CHECKING SLIP—IMPORTANT

WISCONSIN AUTOMOBILE INSURANCE PLAN

WI 2026 Revision 002

NEW PAGES ENCLOSED	(3), C-3–C-4, C-9–C-42, CR-3–CR-19, (a)–(c)
SUPERSEDED—REMOVE	All previous Checking Slips
	Pages (3), C-3–C-4, C-9–C-42, C-45–C-52, CR-3–CR-6, (a)–(c)

NEW CHANGES

Manual of Rules and Rates

Filing No. WI 26-01

The Commercial Auto Liability and Medical Payments rates, including rates for uninsured and underinsured motorists insurance (Rule 57), zone rated autos (Rule 74), nonowned auto liability coverage (Rule 104), snowmobiles (Rule 122), and repossessed autos (Rule 126) are revised.

In addition, the minimum premiums for truckers (Rule 75), hired autos (Rule 103), and nonowned auto liability coverage (Rule 104) are revised.

Rules 72 through 75, 81 through 83, 92 through 95, 113 through 118, 120, and 123 are amended in accordance with the introduction of a revised class plan.

The commercial auto liability rating worksheets have been relocated to the Commercial Auto Rate Chapter. In addition, Commercial Auto Liability Rating Factors are introduced.

These Rule and Rate revisions are **effective February 1, 2027 for new business and April 1, 2027 for renewal business**.

- Rule 57 ..... Page C-4
- Rule 72 ..... Pages C-9–C-12
- Rule 73 ..... Pages C-12 and C-13
- Rule 74 ..... Pages C-13, C-17, and C-18
- Rule 75 ..... Page C-19
- Rules 81 and 82 ..... Page C-21
- Rule 83 ..... Page C-22
- Rule 92 ..... Pages C-23, C-24, and C-25–C-28
- Rule 93 ..... Page C-28
- Rules 94 and 95 ..... Page C-29
- Rule 103 ..... Page C-32
- Rule 104 ..... Pages C-32–C-34
- Rule 113 ..... Page C-35
- Rule 114 ..... Page C-36
- Rules 115 and 116 ..... Page C-37
- Rule 117 ..... Page C-38
- Rule 118 ..... Pages C-39 and C-40
- Rules 120 and 122 ..... Page C-41
- Rules 123 and 126 ..... Page C-42
- Commercial Auto Liability Rating worksheets ..... Pages CR-3–CR-10

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- Commercial Auto Liability and Medical Payments rates.....Pages CR-11–CR-14
- Commercial Auto Liability Rating Factors.....Pages CR-15–CR-19

Table of Contents page (3) is revised.
Page C-15 is included for editorial purposes only.

ELECTRONIC MANUAL

The Wisconsin Automobile Insurance Plan Manual is available in electronic format at *https://www.aipso.com/Manuals/WisconsinManuals*. Register at *https://www.aipso.com/EmailAlerts* to receive email alerts when the manual is updated.

ABOUT THIS MANUAL

Stars (★) indicate the beginning of an amendment and end symbols (❖) indicate the ending of an amendment. The latest effective dates of the Plan of Operation and Manual of Rules and Rates are listed on pages (a)–(c) located at the end of the Manual.

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Rule 126. REPOSSESSED AUTOS (CLASS CODE 7925) C–42
Rule 127. DRIVE-AWAY CONTRACTORS C–42

COMMERCIAL AUTO RATE CHAPTER

TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET CR–3
ZONE RATED TRUCKS, TRACTORS, AND TRAILERS WORKSHEET CR–4
PRIVATE PASSENGER TYPES RATING WORKSHEET CR–5
PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET CR–6
ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET CR–7
NONOWNED AUTO LIABILITY RATING EXAMPLE CR–8
NONOWNED AUTO LIABILITY WORKSHEET CR–10
COMMERCIAL AUTO LIABILITY AND MEDICAL PAYMENTS RATES CR–11
COMMERCIAL AUTO LIABILITY RATING FACTORS CR–15

EFFECTIVE DATES ..... (a)

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Rule 51. PREMIUM DEVELOPMENT

A. Determine the applicable base rate from the Premium Development Rule in the appropriate chapter of this Manual.

B. Determine the appropriate chapter of the Manual in accordance with the following:

1. All eligible trucks, tractors, and trailers are rated under the Trucks, Tractors, and Trailers Chapter.

   EXCEPTIONS:

   a. Nonfleet trucks with load capacities of 2,000 pounds or less owned by an individual or a married couple who are residents of the same household, and not customarily used in the occupation, profession, or business of the insured other than in the course of driving to or from work, are rated under the Private Passenger Chapter.

   b. All other personal use trucks are under the Private Passenger Types Chapter.

2. Private passenger autos that are part of a fleet are rated under the Private Passenger Types Chapter.

3. All eligible public transportation autos are rated under the Public Transportation Chapter.

4. All eligible commercial nonowned exposures are rated under the Nonowned Auto Chapter.

   Exception: All named nonowner policies are rated under the Private Passenger Chapter.

5. All other eligible commercial autos are rated under the Special Types and Operations Chapter.

C. **Bodily Injury and Property Damage Liability Coverage**

1. If increased limits (Rule 52) apply, multiply the rate determined above by the appropriate factor.

2. Refer to merit rating plan (Rule 55) for applicability.

D. **Uninsured and Underinsured Motorists Coverage**

Refer to Rule 57 for determination of the appropriate premium.

E. **Medical Payments Coverage**

Refer to Rule 58 for determination of the appropriate premium.

Rule 52. INCREASED LIMITS

Note: For factors for limits required by law that are not shown, refer to Rule 2.

Optional Single Limits

The increased limits table below shows the factors to be applied to the $60,000 single limit liability rates to determine the premium for other limits written in accordance with the Extent of Coverage Section (Section 21) of the Plan.

Single Limits	Limit Codes	Light and Medium Trucks	Heavy Trucks and Truck-Tractors	Extra Heavy Trucks and Truck-Tractors	Zone Rated Risks	All Other Risks
$ 100,000	10	1.18	1.16	1.19	1.19	1.16
200,000	12	1.42	1.41	1.50	1.51	1.40
350,000	15	1.66	1.65	1.80	1.82	1.62
500,000	16	1.84	1.84	2.04	2.06	1.77
750,000	17	2.05	2.06	2.33	2.38	1.95
1,000,000	18	2.20	2.22	2.56	2.64	2.10
1,500,000*	19	2.44	2.45	2.90	3.02	2.34
2,000,000*	20	2.61	2.63	3.17	3.31	2.52
2,500,000*	21	2.75	2.78	3.38	3.54	2.67
3,000,000*	22	2.87	2.91	3.56	3.74	2.80
3,500,000*	–	2.96	3.01	3.70	3.89	2.90
4,000,000*	–	3.04	3.09	3.83	4.01	2.98
4,500,000*	–	3.10	3.17	3.94	4.12	3.06
5,000,000*	23	3.24	3.30	4.13	4.33	3.20

***Available only if required by law and only if reinsurance is not available.**

Rules 53–54. RESERVED FOR FUTURE USE

Rule 55. MERIT RATING PLAN

A. **Eligibility**

The merit rating plan must be applied to all owned commercial auto risks except risks which have been in business less than nine months preceding the date the policy is being rated.

B. **Experience Period**

The experience period is 3 years immediately preceding the date of the application for assignment and, in the case of renewal, during the 3 years ending 90 calendar days prior to the renewal date.

C. **Merit Points**

1. Merit points shall be determined using the application and/or other factual loss information obtained from the prior insurer or any reliable source.

