the $100,000 limit. For Medical Payments and Uninsured Motorists Coverages, select the desired limits. For Basic No-Fault, use the Covered By Workers' Compensation category, if applicable.

(2) Determine the number of days that the vehicle will be leased. Divide this number by 365 and multiply each premium by the result.

(3) Multiply the result by the following factors for the desired coverage:

<table>
<thead>
<tr>
<th>Mobile Equipment (Class Code 7993)</th>
<th>Farm Equipment (Class Code 7991)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.800</td>
<td>0.120</td>
</tr>
</tbody>
</table>

Table 81.D.2.a.(3) Rental Period Basis Liability, Basic No-Fault And Medical Payments Coverages Factors

(4) For liability apply Increased Limits factors from Rule 100. and deductible factors from Rule 98.A.

b. Physical Damage Coverages

Use the procedure in preceding Paragraph D.1.b.

82. 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.

83. AUTOS HELD FOR SALE BY SERVICE OPERATIONS

A. Liability

1. Refer to Rule 89. for autos held for sale that the insured does not own.

2. Refer to Rule 78. 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 class code use the class code that applies for liability.

2. Develop the premiums by using the non-reporting basis auto dealer rules and rates. For collision use an adjustment factor of 1.00 (Value Per Rating Unit Code B).

84. - 87. RESERVED FOR FUTURE USE
88. DRIVE OTHER CAR COVERAGE (Class Code 9020)

Paragraph B. is replaced by the following:

   B. Except for an individual named insured who is an auto dealer garage risk or an
      individual named insured who owns a private passenger auto, use Drive Other Car Coverage -
      Broadened Coverage For Named Individuals Endorsement CA 99 10. For each named
      individual, apply the following charge:

      1. For Liability and Auto Medical Payments Coverages:

         a. Multiply the base private passenger type loss cost for the desired coverage in the
            state company rates/ISO loss costs by the following factor:

            | Factor |
            | .10    |

            Table 88.B.1.a. Liability And Auto Medical Payments Coverages Factor

            b. For increased limits, refer to the All Other Risks factors in Rule 100.

            c. Primary and secondary rating factors do not apply.

      2. For Physical Damage Coverages:

         a. Multiply the desired physical damage coverage base private passenger type loss
            cost in the state company rates/ISO loss costs by the following factor:

            | Factor |
            | .10    |

            Table 88.B.2.a. Physical Damage Coverages Factor

            b. Age, original cost new and deductible factors do not apply.

            c. Primary and secondary factors do not apply.
3. For Uninsured and Underinsured Motorists Coverages:

Multiply the state company rate/ISO loss cost provided in Rule 97, for private passenger types by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.10</td>
</tr>
</tbody>
</table>

Table 88.B.3. Uninsured And Underinsured Motorists Coverages Factor

88. DRIVE OTHER CAR COVERAGE (Class Code 9020)

A. Drive other car coverage is provided for no additional charge in the following cases:

1. For an individual named insured who is an auto dealer garage risk, use Individual Named Insured - Dealers Only Endorsement CA 99 18.

2. For an individual named insured who owns a private passenger auto, refer to Rule 91. Use Individual Named Insured Endorsement CA 99 17.

B. Except for an individual named insured who is an auto dealer garage risk or an individual named insured who owns a private passenger auto, use Drive Other Car Coverage - Broadened Coverage For Named Individuals Endorsement CA 99 10. For each named individual, apply the following charge:

1. For Liability and Auto Medical Payments Coverages, refer to the state exception to this rule.

2. For Physical Damage Coverages, refer to the state exception to this rule.

3. For Uninsured and Underinsured Motorists Coverages, refer to the state exception to this rule.

C. In all cases, drive other car coverage includes coverage for the spouse for no additional charge.
D. Use the highest rated territory for a private passenger auto on the policy. If there is no private passenger auto on policy, use the highest rated territory in the state.

89. NON-OWNERSHIP LIABILITY

A. Garage Risks

Coverage for non-ownership liability for garage dealer risks is included in the basic garage charges. The following rating methodology applies to other than garage dealer risks.

B. Eligibility

If more than 50% of the insured's employees regularly operate their autos in the insured's business, refer to company for rating. Otherwise, rate in accordance with this rule.

C. Premium Development

1. Application

For all risks other than social service agency risks as defined in the public transportation section:

a. Apply one of the following procedures, as appropriate:

(1) For all risks other than garage service operations, determine the total number of employees of the insured at all locations. Select the advance premium from the table shown in the state company rates/ISO loss costs for the state where operations are principally conducted.

(2) For garage service operations (Class Code 6680), 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 the General Liability or Market Segments Divisions for all other garage operations liability coverage.

(a) Determine the total number of employees whose principal duty involves the operation of autos.

(b) Multiply this amount by the following factor:

Factor
Table 89.C.1.a.(2)(b) Non-Ownership Liability Coverage Factor

(c) Multiply the result by the liability rate in Rule 32. in the state company rates/ISO loss costs.

b. To extend non-ownership liability coverage to cover the individual liability of employees (including employees of garage service operations) while using their autos and other covered non-owned autos in the employer's business, compute the additional premium by multiplying the premium determined in accordance with preceding Paragraph 1.a.(1) or 1.a.(2), by the following factor (Class Code 6671). Use Employees As Insureds Endorsement CA 99 33.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.25</td>
</tr>
</tbody>
</table>

Table 89.C.1.b. Extended Non-Ownership Liability Employee Coverage Factor

c. For partnership as the named insured:

(1) When non-ownership liability coverage is afforded, the coverage form provides coverage to a partnership for the use of autos owned by individual partners which are used in the business of the partnership.

(2) For each active or inactive partner for the territory in which the partnership is located, multiply the private passenger type rates in the state company rates/ISO loss costs by the following factor. Apply this rating base regardless of the type of autos being used (Class Code 7000).

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.10</td>
</tr>
</tbody>
</table>

Table 89.C.1.c.(2) Partnership Non-Ownership Liability Coverage Factor

2. Social Service Agency Risks
a. Determine the advance premium based on the number of employees in accordance with preceding Paragraph 1.a.(1).

b. For additional premium charges for volunteers, determine the total number of volunteers at all locations who regularly use their own autos to transport social service clients in connection with the agency's programs (Class Code 6670). Refer to the state company rates/ISO loss costs for charges per volunteer and minimum premium for bodily injury and property damage liability at $100,000 limit.

c. To extend non-ownership coverage to cover the individual liability of agency employees, charge an additional premium determined in accordance with preceding Paragraph 1.b. (Class Code 6671). Use Employees As Insureds Endorsement CA 99 33.

d. Coverage may be extended to the blanket individual liability of volunteers who use their own autos in the agency's social service programs (Class Code 6672). Use Social Service Agencies - Volunteers As Insureds Endorsement CA 99 34. Refer to the state company rates/ISO loss costs for charges per volunteer donor and minimum premium for bodily injury and property damage liability at $100,000 limit.

3. Earned Premium

Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

90. HIRED AUTOS

A. Autos Hired, Loaned, Leased Or Furnished

1. If an insured, lessee or renter is providing the primary insurance covering the auto and the term of the lease or agreement is:

a. For 6 months or more:

(1) Rate as though owned by the insured lessee or renter; and

(2) If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable liability rate by the following factor. Use Lessor - Additional Insured And Loss Payee CA 20 01 or Hired Autos Specified As Covered Autos You Own Endorsement CA 99 16.
Table 90.A.1.a.(2) Liability Coverage For Owner Of Hired Auto Factor

b. For less than 6 months (Class Code 6614):
Rate according to the provisions in Paragraphs B. and C. except as follows:

(1) For liability coverage, separately estimate the cost of hire for those autos for which the insured is providing the primary insurance.