2. One merit point shall be assigned to each at fault loss involving an owned auto during the experience

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period which results in any bodily injury, or damage to property, including the risk's in excess of $500.

3. Merit points are to be assigned whether or not the driver responsible for the point is still employed or driving.

4. Merit points assigned should come exclusively from the loss report(s).

D. **Rating**

1. Determine the number of autos to be rated under this Plan. Trailers shall receive rating modification but shall not be counted for purposes of determining the number of autos to be rated under this Plan.

2. Determine the total merit points accumulated by all eligible owned autos during the experience period.

3. Use the Rate Modification Table below to determine the rating factor to be applied to the premium for all coverages for each eligible auto, except for uninsured motorists, underinsured motorists, and medical payments coverages.

RATE MODIFICATION TABLE

No. of Autos	Merit Points	Rating Factor
1–2	1–2	1.15
	3 or more	1.30
3–4	2–3	1.10
	4 or more	1.25

4. The rating factor applied at policy inception shall not be adjusted to reflect any change in the number of autos during the policy year.

Rule 56. RESERVED FOR FUTURE USE

Rule 57. UNINSURED AND UNDERINSURED MOTORISTS INSURANCE

A. **Uninsured Motorists Insurance**

1. Coverage

a. This form of auto insurance must be provided at $50,000 single bodily injury liability limits on every auto bodily injury liability policy insuring any auto designed for use on public highways and either required to be registered or principally garaged in Wisconsin.

Uninsured motorists insurance will apply to all autos on the policy.

If liability coverage also applies to hired or nonowned autos, uninsured motorists insurance must be provided for those autos.

b. Higher limits are not available.

2. Rates

All Territories	★ Rate Per Auto
Private Passenger Types	$33
Hired and Nonowned Autos	Refer to Rules 103 and 104.
All Other Risks	21

B. **Underinsured Motorists Insurance**

1. Coverage

a. This form of auto insurance will be offered in writing and include a brief description of the coverage to one named insured on the bodily injury liability policy insuring any auto designed for use on public highways and either required to be registered or principally garaged in Wisconsin at $100,000 single bodily injury liability limits. Underinsured motorists insurance is also available for hired or nonowned autos.

If underinsured motorists coverage is provided, the coverage will apply to all autos insured under the policy.

b. A named insured has the right to reject underinsured motorists coverage. The rejection of such coverage will apply to all persons insured under the policy. Rejection need not be in writing. The absence of a premium payment for underinsured motorists coverage is conclusive proof that the person has rejected such coverage.

Unless a named insured requests such coverage in writing, the insurer does not have to provide underinsured motorists coverage on renewal policies when one named insured has rejected the coverage on the policy previously issued by the insurer.

c. Higher limits are not available.

2. Rates

All Territories	★ Rate Per Auto
Private Passenger Types	$13
Hired and Nonowned Autos	Refer to Rules 103 and 104.
All Other Risks	9

C. **Trailers**

Do not charge an uninsured motorists premium for trailers when power units designed to tow such trailers are already insured for uninsured motorists insurance on the same coverage form.

D. The premium shall not be subject to modification under the provisions of any rating plan or other Manual rules.

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NONFLEET—PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

★

Size Class	Business Use Class		Radius Class: Local Up to 50 Miles BI and PD	Radius Class: Intermediate 51 to 200 Miles BI and PD	Radius Class: Long Distance Over 200 Miles BI and PD
Light Trucks (0–10,000 lbs. GVWR)	**Service**	**Factor**	1.00	1.33	1.30
		CD	011– –	012– –	013– –
	Retail	**Factor**	1.39	1.85	1.80
		CD	021– –	022– –	023– –
	Commercial	**Factor**	1.12	1.49	1.45
		CD	031– –	032– –	033– –
					ZONE RATED
Medium Trucks (10,001–20,000 lbs. GVWR)	**Service**	**Factor**	1.03	1.37	.82
		CD	211– –	212– –	213– –
	Retail	**Factor**	1.43	1.90	.82
		CD	221– –	222– –	223– –
	Commercial	**Factor**	1.15	1.53	.82
		CD	231– –	232– –	233– –
Heavy Trucks (20,001–45,000 lbs. GVWR)	**Service**	**Factor**	1.01	1.35	1.00
		CD	311– –	312– –	313– –
	Retail	**Factor**	1.41	1.87	1.00
		CD	321– –	322– –	323– –
	Commercial	**Factor**	1.14	1.51	1.00
		CD	331– –	332– –	333– –
Extra Heavy Trucks (Over 45,000 lbs. GVWR)		**Factor**	1.84	2.45	1.50
		CD	401—	402– –	403– –
Heavy Truck-Tractors (0–45,000 lbs. GCW)	**Service**	**Factor**	1.33	1.77	1.00
		CD	341– –	342– –	343– –
	Retail	**Factor**	1.85	2.46	1.00
		CD	351– –	352– –	353– –
	Commercial	**Factor**	1.49	1.98	1.00
		CD	361– –	362– –	363– –
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)		**Factor**	2.00	2.66	1.50
		CD	501—	502– –	503– –
Trailer Types					
Semitrailers		**Factor**	.18	.23	.14
		CD	671—	672– –	673– –
Trailers		**Factor**	.08	.11	.14
		CD	681—	682– –	683– –
Service or Utility Trailer (Registered GVWR of 3,000 lbs. or less)		**Factor**	.18	.24	.00
		CD	691—	692– –	693– –

Note: For statistical coding information, refer to statistical plan in use by company.

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TRUCKS, TRACTORS, AND TRAILERS

FLEET—PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Size Class	Business Use Class		Radius Class: Local Up to 50 Miles BI and PD	Radius Class: Intermediate 51 to 200 Miles BI and PD	Radius Class: Long Distance Over 200 Miles BI and PD
Light Trucks (0–10,000 lbs. GVWR)	Service	Factor	1.00	1.33	1.30
		CD	014– –	015– –	016– –
	Retail	Factor	1.39	1.85	1.80
		CD	024– –	025– –	026– –
	Commercial	Factor	1.12	1.49	1.45
		CD	034– –	035– –	036– –
					ZONE RATED
Medium Trucks (10,001–20,000 lbs. GVWR)	Service	Factor	1.03	1.37	.82
		CD	214– –	215– –	216– –
	Retail	Factor	1.43	1.90	.82
		CD	224– –	225– –	226– –
	Commercial	Factor	1.15	1.53	.82
		CD	234– –	235– –	236– –
Heavy Trucks (20,001–45,000 lbs. GVWR)	Service	Factor	1.01	1.35	1.00
		CD	314– –	315– –	316– –
	Retail	Factor	1.41	1.87	1.00
		CD	324– –	325– –	326– –
	Commercial	Factor	1.14	1.51	1.00
		CD	334– –	335– –	336– –
Extra Heavy Trucks (Over 45,000 lbs. GVWR)		Factor	1.84	2.45	1.50
		CD	404—	405– –	406– –
Heavy Truck-Tractors (0–45,000 lbs. GCW)	Service	Factor	1.33	1.77	1.00
		CD	344– –	345– –	346– –
	Retail	Factor	1.85	2.46	1.00
		CD	354– –	355– –	356– –
	Commercial	Factor	1.49	1.98	1.00
		CD	364– –	365– –	366– –
Extra Heavy Truck-Tractors (Over 45,000 lbs. GCW)		Factor	2.00	2.66	1.50
		CD	504—	505– –	506– –
Trailer Types					
Semitrailers		Factor	.18	.23	.14
		CD	674—	675– –	676– –
Trailers		Factor	.08	.11	.14
		CD	684—	685– –	686– –
Service or Utility Trailer (Registered GVWR of 3,000 lbs. or less)		Factor	.18	.24	.00
		CD	694—	695– –	696– –

Note: For statistical coding information, refer to statistical plan in use by company.

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

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.

Classification	Non-Zone Rated	Zone Rated	Code to Be Inserted in 4th and 5th Digit of Classification Code
Truckers—Autos used to haul or transport goods, materials, or commodities for another, other than autos used in moving operations			
a. Common carriers.	1.98	1.15	21
b. Contract carriers (other than chemical or iron and steel haulers).....	1.98	1.15	22
c. Contract carriers hauling chemicals	1.98	1.15	23
d. Contract carriers hauling iron and steel.....	1.98	1.15	24
e. Exempt carriers (other than livestock haulers).....	1.98	1.15	25
f. Exempt carriers hauling livestock.	1.98	1.15	26
g. Carriers engaged in both private carriage and transporting goods, materials, or commodities for others	1.98	1.15	02
h. Tow trucks for hire	2.01	1.15	03
i. Movers.....	1.00	1.15	05
j. All other truckers.	1.98	1.15	29
Food Delivery—Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food			
a. Canneries and packing plants....	1.71	1.30	31
b. Fish and seafood.	1.71	1.30	32
c. Frozen food	1.71	1.30	33
d. Fruit and vegetable.....	1.71	1.30	34
e. Meat or poultry....	1.75	1.30	35
f. All other food delivery.....	1.71	1.30	39
Specialized Delivery—Autos used in deliveries subject to time and similar constraints			
a. Armored cars.....	1.53	1.00	41
b. Film delivery.....	1.53	1.00	42
c. Magazines or newspaper.....	1.53	1.00	43
d. Mail and parcel post.....	1.53	1.00	44
e. All other specialized delivery.....	1.53	1.00	49
Waste Disposal—Autos transporting salvage and waste material for disposal or resale			
a. Auto dismantlers .	1.36	1.00	51
b. Building wrecking operators.....	1.36	1.00	52
c. Garbage	2.01	1.00	53
d. Junk dealers.....	1.36	1.00	54
e. All other waste disposal.....	1.36	1.00	59
Farmers—Autos owned by a farmer used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers			
a. Individually owned or family corporation (other than livestock hauling)	.49	.90	61
b. Livestock hauling.	.49	.90	62
c. All other farmers ..	.49	.90	69
Dump and Transit Mix (Use these factors only when no other secondary classification applies)			
a. Excavating	.89	.90	71
b. Sand and gravel (other than quarrying)	1.40	.90	72
c. Mining.....	.89	.90	73
d. Quarrying	.89	.90	74
e. All other dump and transit mix.....	.89	.90	79

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Classification	Non-Zone Rated	Zone Rated	Code to Be Inserted in 4th and 5th Digit of Classification Code
Contractors (Other than dump trucks)			
a. Building commercial	1.00	.90	81
b. Building private dwellings	1.00	.90	82
c. Electrical, plumbing, masonry, plastering and other repair or service	1.00	.90	83
d. Excavating	.86	.90	84
e. Street and road	1.00	.90	85
f. All other contractors	1.00	.90	89
Others			
a. Logging and lumbering	1.21	1.00	91
b. All other	1.00	1.00	99

D. **Special Provisions for Certain Risks**

1. Truckers—If the business of the insured involves transporting materials or commodities for another, the Truckers Rule (Rule 75) also applies.
2. Transporters of Liquid Products—A policy 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. Attach the applicable Wrong Delivery of Liquid Products endorsement.
3. Transporters of Explosives—A policy that covers an auto used for transporting explosives must exclude coverage for the explosion hazard. Attach the applicable Explosives endorsement.

   For coverages including the explosion hazard, refer to Rule 2.
4. Rolling Stores—A policy that covers autos equipped as a rolling store must exclude product liability. Attach the applicable Rolling Stores endorsement.
5. Trucks, Trailers, and Semitrailers Used in Dumping Operations. The normal rating classification applies to hopper-type transporters of dry commodities, which unload through the bottom by gravity.

Rule 73. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

A. This Rule applies to

1. all light trucks and trailers used with light trucks; and
2. all other trucks, tractors, and trailers that 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 74. Premium Development—Zone Rated Autos.

B. **★Determination of Classifications—Bodily Injury and Property Damage Liability and Medical Payments Coverages**

1. Determine whether the risk is classified as fleet or nonfleet according to the Trucks, Tractors, and Trailers Classifications Rule (Rule 72).
2. Determine the fleet size factor from the Commercial Auto Rate Chapter.
3. Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule (Rule 72) based on size class, business use class, and radius class. For trailers used with light trucks which regularly operate beyond a 200-mile radius, use the rating factor for the intermediate rating class.
4. Determine the secondary rating factor, if any, from the Trucks, Tractors, and Trailers Classifications Rule (Rule 72) based on the special industry classifications.
5. Determine the vehicle age and price bracket (original cost new or stated amount) factor from the Commercial Auto Rate Chapter.
6. Determine the NAICS classification and factor from the Commercial Auto Rate Chapter.

C. **Premium Development—Bodily Injury and Property Damage Liability Coverage**

1. Determine the rating territory from the territory definitions based on the street address of principal garaging.
2. Determine the base rate from the Commercial Auto Rate Chapter.
3. Multiply the base rate by the increased limit factor.
4. Multiply the rate by the primary rating factor.
5. Multiply the rate by the secondary rating factor.
6. Multiply the rate by the fleet size factor.
7. Multiply the rate by the age factor.
8. Multiply the rate by the OCN or stated amount factor.
9. Multiply the rate by the NAICS classification factor.
10. Refer to special provisions in Rule 72.D for applicability.
11. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

D. **Premium Development—Medical Payments Coverage**

1. Determine the rating territory from the territory definitions based on the street address of principal garaging.
2. Determine the base rate from the Commercial Auto Rate Chapter.

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3. For trailers, multiply the rate by the primary rating factor.

4. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

E. **Uninsured and Underinsured Motorists Coverage**

Refer to Rule 57 for the applicable rates.✣

Rule 74. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

A. Except for light trucks and 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. Determine the zone combination for each auto 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 that the insured owns and operates.

C. **★Determination of Classifications—Bodily Injury and Property Damage Liability and Medical Payments Coverages**

Determine the classification rating factor as follows:

1. Determine whether the risk is classified as fleet or nonfleet according to the Trucks, Tractors, and Trailers Classifications Rule (Rule 72).

2. Determine the fleet size factor from the Commercial Auto Rate Chapter.

3. Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule (Rule 72) based on size class, business use class, and radius class.

4. Determine the secondary rating factor, if any, from the Trucks, Tractors, and Trailers Classifications Rule (Rule 72) based on the special industry classifications.

D. **Premium Development—Bodily Injury and Property Damage Liability Coverage**

1. Determine the base rate for the zone combination from the Zone Rating Table.

2. Multiply the base rate by the increased limit factor.

3. Multiply the rate by the primary rating factor.

4. Multiply the rate by the secondary rating factor.

5. Multiply the rate by the fleet size factor.

6. Refer to the special provisions in Rule 72.D for applicability.

7. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

E. **Premium Development—Medical Payments Coverage**

1. Determine the base rate for the zone combination from the Zone Rating Table.

2. For trailers, multiply the rate by the primary rating factor.

3. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

F. **Uninsured and Underinsured Motorists Coverage**

Refer to Rule 57 for the applicable rates.✣

G. **Minimum Premium**

The premium developed is subject to a minimum premium developed by the applicable intermediate radius class.