(2) Multiply the hired car premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.04</td>
</tr>
</tbody>
</table>

Table 90.A.1.b.(2) Autos Hired For Less Than Six Months Liability Coverage Factor

(3) Multiply the rate determined in the preceding paragraph times each $100 cost of hire.

(4) For contractual liability coverage the following procedures apply:

(a) 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:

(i) Any auto rented with a driver; or

(ii) Any truckers' hold harmless agreements.

(b) 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.

(c) 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).

(d) For rates, refer to company.

2. If the owner of the auto is providing the primary insurance, rate according to Paragraph B.

3. If a lessor is an employee of the insured, use Employee As Lessor Endorsement CA 99 47.

4. If an employee rents or hires an auto in his or her own name for the purposes of performing duties related to the insured's business, use Employee Hired Autos Endorsement CA 20 54.

B. Cost Of Hire Basis - Liability Coverages

Class Code 6625 without hold harmless agreements and 6627 with hold harmless agreements. Minimum Premium Class Code 6619.

1. Truckers

For truckers, refer to Rule 24.

2. Public Transportation

For public transportation autos (other than social services agencies), moving van associations and freight forwarding operations, refer to company for rating.

3. Premium Computation

a. Estimate the total cost for the hire of autos for each state where the insured does business. Do not include charges for services performed by common or contract motor carriers subject to the insurance requirement of any public authority regulating motor carriers.

b. To compute the advance premium, multiply the cost of hire rate in the state company rates/ISO loss costs times each $100 cost of hire in each state. Add the total cost of hire premium for all states.

c. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

d. Refer to the state company rates for the minimum premium for bodily injury and property damage liability at $100,000 limit.
C. Hired Auto Physical Damage (Class Code 6614. Minimum Premium Class Code 6619)

1. Application

Physical damage coverage may be provided for autos which are leased, hired, rented or borrowed while being operated by or in the custody of the insured, but does not apply to autos which are leased, hired, rented or borrowed with drivers.

Use Employee Hired Autos Endorsement CA 20 54 for coverage if an employee rents or hires a vehicle in his or her own name for the purposes of performing duties related to the insured's business.

Hired auto physical damage coverage 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.

2. Premium Computation

a. The minimum premium for hired auto physical damage coverage is shown in the state company rates.

b. Estimate the total cost for the hire of autos for each state where the insured does business. Do not include charges for any auto that is leased, hired, rented or borrowed with a driver.

c. To compute the advance premium for each state where the insured does business:

(1) Determine the types of coverage desired; and

(2) Multiply each $100 estimated annual cost of hire by the rates shown in the state company rates/ISO loss costs for each coverage.

d. Add the total cost of hire premium for all states.

e. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

91. INDIVIDUAL AS THE NAMED INSURED
A policy issued to an individual named insured may be endorsed with the appropriate individual named insured endorsement.

A. 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.

3. Use Individual Named Insured Endorsement CA 99 17.

B. Drive other car coverage may be provided at no additional charge if the policy covers an auto dealer garage risk. Use Individual Named Insured - Dealers Only Endorsement CA 99 18.

92. MEDICAL PAYMENTS

The following is added to Rule 92:

E. Medical payments coverage is available in addition to personal injury protection coverage only if no personal injury protection deductible is elected.

F. To compute the medical payments premium for autos not provided personal injury protection coverage, multiply the non-fleet $100,000 liability rate by the following factors:

<table>
<thead>
<tr>
<th>Medical Payments Limit</th>
<th>$500</th>
<th>$1,000</th>
<th>$2,000</th>
<th>$5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trucks, Tractors and Trailers and Van Pools</td>
<td>.052</td>
<td>.083</td>
<td>.114</td>
<td>.165</td>
</tr>
</tbody>
</table>
Medical Payments Limit

<table>
<thead>
<tr>
<th>Limit</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500</td>
<td>.034</td>
</tr>
<tr>
<td>$1,000</td>
<td>.055</td>
</tr>
<tr>
<td>$2,000</td>
<td>.076</td>
</tr>
<tr>
<td>$5,000</td>
<td>.110</td>
</tr>
</tbody>
</table>

Table 92.B. Zone-Rated Medical Payments Factors

92. MEDICAL PAYMENTS

A. The premiums for trucks, tractors, trailers, public autos and private passenger types are in the state company rates/ISO loss costs.

B. For zone-rated risks, multiply the $100,000 liability premium shown in the state company rates/ISO loss costs by the following factors:

<table>
<thead>
<tr>
<th>Limit</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500</td>
<td>.034</td>
</tr>
<tr>
<td>$1,000</td>
<td>.055</td>
</tr>
<tr>
<td>$2,000</td>
<td>.076</td>
</tr>
<tr>
<td>$5,000</td>
<td>.110</td>
</tr>
</tbody>
</table>

Table 92.B. Zone-Rated Medical Payments Factors

C. For all other classes, refer to the section rules.

D. Use Auto Medical Payments Coverage Endorsement CA 99 03.
93. NO-FAULT COVERAGES

Rule 93. is replaced by the following:

A. Personal Injury Protection

  1. This coverage must be provided on every self-propelled auto with four or more wheels of a type designed and required to be licensed for use on the highways of Florida and any trailer or semitrailer designed for use with such auto. The named insured may elect a deductible and/or to exclude coverage for work loss. These elections apply to the named insured alone, or to the named insured and all dependent resident relatives. Use Florida Personal Injury Protection Endorsement CA 22 10.

  2. This requirement to provide this coverage does not apply to:

     a. A mobile home; or

     b. Taxicabs or limousines; or

     c. School buses as defined in FLA. STAT. Section 1006.25; or

     d. Any other motor vehicle which is used in mass transit, other than public school transportation, and designed to transport more than five passengers exclusive of the operator of the motor vehicle and which is owned by a municipality, a transit authority, or a political subdivision of the state.

  3. All policies providing coverage for Personal Injury Protection are required to provide coverage for Property Damage Liability in amounts at least equal to the financial responsibility requirement of $10,000 property damage liability or $30,000 combined single limits of liability.

B. Premium Development

  1. Refer to the specific rating instructions in the division rules for autos subject to no-fault.

  2. If a liability loss cost is provided and a Personal Injury Protection loss cost is not provided, calculate the Personal Injury Protection and liability subject to no-fault loss costs by multiplying the $100,000 liability state company rates/ISO loss costs by the following factors:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000 Liability</td>
<td>.75</td>
</tr>
</tbody>
</table>
3. When determining liability premiums for autos not provided personal injury protection, multiply the $100,000 liability rates by the following factors (Subline Code 611):

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Injury Protection</td>
<td>0.14</td>
</tr>
</tbody>
</table>

Table 93.B.2. No-Fault Factors

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Passenger Types and Related Classes</td>
<td>1.40</td>
</tr>
<tr>
<td>All Others</td>
<td>1.45</td>
</tr>
</tbody>
</table>

Table 93.B.3. Non No-Fault Factors

C. Deductibles And Exclusion Of Work Loss Options

1. The option to exclude work loss must be offered to individual named insureds.

2. Compute the premium by multiplying the full coverage personal injury protection premiums by the following factors:

   a. For personal injury protection coverage exclusive of work loss only, use the following table:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applying Only to the Named Insured</td>
<td>.93</td>
</tr>
<tr>
<td>Applying to the Named Insured and Resident Relative</td>
<td>.89</td>
</tr>
</tbody>
</table>
Table 93.C.2.a. Exclusive Of Work Loss Only Factors

b. For personal injury protection coverage with deductibles refer to Rule 98.C.

c. For personal injury protection coverage with deductible, that is also exclusive of work loss, apply factors from both C.2.a. and Rule 98.C.