H. **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 Semisuburban, 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 territory.

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TRUCKS, TRACTORS, AND TRAILERS

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, Semisuburban 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.

cc. PHOENIX Zone—29

Includes Mesa—Tempe and Phoenix, Arizona territories.

dd. PHILADELPHIA Zone—30

Includes Bucks County (Balance), Chester County (Balance), Delaware County (Balance), Montgomery County (Balance), Allentown—Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware; and Cam

den, Camden Suburban, and Trenton, New Jersey territories.

ee. PITTSBURGH Zone—31

Includes all of Allegheny and Beaver Counties, Pennsylvania territories.

ff. PORTLAND Zone—32

Includes all of Portland, Portland Semisuburban, 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.

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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.

l. **See the Trucks, Tractors, and Trailers Zone Rating tables and Zone Rated Map**.

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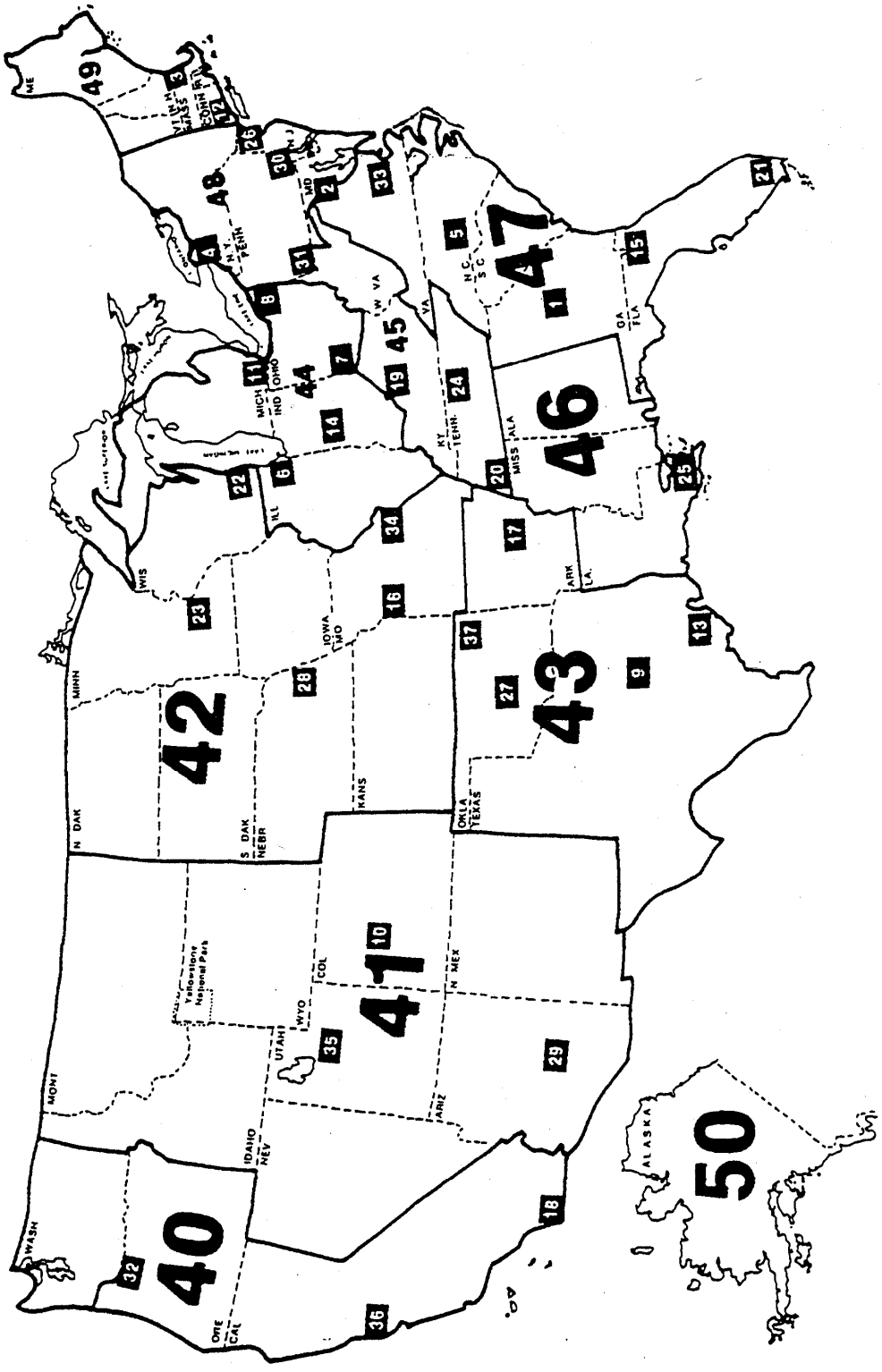
LONG DISTANCE ZONE MAP



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$60,000 SINGLE LIMIT—ZONE RATING TABLE
ZONE 22 (MILWAUKEE) COMBINATIONS

★

Zone	Description	Code	$60,000 Bodily Injury and Property Damage	$1,000 Medical Payments
01	Atlanta	201	$14,719	$621
02	Baltimore/Washington	202	13,511	574
03	Boston	203	15,226	648
04	Buffalo	204	13,511	574
05	Charlotte	205	14,719	621
06	Chicago	206	10,909	463
07	Cincinnati	207	10,909	463
08	Cleveland	208	10,909	463
09	Dallas/Ft. Worth	209	9,818	416
10	Denver	210	12,224	516
11	Detroit	211	10,909	463
12	Hartford	212	15,226	648
13	Houston	213	9,818	416
14	Indianapolis	214	10,909	463
15	Jacksonville	215	14,719	621
16	Kansas City	216	8,413	358
17	Little Rock	217	9,818	416
18	Los Angeles	218	11,195	474
19	Louisville	219	11,568	490
20	Memphis	220	11,568	490
21	Miami	221	14,719	621
22	Milwaukee	222	8,413	358
23	Minneapolis/St. Paul	223	8,413	358
24	Nashville	224	11,568	490
25	New Orleans	225	13,946	590
26	New York City	226	13,511	574
27	Oklahoma City	227	9,818	416
28	Omaha	228	8,413	358
29	Phoenix	229	12,224	516
30	Philadelphia	230	13,511	574
31	Pittsburgh	231	13,511	574
32	Portland	232	11,195	474
33	Richmond	233	14,719	621
34	St. Louis	234	8,413	358
35	Salt Lake City	235	12,224	516
36	San Francisco	236	11,195	474
37	Tulsa	237	9,818	416
40	Pacific	240	11,423	485
41	Mountain	241	12,471	527
42	Midwest	242	8,586	363
43	Southwest	243	10,018	427
44	North Central	244	11,129	474
45	Mideast	245	11,800	500
46	Gulf	246	14,229	606
47	Southeast	247	15,018	637
48	Eastern	248	13,785	585
49	New England	249	15,532	658

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TRUCKS, TRACTORS, AND TRAILERS