D. Extended Personal Injury Protection

1. This coverage may be provided to individual named insureds if the insured does not elect a personal injury protection deductible and/or exclusion of work loss applying only to the named insured. Use Florida Extended Personal Injury Protection Endorsement CA 22 50.

2. Compute the premium by multiplying the personal injury protection premium by the following factors:

   a. For personal injury protection extended to provide 100% of medical expense and 80% of work loss, use the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.17</td>
</tr>
</tbody>
</table>

Table 93.D.2.a. Extended Personal Injury Protection - Work Loss Included Factor

b. For personal injury protection extended to provide 100% of medical expense when work loss is excluded to the named insured and resident relatives, use the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.06</td>
</tr>
</tbody>
</table>

Table 93.D.2.b. Extended Personal Injury Protection - Work Loss Excluded Factor

E. Additional Personal Injury Protection
1. This coverage may be provided to individual named insureds who are insured for extended personal injury protection coverage. Use Florida Added Personal Injury Protection Endorsement CA 22 11.

2. Rates are shown in the state company rates/ISO loss costs.

F. Broadened Personal Injury Protection For Named Individuals

1. An individual who regularly uses the insured auto may be provided personal injury protection by naming the individual as a named insured. Use Named Individuals - Broadened Personal Injury Protection Coverage Endorsement CA 22 01. Charge the rate shown in the state company rates/ISO loss costs.

2. Extended personal injury protection coverage may be provided to the named individual. Compute the premium by multiplying the private passenger types personal injury protection rate by the following factor for each named individual.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.17</td>
</tr>
</tbody>
</table>

Table 93.F.2. Broadened Personal Injury Protection For Named Individuals Factor

3. Additional personal injury protection coverage may also be provided to the named individual. Charge the additional personal injury protection coverage premium for each named individual.

93. NO-FAULT COVERAGES

Some states require no-fault coverages to be provided. Refer to state exceptions for required coverages.
94. RENTAL REIMBURSEMENT

A. Eligibility

Do not write rental reimbursement coverage for less than thirty days or for a limit of loss less than $15 per day.

B. Premium Computation

For described autos, compute the premium for each coverage as follows:

1. The agreed maximum amount of rental reimbursement for each day - multiplied by

2. The maximum number of days - multiplied by

3. The rate per $100 shown in the state company rates/ISO loss costs for the selected coverage.

C. Example

The following example uses rates/loss costs provided in the ISO Commercial Lines Manual. These rates are used for example purposes only. You should determine from your individual companies what rates/loss costs are actually in effect.

$15 per day reimbursement limit
30 days coverage

Rental Reimbursement for comprehensive

$.80 loss cost per $100
$15 x 30 = $450
$450 x $.80 per $100 = $3.60

D. Applicable Endorsement

Use Rental Reimbursement Coverage Endorsement CA 99 23.
95. AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT

A. Sound Receiving And Transmitting Equipment

Use Sound Receiving Equipment Coverage - Fire, Police And Emergency Vehicles Endorsement CA 20 02 to remove without charge the exclusion relating to audio, visual and data electronic equipment when the policy insures:

1. Police department autos,
2. Fire department autos,
3. Emergency autos owned by local, state or federal governments or by volunteer fire departments, rescue squads or ambulance corps operations.

B. Audio, Visual And Data Electronic Equipment

Coverage is available for loss to any of the following, if at the time of loss they are contained in an auto described in the Coverage Form for which this coverage is provided:

1. Any electronic equipment that receives or transmits audio, visual or data signals and that is not specifically designed solely for the reproduction of sound. Use Audio, Visual And Data Electronic Equipment Coverage Endorsement CA 99 60.

This coverage applies only if the equipment is:

a. Permanently installed in the covered auto at the time of loss or the equipment is removable from a housing unit which is permanently installed in the covered auto at the time of loss, and such equipment is designed to be solely operated by use of the power from the auto's electrical system, in or upon the covered auto;

b. Not necessary for the normal operation of the covered auto or the monitoring of the covered auto's operating systems; and

c. Not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the covered auto. This opening must be normally used by the manufacturer for installation of a radio.

2. Accessories, other than tapes, records or discs, used with electronic equipment permanently installed in the covered auto and not specifically designed solely for the reproduction of sound.

C. Radar Equipment
Coverage is not available for equipment designed or used for the detection or location of radar.

D. Premium Computation

1. Electronic equipment which is specifically designed solely for the reproduction of sound and permanently installed in the covered auto at the time of loss, along with accessories used with such equipment, other than tapes, records or discs, is automatically covered under the Coverage Form without additional premium charge.

2. For all electronic equipment not automatically covered under the Coverage Form without an additional premium charge, refer to the state company rates/ISO loss costs to determine the charge per auto.

96. 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

Refer to the state company rates/ISO loss costs for the charge per auto.

97. UNINSURED MOTORISTS INSURANCE

The following is added to Rule 97.:

A. Application

Uninsured Motorists Insurance must be provided on all policies containing bodily injury liability coverage, at limits equal to the policy's bodily injury liability limits on any specifically insured
or identified auto registered or principally garaged in Florida. The coverage applies to all owned autos insured under the policy for bodily injury liability coverage.

1. The named insured has the right to:
   
a. Reject this coverage in writing on a form approved by the Insurance Commissioner; or
   
b. Select limits lower than the policy's bodily injury liability limits in writing on a form approved by the Insurance Commissioner.

2. The insurer must keep evidence of the rejection or the request for other limits in its files.

3. Unless the named insured requests such coverage in writing, the insurer does not have to provide either Uninsured Motorists Insurance or higher Uninsured Motorists Limits on renewal policies or any other policy which extends, changes, supersedes or replaces an existing policy with the same bodily injury liability limits, when the named insured has either rejected the Uninsured Motorists Coverage or initially selected Uninsured Motorists Limits lower than the policy's bodily injury liability limits.

4. Stacking may be afforded to Class 1 insureds only. A Class 1 insured is the named insured, if an individual, and family members. Use Florida Uninsured Motorists Coverage - Stacked Endorsement CA 21 47. For split limits use Florida Split Uninsured Motorists Coverage Limits Stacked Endorsement CA 21 73.

Stacking may not be offered to a Class 2 insured. A Class 2 insured is any named insured who is not a Class 1 insured. Use Florida Uninsured Motorists Coverage - Non-Stacked Endorsement CA 21 72. For split limits use Split Bodily Injury Uninsured Motorists Coverage Limits Endorsement CA 21 02.

5. The insurer may offer the Class 1 insured the option to select non-stacked Uninsured Motorists Coverage on all vehicles insured under the policy.

If the Class 1 insured:

   a. Elects the non-stacked option, use Endorsement CA 21 72.

This request must be made in writing on a form approved by the Insurance Commissioner.

   b. Does not elect the non-stacked option, the standard (stacked) coverage applies. Use Endorsement CA 21 47.

6. Uninsured Motorists Insurance may be provided to an executive officer, partner or employee of the named insured provided such person does not own an auto. If such person is a named insured, stacking may be afforded.
7. The insurer shall at least annually notify the named insured of his options as to
Uninsured Motorists Coverage. Such notice shall be part of the notice of premium, shall provide
for a means to allow the insured to request such coverage and shall be given in a manner
approved by the Department of Insurance.

B. Premium Development For Private Passenger Types, Other Than Private
Passenger Types And Garage Risks

1. Single Limits - Basic And Increased Limits - Uninsured (Includes Underinsured)
Motorists Coverage

a. Stacked - Individual Or Married Couple (Vehicles Rated Under Rule 91. Only)

(1) Not Subject To No-Fault

To compute the premium for vehicles not subject to no-fault, charge the rates shown in
Paragraph B.1.a.(1) of the state company rates/ISO loss costs according to the number of
vehicles.

(2) Subject To No-Fault

To compute the premium for vehicles subject to no-fault, charge the rates shown in Paragraph
B.1.a.(2) of the state company rates/ISO loss costs according to the number of vehicles.

b. Non-Stacked - Individual Or Married Couple And Other Than Individual Or
Married Couple

(1) Not Subject To No-Fault

To compute the premium for vehicles not subject to no-fault, charge the rates shown in
Paragraph B.1.b.(1) of the state company rates/ISO loss costs.

(2) Subject To No-Fault

To compute the premium for vehicles subject to no-fault, charge the rates shown in Paragraph
B.1.b.(2) of the state company rates/ISO loss costs.

2. Split Limits - Basic And Increased Limits - Uninsured (Includes Underinsured)
Motorists Coverage

The initial limit provided is the minimum financial responsibility limits required in Florida.

a. Stacked - Individual Or Married Couple (Vehicles Rated Under Rule 91. Only)

(1) Not Subject To No-Fault
To compute the premium for vehicles not subject to no-fault, charge the rates shown in Paragraph B.2.a.(1) of the state company rates/ISO loss costs according to the number of vehicles.

(2) Subject To No-Fault

To compute the premium for vehicles subject to no-fault, charge the rates shown in Paragraph B.2.a.(2) of the state company rates/ISO loss costs according to the number of vehicles.

b. Non-Stacked - Individual Or Married Couple And Other Than Individual Or Married Couple

(1) Not Subject To No-Fault

To compute the premium for vehicles not subject to no-fault, charge the rates shown in Paragraph B.2.b.(1) of the state company rates/ISO loss costs.

(2) Subject To No-Fault

To compute the premium for vehicles subject to no-fault, charge the rates shown in Paragraph B.2.b.(2) of the state company rates/ISO loss costs.

C. Trailers

Charge the applicable uninsured motorists premium shown in the state company rates/ISO loss costs for each trailer.

97. UNINSURED MOTORISTS INSURANCE

Refer to the state exceptions and company rates/ISO 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 limits must not be higher than the policy's bodily injury liability limit, and where applicable, the property damage liability limit.

- Do not modify the premium under any rating plan.

98. DEDUCTIBLE INSURANCE

The following is added to Paragraph A.1.:

If the named insured or any other person covered by the Coverage Form is required to prove that the policy satisfies the requirements of the Florida Financial Responsibility Law, bodily injury liability deductibles may not be offered. Therefore, the combined single limits deductibles, which apply to bodily injury as well as physical damage, may not be offered. However, if it is not required that anyone covered by the Coverage Form prove that the policy satisfies the requirements of the Florida Financial Responsibility Law, then the liability deductibles may be offered.

Paragraph B. is replaced by the following:

B. Physical Damage Coverages

For autos of any type comprehensive deductibles do not apply to loss to glass used in the windshield.

For deductibles not shown in the state company rates/ISO loss costs, compute the premiums as follows. For stated amount rating, refer to Rule 101.:

1. Private Passenger Types, Trucks, Tractors And Trailers And All Autos Except Zone-Rated Risks
   a. Computation Procedures
      (1) Determine the base deductible rate ($15,001 - $20,000 original cost new) from the state company rates/ISO loss costs.
      (2) Use Rule 101. to determine the factor for the age group of the auto being rated.
      (3) Multiply the base deductible rate by the Age Group factor.
      (4) Multiply the result by the applicable factor for the deductible desired.
      (5) Subtract the result from the base deductible rate for the original cost new and age group that applies to the auto being rated.
Alternatively, the following equation will give the appropriate loss cost for every desired deductible:

Rate from state company rates/ISO loss costs \( \times \) Age factor from Rule 101. \( \times \) (Original Cost New factor - deductible factor from Rule 98).

(6) Deductible factors do not apply if the deductible factor is greater than the Original Cost New factor.

b. Deductible Factors

(1) Comprehensive

(a) Private Passenger Types

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ Full</td>
<td>-0.170</td>
</tr>
<tr>
<td>50</td>
<td>-0.150</td>
</tr>
<tr>
<td>100</td>
<td>-0.130</td>
</tr>
<tr>
<td>250</td>
<td>-0.070</td>
</tr>
<tr>
<td>500</td>
<td>0.000</td>
</tr>
<tr>
<td>1,000</td>
<td>0.110</td>
</tr>
<tr>
<td>2,000</td>
<td>0.230</td>
</tr>
<tr>
<td>3,000</td>
<td>0.310</td>
</tr>
<tr>
<td>5,000</td>
<td>0.400</td>
</tr>
</tbody>
</table>

Table 98.B.1.b.(1)(a) Private Passenger Types Comprehensive Deductible Factors

(b) Trucks, Tractors And All Autos Except Zone-Rated Risks

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ Full</td>
<td>-0.130</td>
</tr>
<tr>
<td>50</td>
<td>-0.110</td>
</tr>
<tr>
<td>100</td>
<td>-0.090</td>
</tr>
<tr>
<td>250</td>
<td>-0.055</td>
</tr>
<tr>
<td>500</td>
<td>0.000</td>
</tr>
<tr>
<td>1,000</td>
<td>0.090</td>
</tr>
<tr>
<td>2,000</td>
<td>0.180</td>
</tr>
<tr>
<td>3,000</td>
<td>0.250</td>
</tr>
<tr>
<td>5,000</td>
<td>0.330</td>
</tr>
</tbody>
</table>
Table 98.B.1.b.(1)(b) Trucks, Tractors And Trailers And All Autos Except Zone-Rated Risks
Comprehensive Deductible Factors

(2) Collision

(a) Private Passenger Types

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 50</td>
<td>-0.150</td>
</tr>
<tr>
<td>100</td>
<td>-0.130</td>
</tr>
<tr>
<td>200</td>
<td>-0.090</td>
</tr>
<tr>
<td>250</td>
<td>-0.075</td>
</tr>
<tr>
<td>500</td>
<td>0.000</td>
</tr>
<tr>
<td>1,000</td>
<td>0.120</td>
</tr>
<tr>
<td>2,000</td>
<td>0.280</td>
</tr>
<tr>
<td>3,000</td>
<td>0.400</td>
</tr>
<tr>
<td>5,000</td>
<td>0.540</td>
</tr>
</tbody>
</table>

Table 98.B.1.b.(2)(a) Private Passenger Types Collision Deductible Factors

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

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 50</td>
<td>-0.130</td>
</tr>
<tr>
<td>100</td>
<td>-0.110</td>
</tr>
<tr>
<td>250</td>
<td>-0.065</td>
</tr>
<tr>
<td>500</td>
<td>0.000</td>
</tr>
<tr>
<td>1,000</td>
<td>0.130</td>
</tr>
<tr>
<td>2,000</td>
<td>0.300</td>
</tr>
<tr>
<td>3,000</td>
<td>0.420</td>
</tr>
<tr>
<td>5,000</td>
<td>0.570</td>
</tr>
</tbody>
</table>

Table 98.B.1.b.(2)(b) Trucks, Tractors And Trailers And All Autos Except Zone-Rated Risks
Collision Deductible Factors

2. Zone-Rated Risks
a. Computation Procedures

(1) Determine the base deductible rate ($15,001 - $20,000 original cost new) from the state company rates/ISO loss costs.