$60,000 SINGLE LIMIT—ZONE RATING TABLE
ZONE 42 (MID WEST) COMBINATIONS

Zone	Description	Code	$60,000 Bodily Injury and Property Damage	$1,000 Medical Payments
01	Atlanta	901	$15,018	$637
02	Baltimore/Washington	902	13,785	585
03	Boston	903	15,532	658
04	Buffalo	904	13,785	585
05	Charlotte	905	15,018	637
06	Chicago	906	11,129	474
07	Cincinnati	907	11,129	474
08	Cleveland	908	11,129	474
09	Dallas/Ft. Worth	909	10,018	427
10	Denver	910	12,471	527
11	Detroit	911	11,129	474
12	Hartford	912	15,532	658
13	Houston	913	10,018	427
14	Indianapolis	914	11,129	474
15	Jacksonville	915	15,018	637
16	Kansas City	916	8,586	363
17	Little Rock	917	10,018	427
18	Los Angeles	918	11,423	485
19	Louisville	919	11,800	500
20	Memphis	920	11,800	500
21	Miami	921	15,018	637
22	Milwaukee	922	8,586	363
23	Minneapolis/St. Paul	923	8,586	363
24	Nashville	924	11,800	500
25	New Orleans	925	14,229	606
26	New York City	926	13,785	585
27	Oklahoma City	927	10,018	427
28	Omaha	928	8,586	363
29	Phoenix	929	12,471	527
30	Philadelphia	930	13,785	585
31	Pittsburgh	931	13,785	585
32	Portland	932	11,423	485
33	Richmond	933	15,018	637
34	St. Louis	934	8,586	363
35	Salt Lake City	935	12,471	527
36	San Francisco	936	11,423	485
37	Tulsa	937	10,018	427
40	Pacific	940	11,949	506
41	Mountain	941	13,048	553
42	Midwest	942	8,978	379
43	Southwest	943	10,481	442
44	North Central	944	11,643	495
45	Mideast	945	12,345	521
46	Gulf	946	14,884	632
47	Southeast	947	15,708	664
48	Eastern	948	14,421	611
49	New England	949	16,250	690

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Rule 75. TRUCKERS

A. **Eligibility**

1. A trucker is a person, firm, or corporation in the business of transporting goods, materials, or commodities for another.

2. Such a risk is still in the truckers classification even if it calls itself or advertises as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.

3. Autos used in moving operations are also truckers, even though they are not subject to the truckers secondary rating factors.

B. **Premium Development—Bodily Injury and Property Damage Liability Coverage**

1. Nontrucking Use—Bobtail or Deadhead Operations (Class Code 7489)

   For any person, firm, or corporation where coverage is limited to nontrucking use (bobtail) and the autos are not rented nor used for business purposes used to carry property or to haul someone else's trailers

   a. Determine the Trucks, Tractors, and Trailers base rate from the Commercial Auto Rate Chapter.

   b. Multiply the rate determined above by the following factor per auto or per combined tractor-trailer unit:

★
Factor
.75
✣

   c. Secondary rating factors do not apply.

   d. Do not charge a premium for trailers.

   e. Attach the applicable Motor Carriers—Insurance For Nontrucking Use endorsement.

2. Other than Zone Rating

   For any person, firm, or corporation transporting property exclusively for one concern, classify and rate the autos as though the autos are owned by such concern.

   a. Specified Auto Basis. Truckers may be written on a specified auto basis according to the Trucks, Tractors, and Trailers Classifications Rule (Rule 72).

   b. Cost of Hire Basis (Class Code 6626, For Truckers Without Hold-Harmless Agreements and Class Code 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.

   (1) Premium Determination Without Hold-Harmless Agreement

      (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

         (i) computing the premium of all autos owned and leased by the insured that are used in trucking operations;

         (ii) 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 .0020.

      (d) Compute the advance premium by multiplying each $100 of the total amount estimated for the cost of hire during the policy period by 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) Minimum Premium

         ★The minimum premium shall be $20 for bodily injury and property damage liability at a $60,000 limit, provided coverage for the hired autos of the risk is afforded by the same company that is insuring the owned autos of the risk; otherwise the minimum premium shall be the average applicable specified auto rate.✣

   (2) Premium Determination With Hold-Harmless Agreement

      When an insured lessee's hired auto 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, calculate the premium according to paragraph B.2.b.(1) above. Reduce the premium by multiplying the rate by a factor of .85.

      The insured must keep and maintain, subject to audit, the following records:

      (a) A copy of the written lease;

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

      (c) A Certificate of Insurance from the other party to the lease or a copy of the

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other parties' Declarations page which verified liability coverage with limits at least equal to those of the insured; and

(d) A copy of either Motor Carriers—Excess Coverage For The Named Insured and Named Lessors For Leased Autos Endorsement CA 23 08 or Motor Carriers—Named Lessee As Insured Endorsement CA 23 12 listing the insured.

3. If increased limits (Rule 52) apply, multiply the rate determined above by the appropriate factor.

4. Refer to merit rating plan (Rule 55) for applicability.

C. **Definition of Cost of Hire**

1. Cost of hire means

a. the total dollar amount of costs incurred for the hire of autos (including trailers and semitrailers) and if not included therein;

b. the total remuneration of all operators' and drivers' helpers of hired autos whether hired with a driver or lessor or an employee of the lessee, or any other third party; and

c. the total dollar amount of any other costs (i.e., repair, maintenance, fuel, etc.) directly associated with operating the hired autos whether such costs are absorbed by the insured, paid to the lessor or owner, or paid to others including amounts paid to independents via 1099.

2. Cost of hire does not include the total dollar amount of costs incurred by the insured for hire or lease of autos specifically described in the policy as owned autos for which the premium has been established on a specified auto basis.

$$\text{Minimum Cost of Hire Per Hired Auto} = \frac{\$60{,}000}{365} \times \left(\text{Number of Days Auto is Hired} \right)$$

Rules 76–80. RESERVED FOR FUTURE USE

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Rule 81. ELIGIBILITY

A. A private passenger type auto is a

1. four-wheel auto of the private passenger or station wagon type;
2. pickup or van not used for business
3. owned by corporations, partnerships, unincorporated associations, or government agencies or rated as part of a fleet.

B. **★Private Passenger Type Classifications**

Classification				Class Code	Liability and Medical Payments
Fleet Vehicles	Farming Vehicles			7399	0.80
	All Other Private Passenger Type Vehicles rated as part of a fleet			7398	1.00
Nonfleet Vehicles	Vehicles available for personal use, including farming vehicles	No operator licensed less than five years	Not driven to work or school	7381	0.87
			Driven to or from work less than 15 miles	7382	0.95
			Driven to or from work 15 miles or more	7383	0.95
		Operator licensed less than five years is not owner or principal operator	Not driven to work or school	7386	1.28
			Driven to or from work less than 15 miles	7387	1.40
			Driven to or from work 15 miles or more	7388	1.43
		Owner or principal operator licensed less than five years	Not driven to work or school	7392	1.94
			Driven to or from work less than 15 miles	7393	2.10
			Driven to or from work 15 miles or more	7394	2.13

✣

Rule 82. PREMIUM DEVELOPMENT

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

B. **★Determination of Classifications—Bodily Injury and Property Damage Liability and Medical Payments Coverages**

1. Determine the classification code and factor from Rule 81.
2. Determine the fleet size factor from the Commercial Auto Rate Chapter.
3. Determine the vehicle age and price bracket (original cost new or stated amount) factor from the Commercial Auto Rate Chapter.
4. Determine the NAICS classification and factor from the Commercial Auto Rate Chapter.

Note: For applications submitted without a Motor Vehicle Record (MVR) attached, use the highest rated classification factor in Rule 81.