(2) Use Rule 101 to determine the factor for the age group of the auto being rated.

(3) Multiply the base deductible rate by the age group factor.

(4) Multiply the result by the applicable factor for the deductible desired.

(5) Subtract the result from the base deductible rate for the original cost new and age group that applies to the auto being rated.

Alternatively, the following equation will give the appropriate loss cost for every desired deductible:

\[
\text{Rate from state company rates/ISO loss costs \times Age factor from Rule 101. \times (Original Cost New factor - deductible factor from Rule 98.).}
\]

(6) Deductible factors do not apply if the deductible factor is greater than the Original Cost New factor.

b. Deductible Factors

(1) Comprehensive

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ Full</td>
<td>-0.130</td>
</tr>
<tr>
<td>50</td>
<td>-0.110</td>
</tr>
<tr>
<td>100</td>
<td>-0.090</td>
</tr>
<tr>
<td>250</td>
<td>-0.055</td>
</tr>
<tr>
<td>500</td>
<td>0.000</td>
</tr>
<tr>
<td>1,000</td>
<td>0.090</td>
</tr>
<tr>
<td>2,000</td>
<td>0.180</td>
</tr>
<tr>
<td>3,000</td>
<td>0.250</td>
</tr>
<tr>
<td>5,000</td>
<td>0.330</td>
</tr>
</tbody>
</table>

Table 98.B.2.b.(1) Zone-Rated Risks Comprehensive Deductible Factors

(2) Collision
<table>
<thead>
<tr>
<th>Deductible</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50</td>
<td>-0.130</td>
</tr>
<tr>
<td>$100</td>
<td>-0.110</td>
</tr>
<tr>
<td>$250</td>
<td>-0.065</td>
</tr>
<tr>
<td>$500</td>
<td>0.000</td>
</tr>
<tr>
<td>$1,000</td>
<td>0.130</td>
</tr>
<tr>
<td>$2,000</td>
<td>0.300</td>
</tr>
<tr>
<td>$3,000</td>
<td>0.420</td>
</tr>
<tr>
<td>$5,000</td>
<td>0.570</td>
</tr>
</tbody>
</table>

Table 98.B.2.b.(2) Zone-Rated Risks Collision Deductible Factors

3. Garage Blanket Collision
   a. For $500 deductible, multiply the $250 deductible collision premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.65</td>
</tr>
</tbody>
</table>

Table 98.B.3.a. Garage Blanket Collision Coverage - $500 Deductible Factor

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

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.35</td>
</tr>
</tbody>
</table>

Table 98.B.3.b. Garage Blanket Collision Coverage - $1,000 Deductible Factor

Paragraph C. is replaced by the following:

   C. Personal Injury Protection Deductibles
Personal injury protection coverage deductibles must be offered to individual named insureds. Compute the premium by multiplying the full coverage personal injury protection premium by the following factors:

1. **All Others Except Buses**

<table>
<thead>
<tr>
<th>Deductible Amount</th>
<th>If The Deductible Applies Only To The Named Insured</th>
<th>If The Deductible Applies To The Named Insured And Resident Relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250</td>
<td>.90</td>
<td>.84</td>
</tr>
<tr>
<td>500</td>
<td>.84</td>
<td>.76</td>
</tr>
<tr>
<td>1,000</td>
<td>.78</td>
<td>.66</td>
</tr>
</tbody>
</table>

Table 98.C.1. All Others Except Buses Deductibles Factors

2. **Buses**

<table>
<thead>
<tr>
<th>Deductible Amount</th>
<th>If The Deductible Applies Only To The Named Insured</th>
<th>If The Deductible Applies To The Named Insured And Resident Relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250</td>
<td>.992</td>
<td>.986</td>
</tr>
<tr>
<td>500</td>
<td>.989</td>
<td>.981</td>
</tr>
<tr>
<td>1,000</td>
<td>.987</td>
<td>.975</td>
</tr>
</tbody>
</table>

Table 98.C.2. Buses Only Deductibles Factors

98. **DEDUCTIBLE INSURANCE**

A. **Liability Coverages (Class Code 9771)**

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 the expenses
incurred by the company. Use Deductible Liability Coverage Endorsement CA 03 01 or CA 03 02 as indicated in the portfolio of sample forms.

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

<table>
<thead>
<tr>
<th>Deductible Amount</th>
<th>Combined Single Limit</th>
<th>Property Damage Per Accident</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non-Zone Rated</td>
<td>Zone-Rated</td>
</tr>
<tr>
<td>$250</td>
<td>0.976</td>
<td>0.985</td>
</tr>
<tr>
<td>$500</td>
<td>0.954</td>
<td>0.970</td>
</tr>
<tr>
<td>$1,000</td>
<td>0.914</td>
<td>0.942</td>
</tr>
<tr>
<td>$2,500</td>
<td>0.825</td>
<td>0.874</td>
</tr>
<tr>
<td>$5,000</td>
<td>0.734</td>
<td>0.794</td>
</tr>
<tr>
<td>$10,000</td>
<td>0.637</td>
<td>0.700</td>
</tr>
<tr>
<td>$20,000</td>
<td>0.523</td>
<td>0.600</td>
</tr>
<tr>
<td>$25,000</td>
<td>0.484</td>
<td>0.565</td>
</tr>
<tr>
<td>$50,000</td>
<td>0.365</td>
<td>0.442</td>
</tr>
<tr>
<td>$75,000</td>
<td>0.302</td>
<td>0.370</td>
</tr>
<tr>
<td>$100,000</td>
<td>0.261</td>
<td>0.320</td>
</tr>
</tbody>
</table>

Table 98.A.1. Liability Deductible Factors

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

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

a. Premium for $100,000 full coverage - $2,000.

b. $1,000 deductible factor - .942.

c. Premium for $100,000 limit with a $1,000 deductible - ($2,000 x .942) = $1884.00.

d. Increased limit factor for $500,000 limit - 1.53.
e. Increment factor over $100,000 limit - .53.

f. Dollar increment amount - ($2,000 x .53) = $1060.00.

g. Premium for $500,000 bodily injury and property damage liability with a $1,000 deductible - ($1884.00 plus $1060.00) = $2944.00.

h. For deductibles not shown, refer to company.

B. Physical Damage Coverages

Refer to the state exception to this rule for the deductible factors and codes.

C. Personal Injury Protection

Refer to the state exceptions.

D. All Perils Deductible For Auto Dealers And Garagekeepers Insurance

If Specified Perils or Comprehensive Coverage is provided, then the insured may select an all perils deductible to apply to all covered perils, in lieu of the standard deductible for theft or mischief or vandalism only. Compute the premium by multiplying the physical damage premium for the standard deductible for theft, mischief or vandalism by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>.95</th>
</tr>
</thead>
</table>

Table 98.D. All Perils Deductible For Auto Dealers And Garagekeepers Insurance Factor

99. FINANCIAL RESPONSIBILITY LAWS - CERTIFICATION

This rule is amended by the addition of the following:

If a risk is required to certify because of an accident that also results in a conviction listed in the schedule of surcharges, compute the additional premium by using the surcharge factor for the conviction.
99. 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 Determination

1. Determine the premiums for bodily injury liability, property damage liability and any no-fault coverage as follows:

   a. For garage risks, multiply the premium for a private passenger type auto by the following factor for the highest rated territory in which the named insured does business.