C. **Premium Development—Bodily Injury and Property Damage Liability Coverage**

1. Determine the base rate from the Commercial Auto Rate Chapter.
2. Multiply the base rate by the increased limit factor.
3. Multiply the rate by the class factor.
4. Multiply the rate by the fleet size factor.
5. Multiply the rate by the age factor.
6. Multiply the rate by the OCN or stated amount factor.
7. Multiply the rate by the NAICS classification factor.
8. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

D. **Premium Development—Medical Payments Coverage**

1. Determine the base rate from the Commercial Auto Rate Chapter.
2. Multiply the rate by the class factor in Rule 81.
3. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

E. **Uninsured and Underinsured Motorists Coverage**

Refer to Rule 57 for the applicable rates.✣

Rule 83. FARMERS AUTOS (Class Code 7399)

A. **Eligibility**

This Rule applies to private passenger autos, pickups, and vans rated as part of a fleet which meet all the following qualifications:

1. Principally garaged on a farm or ranch

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2. Owned by an individual or a married couple 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 Development—Bodily Injury and Property Damage Liability and Medical Payments Coverages**

1. Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.
2. Multiply the rate by the class factor in Rule 81.
3. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.✣

Rules 84–90. RESERVED FOR FUTURE USE

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PUBLIC TRANSPORTATION CHAPTER

For the purposes of this Chapter, the words "regular" and "regularly" mean that operations are contemplated, planned, or expected.

Rule 91. ELIGIBILITY

This Chapter applies to autos registered or used for the transportation of members of the public. Attach CA 24 02 Public Transportation Autos endorsement.

Rule 92. PUBLIC AUTO CLASSIFICATIONS

Classify public autos as follows:

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 such cases, use the lower rated classification. This does not apply to autos hired under contract by social service agencies as defined in paragraph C.2.m.(2)(c) below.

B. **Fleet—Nonfleet 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. This includes long-term and short-term leased autos.
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 nonfleet.
5. Do not change the fleet or nonfleet classification because of midterm changes in the number of owned autos except at the request of the insured. The policy must be cancelled and rewritten in accordance with the Cancellations Rule (Rule 7).

C. **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. A metered or unmetered auto, other than a car service or limousine, with a seating capacity of eight or less that is operated for hire by the named insured or an employee, but does not pick up, transport, or discharge passengers along a route. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation. A taxicab—owner-driver means an individual owner of a single taxicab operated by the individual owner or spouse.
   b. Car Service. An unmetered auto, other than a taxicab or limousine, with a seating capacity of eight or less that is operated for hire by the named insured or an employee, and operates from a central base station. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation.
   c. Limousine. An unmarked luxury auto, other than a taxicab or car service, that meets all of the following criteria:✣
      (1) Is hired for an average of three hours on a prearranged basis for special or business functions, weddings, funerals, or similar purposes.
      (2) Is operated by the named insured or an employee of the named insured in attendance as a chauffeur at the beginning and ending of the function.
      (3) Is licensed by the appropriate licensing authority, if any.
   d. 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.
      (2) A policy covering a school bus may be written on an annual term for liability coverages with premium prorated to reflect the actual school term if the auto is inactive during the summer. However, do not give credit for Saturdays, Sundays, or holidays or for any other periods of lay-up during the school term.
   e. Church Bus—An auto used by a church to transport persons to or from services and other church related activities. This classification does not apply to public autos used primarily for daily school activities.
   f. Intercity Bus—An auto that picks up and transports passengers on a published table of stops between stations located in two or more towns or cities.
   g. Urban Bus—An auto that picks up, transports, and discharges passengers at frequent local stops along a prescribed route. This classification applies only to autos operated principally

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within the limits of a city or town and communities contiguous to such city or town, and includes tabled express service between points on that route.

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

i. Airport Bus or Airport Limousine—An auto for hire that transports passengers between airports and other passenger stations or motels.

j. Charter Bus—An auto chartered for special trips, touring, picnics, outings, games, and similar uses.

k. 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.

l. Transportation of Athletes and Entertainers—An auto owned by a group, firm, or organization that transports its own professional athletes, musicians, or other entertainers.

EXCEPTIONS:

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

(2) If it is used to transport its own nonprofessional athletes, musicians, or entertainers, rate as a public auto not otherwise classified.

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

(1) Employer Furnished Transportation—Transportation is held out by the employer as an inducement to employment, 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 or her 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 of his or her employer.

(2) All Other—Autos that do not meet the eligibility requirements of paragraph (1) above.

n. 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 or her own employees.

(a) Private Passenger Autos

Charge the Private Passenger Types rates shown in the Commercial Auto Rate Chapter (Class Code 5851).

(b) 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.

o. Social Service Agency Auto

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

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

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

(b) handicapped persons to work or rehabilitative programs;

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

(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 and used 100% for social service agencies

(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. This does not apply to autos hired under contract by social service agencies.

(4) Separate codes and rating factors apply to the following:

(a) Employee-Operated Autos—Autos operated by employees of the social service agency. If a social service auto is also operated by volunteer drivers

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or other nonagency employees, use the all other classification unless 80% of the use is by agency employees.

(b) All Other—Autos that do not meet the requirements of paragraph (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 the Hired Autos Rule (Rule 103). For all other nonowned autos, refer to the Nonowned Auto Liability Rule (Rule 104).

★ ✣

p. Public Auto Not Otherwise Classified—This classification includes, but is not limited to, autos such as country club buses, cemetery buses, real estate development buses, and courtesy buses run by hotels.

3. ★Primary Classifications—Rating Factors and Classification Designators—See tables as follows:✣

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PUBLIC TRANSPORTATION

NONFLEET—PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Taxicabs and Limousines		Radius		
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
		BI and PD	BI and PD	BI and PD
★Taxicab—Owner-Driver	Factor	.75	.85	.95
	CD	5718	5728	5738
Taxicab—All Other	Factor	1.00	1.15	1.25
	CD	5719	5729	5739
Limousine—Seating Eight or Less	Factor	.40	.45	.50
	CD	4118	4128	4138
Limousine—Seating More than Eight	Factor	.45	.50	.55
	CD	4119	4129	4139
Car Service	Factor	.90	1.05	1.15
	CD	5178	5278	5378✣
School Buses and Church Buses				
School Bus Owned by Political Subdivision or School District	Factor	1.20	1.40	1.50
	CD	615	616	617
Other School Bus	Factor	1.50	1.75	1.90
	CD	625	626	627
Church Bus	Factor	1.00	1.15	1.25
	CD	635	636	637
Other Buses				
Urban Bus	Factor	.80	.90	
	CD	515	516	
★Paratransit	Factor	.55	.65	
	CD	4398	4498✣	
				ZONE RATED
Airport Bus or Airport Limousine	Factor	.70	.80	1.10
	CD	525	526	5279
Intercity Bus	Factor	1.05	1.20	1.85
	CD	535	536	5379
Charter Bus	Factor	1.00	1.15	1.85
	CD	545	546	5479
Sightseeing Bus	Factor	.75	.85	1.65
	CD	555	556	5579
Trans. of Athletes and Entertainers	Factor	.45	.50	1.00
	CD	565	566	5679
★Social Service Agency Auto Employee-Operated	Factor	.55	.65	.95
	CD	645	646	6479
Social Service Agency Auto All Other	Factor	.50	.60	.95
	CD	655	656	6579
				✣
Public Auto NOC	Factor	.55	.65	.95
	CD	585	586	5879

Van Pools		Seating Capacity			
		1 to 8	9 to 20	21 to 60	Over 60
		BI and PD	BI and PD	BI and PD	BI and PD
Employer Furnished	Factor	★1.10	1.15	1.35	1.75✣
	CD	4111	4112	4113	4114
All Other	Factor	1.10	1.15	1.35	1.75
	CD	4121	4122	4123	4124

Note: For statistical coding information, refer to statistical plan in use by company.

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FLEET—PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Taxicabs and Limousines		Radius		
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
		BI and PD	BI and PD	BI and PD
★Taxicab—Owner-Driver	Factor	.75	.85	.95
	CD	5748	5758	5768
Taxicab—All Other	Factor	1.00	1.15	1.25
	CD	5749	5759	5769
Limousine—Seating Eight or Less	Factor	.40	.45	.50
	CD	4218	4228	4238
Limousine—Seating More than Eight	Factor	.45	.50	.55
	CD	4219	4229	4239
Car Service	Factor	.90	1.05	1.15
	CD	5478	5578	5678✣
School Buses and Church Buses				
School Bus Owned by Political Subdivision or School District	Factor	1.20	1.40	1.50
	CD	618	619	610
Other School Bus	Factor	1.50	1.75	1.90
	CD	628	629	620
Church Bus	Factor	1.00	1.15	1.25
	CD	638	639	630
Other Buses				
Urban Bus	Factor	.80	.90	
	CD	518	519	
★Paratransit	Factor	.55	.65	
	CD	4338	4438✣	
				ZONE RATED
Airport Bus or Airport Limousine	Factor	.70	.80	1.10
	CD	528	529	5209
Intercity Bus	Factor	1.05	1.20	1.85
	CD	538	539	5309
Charter Bus	Factor	1.00	1.15	1.85
	CD	548	549	5409
Sightseeing Bus	Factor	.75	.85	1.65
	CD	558	559	5509
Trans. of Athletes and Entertainers	Factor	.45	.50	1.00
	CD	568	569	5609
★Social Service Agency Auto Employee Operated	Factor	.55	.65	.95
	CD	648	649	6409
Social Service Agency Auto All Other	Factor	.50	.60	.95
	CD	658	659	6509
				✣
Public Auto NOC	Factor	.55	.65	.95
	CD	588	589	5809

Van Pools		Seating Capacity			
		1 to 8	9 to 20	21 to 60	Over 60
		BI and PD	BI and PD	BI and PD	BI and PD
Employer Furnished	Factor	★1.10	1.15	1.35	1.75✣
	CD	4111	4112	4113	4114
All Other	Factor	1.10	1.15	1.35	1.75
	CD	4121	4122	4123	4124

Note: For statistical coding information, refer to statistical plan in use by company.

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D. **Secondary Classifications—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.

★These classifications do not apply to taxicabs, limousines (except airport limousines), paratransit, van pools, and zone rated autos.✣

Class Designator	Seating Capacity	Secondary Factor to Be Combined with Primary Factor Liability Factor School Buses and Church Buses	Other Buses
1	1 to 8	.00	–.20
2	9 to 20	+.10	–.15
3	21 to 60	+.25	+.15
4	Over 60	+.50	+.40
9	All Other—Not Secondary Rated		

Rule 93. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

A. This Rule applies to

1. all taxis, limousines, school, church, and urban buses, and van pools;

2. all other public autos that 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 the Premium Development—Zone Rated Autos Rule (Rule 94).

B. **★Determination of Classifications—Bodily Injury and Property Damage Liability and Medical Payments Coverage**

1. Determine whether the risk is classified as fleet or nonfleet according to the Public Auto Classifications Rule (Rule 92).

2. Determine the fleet size factor from the Commercial Auto Rate Chapter.

3. Determine the primary rating factor from the Public Auto Classifications Rule (Rule 92) based on use class and radius class. For van pools, the rating factor is based on seating capacity.

4. Determine the secondary rating factor, if any, from the Public Auto Classifications Rule (Rule 92) based on the seating capacity.

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

6. Determine the mechanical lift factor from the table below.

Vehicle Type	Factor
Public autos that are equipped with a mechanical lift	1.10
All other public autos	1.00

C. **Premium Development—Bodily Injury and Property Damage Liability Coverage**

1. Determine the rating territory from the territory definitions based on the highest rated territory in the U.S.A. where the public auto is operated.

2. Determine the base rate from the Commercial Auto Rate Chapter.

3. Multiply the base rate by the increased limit factor.

4. Multiply the rate by the combined rating factor.

5. Multiply the rate by the fleet size factor.

6. Multiply the rate by the mechanical lift factor.

7. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

D. **Premium Development—Medical Payments Coverage**

1. Determine the rating territory from the territory definitions based on the highest rated territory in the U.S.A. where the public auto is operated.

2. Determine the base rate from the Commercial Auto Rate Chapter.

3. Multiply the rate by the combined rating factor.

4. Multiply the rate by the fleet size factor.

5. Multiply the rate by the mechanical lift factor.

6. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

E. **Uninsured and Underinsured Motorists Coverage**

Refer to Rule 57 for the applicable rates.✣

F. **Special Provisions**

1. If a truck, tractor, or trailer is rated as a public auto, refer to Rule 2 to determine the seating capacity used for rating.

2. If a bus is rated at truck, tractor, or trailer rates, refer to Rule 2 to determine the size class used for rating.

3. For a unit that combines a motorized auto with one or more trailers or semitrailers, refer to Rule 2 to determine the liability premium.

Rule 94. PREMIUM DEVELOPMENT—ZONE RATED AUTOS

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

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B. Determine the zone or zone combination for each auto as follows:

1. Use the long distance zone definitions in the Trucks, Tractors, and Trailers Chapter.

2. 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 highest rated zone in which it travels.

3. In all other situations, the zone combination is the zone of principal garaging and the highest rated zone included in the auto's operations.

C. **★Determination of Classifications—Bodily Injury and Property Damage Liability and Medical Payments Coverage**

1. Determine whether the risk is classified as fleet or nonfleet according to the Public Auto Classifications Rule (Rule 92).

2. Determine the primary rating factor from the Public Auto Classifications Rule (Rule 92) based on use class and radius class. For van pools, the rating factor is based on seating capacity.

3. Determine the mechanical lift factor from the table below.

Vehicle Type	Factor
Public autos that are equipped with a mechanical lift	1.10
All other public autos	1.00

D. **Premium Development—Bodily Injury and Property Damage Liability Coverage**

1. Determine the base rate for the zone combination from the Zone Rating Table in the Trucks, Tractors, and Trailers Chapter.

2. Multiply the base rate by the increased limit factor.

3. Multiply the rate by the primary rating factor.

4. Multiply the rate by the mechanical lift factor.

5. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

E. **Premium Development—Medical Payments Coverage**

1. Determine the base rate for the zone combination from the Zone Rating Table in the Trucks, Tractors, and Trailers Chapter.

2. Multiply the rate by the primary rating factor.

3. Multiply the rate by the mechanical lift factor.

4. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.

F. The premiums developed in paragraphs D and E above are subject to a minimum premium developed by the applicable intermediate radius class.

G. **Uninsured and Underinsured Motorists Coverage**

Refer to Rule 57 for the applicable rates.✣

Rule 95. TRANSPORTATION OF SEASONAL OR MIGRANT FARM WORKERS

A. **Eligibility**

This Rule applies only to liability coverage for autos used to transport seasonal or migrant agricultural workers in accordance with the Migrant and Seasonal Agricultural Worker Protection Act.

B. **★Determination of Classifications—Bodily Injury and Property Damage Liability Coverage**

1. Determine the fleet size factor from the Commercial Auto Rate Chapter.

2. For the primary rating factor, use the Intercity Bus factors.

3. Determine the secondary rating factor, if any, from the Public Auto Classifications Rule (Rule 92) based on the seating capacity. For trucks rated as buses, use the factor for a 21-60 seating capacity.