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.00</td>
</tr>
</tbody>
</table>

Table 99.B.1.a. Garage Risks Surcharge Factor

   b. For all others, determine the premium for the highest rated auto owned by the insured.

2. Multiply that premium by one of the following factors as applicable to determine the surcharge.

   a. For the first three years following a conviction for driving while intoxicated, hit and run, or homicide or assault with an auto, use the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>.50</td>
</tr>
</tbody>
</table>

Table 99.B.2.a. First Three Years Following A Conviction For Driving While Intoxicated, Hit And Run, Homicide Or Assault Surcharge Factor
b. For the first three years following a conviction for speeding or reckless driving that causes injury to a person or damage to property, use the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>.25</th>
</tr>
</thead>
</table>

Table 99.B.2.b. First Three Year Following A Conviction For Speeding Or Reckless Driving Surcharge Factor

c. After the third year following a conviction described above, use the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>.05</th>
</tr>
</thead>
</table>

Table 99.B.2.c. After Third Year Following A Conviction Surcharge Factor

d. For any other reason, use the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>.05</th>
</tr>
</thead>
</table>

Table 99.B.2.d. Any Other Reason Surcharge Factor

3. Add this surcharge to the policy premium.

100. INCREASED LIABILITY LIMITS

Paragraph B. is replaced by the following:

Increased Liability Limits
<table>
<thead>
<tr>
<th>Combined Single Limit Of Liability (000's)</th>
<th>1. Light And Medium Trucks</th>
<th>2. Heavy Trucks And Truck-Tractors</th>
<th>3. Extra-Heavy Trucks And Truck-Tractors</th>
<th>4. Trucks, Tractors, And Trailers Zone-Rated</th>
<th>5. All Other Risks</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>0.68</td>
<td>0.68</td>
<td>0.66</td>
<td>0.69</td>
<td>0.68</td>
</tr>
<tr>
<td>30</td>
<td>0.72</td>
<td>0.72</td>
<td>0.70</td>
<td>0.73</td>
<td>0.72</td>
</tr>
<tr>
<td>100</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>125</td>
<td>1.05</td>
<td>1.06</td>
<td>1.07</td>
<td>1.05</td>
<td>1.06</td>
</tr>
<tr>
<td>150</td>
<td>1.10</td>
<td>1.11</td>
<td>1.13</td>
<td>1.10</td>
<td>1.11</td>
</tr>
<tr>
<td>200</td>
<td>1.18</td>
<td>1.20</td>
<td>1.23</td>
<td>1.18</td>
<td>1.20</td>
</tr>
<tr>
<td>250</td>
<td>1.26</td>
<td>1.28</td>
<td>1.32</td>
<td>1.25</td>
<td>1.27</td>
</tr>
<tr>
<td>300</td>
<td>1.32</td>
<td>1.34</td>
<td>1.39</td>
<td>1.32</td>
<td>1.32</td>
</tr>
<tr>
<td>350</td>
<td>1.37</td>
<td>1.40</td>
<td>1.46</td>
<td>1.38</td>
<td>1.38</td>
</tr>
<tr>
<td>400</td>
<td>1.42</td>
<td>1.44</td>
<td>1.52</td>
<td>1.43</td>
<td>1.42</td>
</tr>
<tr>
<td>500</td>
<td>1.49</td>
<td>1.53</td>
<td>1.63</td>
<td>1.53</td>
<td>1.49</td>
</tr>
<tr>
<td>600</td>
<td>1.56</td>
<td>1.60</td>
<td>1.72</td>
<td>1.62</td>
<td>1.55</td>
</tr>
<tr>
<td>750</td>
<td>1.63</td>
<td>1.70</td>
<td>1.85</td>
<td>1.72</td>
<td>1.63</td>
</tr>
<tr>
<td>1,000</td>
<td>1.73</td>
<td>1.84</td>
<td>2.02</td>
<td>1.87</td>
<td>1.74</td>
</tr>
<tr>
<td>1,500</td>
<td>1.89</td>
<td>2.08</td>
<td>2.27</td>
<td>2.07</td>
<td>1.91</td>
</tr>
<tr>
<td>2,000</td>
<td>2.01</td>
<td>2.26</td>
<td>2.45</td>
<td>2.23</td>
<td>2.04</td>
</tr>
<tr>
<td>2,500</td>
<td>2.12</td>
<td>2.40</td>
<td>2.59</td>
<td>2.37</td>
<td>2.15</td>
</tr>
<tr>
<td>3,000</td>
<td>2.22</td>
<td>2.51</td>
<td>2.71</td>
<td>2.49</td>
<td>2.24</td>
</tr>
<tr>
<td>5,000</td>
<td>2.49</td>
<td>2.82</td>
<td>3.08</td>
<td>2.86</td>
<td>2.54</td>
</tr>
<tr>
<td>7,500</td>
<td>2.71</td>
<td>3.09</td>
<td>3.44</td>
<td>3.18</td>
<td>2.82</td>
</tr>
<tr>
<td>10,000</td>
<td>2.88</td>
<td>3.34</td>
<td>3.71</td>
<td>3.43</td>
<td>3.04</td>
</tr>
</tbody>
</table>

Table 100.B. Increased Liability Limits

100. 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.

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.

101. PHYSICAL DAMAGE COVERAGE RATING PROCEDURES

Paragraph A.4. is replaced by the following:

A. Actual Cash Value Premiums

4. Premium Computation

a. Base Premium Development

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

- Multiply the rate for the desired physical damage coverage in the state company rates/ISO loss costs by the appropriate Original Cost New factor, then

- Multiply the result by the appropriate Age Group factor.

- For trucks and trailers used in dumping operations, and all truck-tractors, multiply the collision premium by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.25</td>
</tr>
</tbody>
</table>

Table 101.A.4.a. Trucks And Trailers Used In Dumping Operations And All Truck-Tractors Physical Damage Coverage Factor

(1) Trucks, Tractors And Trailers And Public Autos

(a) Original Cost New Factors
### Price Range

<table>
<thead>
<tr>
<th>Price Range</th>
<th>Comprehensive And Specified Causes Of Loss</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - 4500</td>
<td>0.40</td>
<td>0.36</td>
</tr>
<tr>
<td>4501 - 6000</td>
<td>0.50</td>
<td>0.46</td>
</tr>
<tr>
<td>6001 - 8000</td>
<td>0.60</td>
<td>0.55</td>
</tr>
<tr>
<td>8001 - 10000</td>
<td>0.70</td>
<td>0.70</td>
</tr>
<tr>
<td>10001 - 15000</td>
<td>0.90</td>
<td>0.86</td>
</tr>
<tr>
<td>15001 - 20000</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>20001 - 25000</td>
<td>1.10</td>
<td>1.10</td>
</tr>
<tr>
<td>25001 - 40000</td>
<td>1.20</td>
<td>1.35</td>
</tr>
<tr>
<td>40001 - 65000</td>
<td>1.30</td>
<td>2.00</td>
</tr>
<tr>
<td>65001 - 90000</td>
<td>1.50</td>
<td>2.60</td>
</tr>
</tbody>
</table>

Each Additional $1000 over $90000:

- **(i)** Subtract 90000 from the original cost new.
- **(ii)** Divide the result by 1000.
- **(iii)** Multiply by the appropriate "Each Additional $1000 over $90000" factor.
- **(iv)** Add the result to the appropriate 65001 - 90000 factor.

*For autos with an original cost new in excess of $90000.*

---

### Age Group Factors

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Comprehensive And Specified Causes Of Loss</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>1st Preceding Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>2nd Preceding Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
</tbody>
</table>
### Table 101.A.4.a.(1)(b) Trucks, Tractors And Trailers And Public Autos Age Group Factors

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Comprehensive And Specified Causes Of Loss</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>3rd Preceding Model Year</td>
<td>0.95</td>
<td>0.85</td>
</tr>
<tr>
<td>4th Preceding Model Year</td>
<td>0.90</td>
<td>0.80</td>
</tr>
<tr>
<td>5th Preceding Model Year</td>
<td>0.80</td>
<td>0.70</td>
</tr>
<tr>
<td>6th Preceding Model Year</td>
<td>0.80</td>
<td>0.70</td>
</tr>
<tr>
<td>7th Preceding Model Year</td>
<td>0.75</td>
<td>0.65</td>
</tr>
<tr>
<td>8th Preceding Model Year</td>
<td>0.70</td>
<td>0.60</td>
</tr>
<tr>
<td>9th Preceding Model Year</td>
<td>0.70</td>
<td>0.60</td>
</tr>
<tr>
<td>10th Preceding Model Year</td>
<td>0.70</td>
<td>0.60</td>
</tr>
<tr>
<td>All Other (11th Preceding Model Year or More)</td>
<td>0.60</td>
<td>0.50</td>
</tr>
</tbody>
</table>

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

(2) Private Passenger Types

(a) Original Cost New Factors

<table>
<thead>
<tr>
<th>Price Range</th>
<th>Comprehensive</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 0 - 4500</td>
<td>0.30</td>
<td>0.50</td>
</tr>
<tr>
<td>4501 - 6000</td>
<td>0.43</td>
<td>0.60</td>
</tr>
<tr>
<td>6001 - 8000</td>
<td>0.57</td>
<td>0.725</td>
</tr>
<tr>
<td>8001 - 10000</td>
<td>0.71</td>
<td>0.85</td>
</tr>
<tr>
<td>10001 - 15000</td>
<td>0.86</td>
<td>0.925</td>
</tr>
<tr>
<td>15001 - 20000</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>20001 - 25000</td>
<td>1.12</td>
<td>1.075</td>
</tr>
<tr>
<td>25001 - 40000</td>
<td>1.30</td>
<td>1.20</td>
</tr>
<tr>
<td>40001 - 65000</td>
<td>1.70</td>
<td>1.45</td>
</tr>
<tr>
<td>65001 - 90000</td>
<td>2.40</td>
<td>1.70</td>
</tr>
<tr>
<td>Price Range</td>
<td>Comprehensive</td>
<td>Collision</td>
</tr>
<tr>
<td>-------------</td>
<td>---------------</td>
<td>-----------</td>
</tr>
<tr>
<td>Each Additional $1000 over $90000*</td>
<td>0.020</td>
<td>0.01</td>
</tr>
</tbody>
</table>

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

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

(b) Age Group Factors

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Comprehensive And Specified Causes Of Loss</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>1st Preceding Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>2nd Preceding Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>3rd Preceding Model Year</td>
<td>0.95</td>
<td>0.85</td>
</tr>
<tr>
<td>4th Preceding Model Year</td>
<td>0.95</td>
<td>0.85</td>
</tr>
<tr>
<td>5th Preceding Model Year</td>
<td>0.85</td>
<td>0.65</td>
</tr>
<tr>
<td>6th Preceding Model Year</td>
<td>0.85</td>
<td>0.65</td>
</tr>
<tr>
<td>7th Preceding Model Year</td>
<td>0.80</td>
<td>0.60</td>
</tr>
<tr>
<td>8th Preceding Model Year</td>
<td>0.80</td>
<td>0.60</td>
</tr>
<tr>
<td>9th Preceding Model Year</td>
<td>0.75</td>
<td>0.55</td>
</tr>
<tr>
<td>10th Preceding Model Year</td>
<td>0.75</td>
<td>0.55</td>
</tr>
</tbody>
</table>
Table 101.A.4.a.(2)(b) Private Passenger Types Age Group Factors

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Comprehensive And Specified Causes Of Loss</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Other (11th Preceding Model Year or More)</td>
<td>0.75</td>
<td>0.55</td>
</tr>
</tbody>
</table>

(3) Garages

Non-franchised dealers should apply the following factor to the physical damage premium:

<table>
<thead>
<tr>
<th>Factor</th>
<th>1.10</th>
</tr>
</thead>
</table>

Table 101.A.4.a.(3) Garages Physical Damage Coverage Factor

(4) Zone-Rated Risks

(a) Original Cost New Factors

<table>
<thead>
<tr>
<th>Price Range</th>
<th>Comprehensive And Specified Causes Of Loss</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - 4500</td>
<td>0.40</td>
<td>0.36</td>
</tr>
<tr>
<td>4501 - 6000</td>
<td>0.50</td>
<td>0.46</td>
</tr>
<tr>
<td>6001 - 8000</td>
<td>0.60</td>
<td>0.55</td>
</tr>
<tr>
<td>8001 - 10000</td>
<td>0.70</td>
<td>0.70</td>
</tr>
<tr>
<td>10001 - 15000</td>
<td>0.90</td>
<td>0.86</td>
</tr>
<tr>
<td>15001 - 20000</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>20001 - 25000</td>
<td>1.10</td>
<td>1.10</td>
</tr>
<tr>
<td>25001 - 40000</td>
<td>1.20</td>
<td>1.35</td>
</tr>
<tr>
<td>40001 - 65000</td>
<td>1.30</td>
<td>2.00</td>
</tr>
<tr>
<td>65001 - 90000</td>
<td>1.50</td>
<td>2.60</td>
</tr>
</tbody>
</table>
Price Range | Comprehensive And Specified Causes Of Loss | Collision
---|---|---
Each Additional $1000 over $90000* | 0.007 | 0.025

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

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

(b) Age Group Factors

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Comprehensive And Specified Causes Of Loss</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>1st Preceding Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>2nd Preceding Model Year</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>3rd Preceding Model Year</td>
<td>0.95</td>
<td>0.85</td>
</tr>
<tr>
<td>4th Preceding Model Year</td>
<td>0.90</td>
<td>0.80</td>
</tr>
<tr>
<td>5th Preceding Model Year</td>
<td>0.80</td>
<td>0.70</td>
</tr>
<tr>
<td>6th Preceding Model Year</td>
<td>0.80</td>
<td>0.70</td>
</tr>
<tr>
<td>7th Preceding Model Year</td>
<td>0.75</td>
<td>0.65</td>
</tr>
<tr>
<td>8th Preceding Model Year</td>
<td>0.70</td>
<td>0.60</td>
</tr>
</tbody>
</table>
### Table 101.A.4.a.(4)(b) Zone-Rated Risks Age Group Factors

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Comprehensive And Specified Causes Of Loss</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>9th Preceding Model Year</td>
<td>0.70</td>
<td>0.60</td>
</tr>
<tr>
<td>10th Preceding Model Year</td>
<td>0.70</td>
<td>0.60</td>
</tr>
<tr>
<td>All Other (11th Preceding Model Year or More)</td>
<td>0.60</td>
<td>0.50</td>
</tr>
</tbody>
</table>

b.  **Deductibles**

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

Paragraph B. is replaced by the following:

B.  **Stated Amount Basis**

For those autos which may be written on a stated amount basis, use Stated Amount Insurance Endorsement CA 99 28. Determine the premium as follows:

1.  Multiply the rate for the desired physical damage coverage in the state company rates/ISO loss costs by the appropriate factor in the following table:

<table>
<thead>
<tr>
<th>Stated Amount</th>
<th>Comprehensive And Specified Causes Of Loss*</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicle Value Range</td>
<td>Trucks, Tractors And Trailers#</td>
<td>Trucks, Tractors And Trailers#</td>
</tr>
<tr>
<td>$1 - 10000</td>
<td>.009</td>
<td>.009</td>
</tr>
<tr>
<td>10001 - 15000</td>
<td>.007</td>
<td>.007</td>
</tr>
<tr>
<td>15001 - 20000</td>
<td>.006</td>
<td>.006</td>
</tr>
<tr>
<td>Stated Amount</td>
<td>Comprehensive And Specified Causes Of Loss*</td>
<td>Collision</td>
</tr>
<tr>
<td>---------------</td>
<td>------------------------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>Vehicle Value Range</td>
<td>Trucks, Tractors And Trailers#</td>
<td>Private Passenger Types</td>
</tr>
<tr>
<td>20001 - 25000</td>
<td>.005</td>
<td>.005</td>
</tr>
<tr>
<td>25001 - 40000</td>
<td>.004</td>
<td>.004</td>
</tr>
<tr>
<td>40001 - 65000</td>
<td>.003</td>
<td>.003</td>
</tr>
<tr>
<td>65001 - 90000</td>
<td>.002</td>
<td>.003</td>
</tr>
<tr>
<td>Over 90000</td>
<td>.002</td>
<td>.003</td>
</tr>
</tbody>
</table>

* Specified Causes Of Loss applies only to Trucks, Tractors And Trailers

# Includes All Publics

Table 101.B.1. Stated Amount Basis Factors

2. Divide the actual Stated Amount Value by 100.

3. Multiply the results of Paragraphs 1. and 2.

4. Multiply the rate for the desired physical damage coverage, in the state company rates/ISO loss costs (i.e. the starting point for Paragraph 1.), by the applicable factor for the desired deductible. Refer to Rule 98. for Deductible Factors.

5. Subtract the result of Paragraph 4. from the result of Paragraph 3. Alternately, the following equation will give the appropriate stated amount loss cost for every desired deductible:

\[
\text{Rate from the state company rates/ISO loss costs} \times \left( \frac{\text{Actual Stated Amount Value}}{100} \times \text{Stated Amount Factor from Table 101.B.1.} - \text{Deductible Factor from Rule 98.} \right)
\]

6. Deductible Factors do not apply if the deductible factor is greater than (Actual Stated Amount Value/100) x Stated Amount Factor from Table 101.B.1.

7. Multiply by the combined rating factor and fleet factor, as appropriate.
8. Age and Original Cost New Factors do not apply to stated amount rating.

101. PHYSICAL DAMAGE COVERAGE RATING PROCEDURES

Physical damage coverages are on an actual cash value or stated amount basis.

A. Actual Cash Value Premiums

Most autos rated in this Division are insured on an actual cash value basis.

1. Actual Cash Value

Actual cash value premiums are based on original cost new and age group of the vehicle.

2. Original Cost New

a. Original cost new is the retail cost 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, multiply the original cost new of the chassis by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
<th>1.33</th>
</tr>
</thead>
</table>

Table 101.A.2.b. Unknown Original Cost New Factor

3. Age Group

a. Determine the appropriate age group factor. Refer to Paragraph A.4.a. of the state exception to this rule.

b. The current model year changes October 1, regardless of the actual date the models are introduced.

c. 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 this rule.

B. Stated Amount Basis

Refer to the state exception to this rule.

102. SUSPENSION

A. This rule does not apply to the following types of risks:

1. Risks for which a certificate has been filed in accordance with a financial responsibility law.

2. Risks subject to the requirements of any state or federal authority regulating motor carriers of passengers or property.

3. Any other risks subject to compulsory insurance laws.

B. Insurance may be suspended only for liability, medical payments, uninsured motorists and collision coverages and only for periods of at least 30 days. Use Suspension Of Insurance Endorsement CA 02 40 .

C. Suspension becomes effective on the date requested by the insured or the date the company or any of its authorized representatives receives the request.

D. Refer to state exceptions for any special suspension requirements.

E. Prorate the return premium for the period of suspension.

F. If the insured requests, reinstate the policy. Reinstatement must become effective on the day the company or any of its authorized agents receives the insured's request. 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.
103. POLLUTON 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 the Business Auto, Truckers, Motor Carrier and Garage 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 the Business Auto, Truckers, Motor Carrier and Garage Coverage Forms.

The Garage Coverage Form 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

The Business Auto, Truckers, Motor Carrier and Garage 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, being loaded onto or unloaded from a covered auto. Use Pollution Liability - Broadened Coverage For Covered Autos - Business Auto, Motor Carrier And Truckers Coverage Forms Endorsement CA 99 48 for the Business Auto, Motor Carrier and Truckers Coverage Forms. Use Pollution Liability - Broadened Coverage For Covered Autos - Garage Coverage Form Endorsement CA 99 55 for the Garage 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

A garage 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 the 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 Garage Coverage Form may be excluded by use of the Garage Coverage Form - Other Than Covered Autos Exposure - 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 Garage Coverage Form - Other Than Covered Autos Exposure - 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.

Please refer to the Commercial Lines Manual - Division Six, General Liability for coverage and rating.

104. 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 attached 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.

105. LIMITED MEXICO COVERAGE

A. Application
Coverage for accidents or losses occurring in Mexico within twenty-five miles of the United States border on trips of ten 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.

106. RESERVED FOR FUTURE USE

107. 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 or job titles or positions shown in the schedule.

C.  Refer to company for the charge per auto.

108. RESERVED FOR FUTURE USE
109. AUTO LOAN/LEASE GAP COVERAGE

A. Eligibility

1. This rule 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 computing the premium for this coverage, multiply the Physical Damage Coverage premiums by the following factor:

<table>
<thead>
<tr>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.07</td>
</tr>
</tbody>
</table>

Table 109.B. Auto Loan/Lease Gap Coverage Premium Computation Factor

110. 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 $20 per day/$600 maximum. For limits other than that provided by the policy, use Endorsement CA 99 90 - Optional Limits - Loss Of Use Expenses. Refer to company for rating.
111. TERRORISM ENDORSEMENT OPTIONS

Refer to the Terrorism Supplement to the CLM.

111. TERRORISM ENDORSEMENT OPTIONS

Refer to the Terrorism Supplement to the CLM.

112. 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 - Garage Operations - Other Than Covered Autos 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 Garage Operations - Other Than Covered Autos 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.

113. 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, Garage, Motor Carrier and Truckers Coverage Forms to exclude silica or silica-related dust exposure for covered autos.

2. Use Silica Or Silica-Related Dust Exclusion For Other Than Covered Autos Exposure - Garage Coverage Form Endorsement CA 25 39 with the Garage Coverage Form to exclude silica or silica-related dust exposure for other than covered autos.

B. Premium Computation

Refer to company for rating.

End of Section.