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

5. Determine the mechanical lift factor from the table below.

Vehicle Type	Factor
Public autos that are equipped with a mechanical lift	1.10
All other public autos	1.00

C. Premium Development—Bodily Injury and Property Damage Liability Coverage

1. Use the Other Buses base rate from the Commercial Auto Rate Chapter for the highest rated territory in which or through which the auto will be customarily operated.

2. Multiply the base rate by the increased limit factor.

3. Multiply the rate by the combined rating factor.

4. Multiply the rate by the fleet size factor.

5. Multiply the rate by the mechanical lift factor.

6. Multiply the rate by the following factor.

Factor

.50

These rates contemplate the passenger hazard. The passenger hazard may not be excluded.

7. Refer to Rule 51 in the Commercial General Rules of this Manual for further development of the total premium.✣

D. Attach the Transportation of Seasonal or Migrant Agricultural Workers endorsement.

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PUBLIC TRANSPORTATION

Rules 96–100. RESERVED FOR FUTURE USE

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Rule 101. PREMIUM DEVELOPMENT

The bodily injury and property damage liability premiums for commercial nonowned auto exposures shall be determined as follows:

A. Follow the rating instructions from the applicable rule.

B. If increased limits (Rule 52) apply, multiply the rate determined above by the appropriate factor.

C. Refer to merit rating plan (Rule 55) for applicability.

Rule 102. DRIVE OTHER CAR COVERAGE (CLASS CODE 9020)

A. Drive other car coverage is provided at no additional charge for an individual named insured who owns a private passenger auto. Refer to the Individual as the Named Insured Rule (Rule 106).

B. Any other insured may request drive other car coverage for named individuals. Multiply the Private Passenger Types base rate by the following factors:

Coverage	Limits	Factor
Bodily Injury and Property Damage	$ 60,000	.10
Medical Payments	1,000	.10
Uninsured Motorist	50,000	.10
Underinsured Motorist	100,000	.10

C. In all cases, drive other car coverage includes coverage for the spouse for no additional charge.

D. Attach the appropriate Drive Other Car Coverage endorsement.

Rule 103. HIRED AUTOS

A. This Rule applies to the following:

1. Autos the insured leases, hires, rents, or borrows

   This does not include any auto the insured leases, hires, rents, or borrows from any of its employees, partners, members, or members of their households. For such autos, refer to Rule 104.

2. Risks other than truckers hiring autos for use in their trucking operations and public transportation autos

   a. For truckers hiring autos for use in their trucking operations, refer to Rule 75. Truckers.

   b. For public transportation autos, refer to Rule 2 for rating.

Note: For multistate operations, refer to Section 18.

B. **Premium Development—Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured and Underinsured Motorists Insurance**

1. Specified Auto Basis

   a. Provide coverage for hired autos on a specified auto basis if

      (1) an insured lessee or renter is providing primary liability coverage on the auto; and

      (2) the term of the lease or agreement is for six months or more.

   b. Rate and classify each auto as though owned by the insured lessee or renter according to the applicable rules in this Manual.

   c. If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable liability premium for each auto leased or rented by the additional insured by the following factor:

Factor
1.04

   d. Attach the appropriate Lessor—Additional Insured and Loss Payee endorsement.

2. Cost of Hire Basis

   a. Provide coverage for hired autos on a cost of hire basis if the term of the lease or agreement is

      (1) less than six months; or

      (2) six months or more, when the owner of the auto is providing primary liability coverage.

   b. Cost of hire is the total amount incurred by the insured for the leasing and hiring of autos the insured does not own. Cost of hire does not include charges for autos that are leased, hired, rented or borrowed from any of the insured's employees, partners, members (if the insured is a limited liability company) or members of their households.

   c. For each state where the insured is expected to hire autos, separately estimate the annual cost of hire for each of the following, if applicable:

      (1) Autos for which primary liability coverage is provided by the insured

      (2) Autos for which excess liability coverage is provided by the insured

   d. Determine the advance premium as follows:

      (1) For each state where the insured is expected to hire autos, divide the estimated annual cost of hire by 100 for each category of risk described in B.2.c.

      (2) Multiply the result by the Hired Auto rate in the Commercial Auto Rate Chapter.

      (3) Multiply the result by the appropriate factor in the following table based on whether the insured provides primary or excess liability coverage:

Primary Liability Coverage	Excess Liability Coverage
Refer to Rule 2.	1.00

      (4) Add the total cost of hire premium for all states.

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e. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

f. Minimum Premiums

Coverage	Limits	★ Minimum Premium
Bodily Injury and Property Damage	$ 60,000	$137
Medical Payments	1,000	6
Uninsured Motorists	50,000	2
Underinsured Motorists	100,000	1

✣

3. Attach the appropriate Hired Autos Specified as Covered Autos You Own endorsement.

C. **Contractual Liability**

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 either of the following:

1. Any auto rented with a driver
2. Any truckers' hold harmless agreements

If an employee rents or hires an auto in his or her own name for the purpose of performing duties related to the insured's business, use the applicable Employee Hired Autos endorsement.

Such coverage does not provide physical damage coverage for any auto rented or leased by the insured.

Rule 104. NONOWNED AUTO LIABILITY COVERAGE

A. This Rule applies to autos the insured does not own, lease, hire, rent, or borrow that are used in connection with the insured's business. This includes autos owned by the insured's employees, volunteers, partners, members, or members of their households but only while used in the insured's business operations or personal affairs.

B. **Premium Development—Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured and Underinsured Motorists Insurance**

The following rating procedures are applied as appropriate:

1. Fast Food Delivery Services

a. Determine the average number of employees.

(1) Determine the total number of full and part time employees who operate their own autos in the insured's delivery business separately by those who

(a) provide evidence of primary liability insurance; and

(b) do not provide evidence of primary insurance.

Evidence of primary coverage consists of a copy of the Declarations page and the schedule of covered vehicles. This evidence must be provided to the servicing carrier on an annual basis.

(2) Divide the total number of employees determined above by seven.

b. Liability Coverage

Multiply the average number of employees determined in paragraph a by the Private Passenger Types base rates for the territory in which the risk is located by the following factors:

Employees With Evidence of Primary Liability Insurance	Employees Without Evidence of Primary Liability Insurance
.50	1.00

c. Medical Payments Coverage

Multiply the average number of employees determined in paragraph a by the Private Passenger Types base rate for the territory in which the risk is located.

d. Uninsured and Underinsured Motorists Insurance

Multiply the average number of employees determined in paragraph a by the Private Passenger Types rate in the Uninsured and Underinsured Motorists Insurance Rule (Rule 57).

e. Refer to rating examples and worksheet.

2. Social Service Agency Risks

a. Employees

Determine the advance premium based on the number of employees in accordance with paragraph 4.a.

b. Volunteers

Charge the following rates per volunteer:

Coverage	Limits	Rate per Volunteer	★ Minimum Premium per Policy
Bodily Injury and Property Damage	$ 60,000	$42.32	$192
Medical Payments	1,000	0.36	3
Uninsured Motorists	50,000	0.31	2
Underinsured Motorists	100,000	0.74	4

✣

3. Partnerships or Limited Liability Companies (LLC)

a. Active or Inactive Partner or LLC Member

(1) Determine the rating territory in which the partnership or LLC is located based on street address.

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(2) For each active or inactive partner or LLC member, multiply the Private Passenger Types rate by the following factor:

Factor
.10

Apply this rating base regardless of the type of auto being used.

b. Employees

Determine the advance premium based on the number of employees in accordance with paragraph 4.a below.

c. Volunteers

Determine the advance premium based on the number of volunteers in accordance with paragraph 4.b below.

4. All Other Risks

a. Employees

(1) Multistate Operations

Determine the number of employees separately for each state where the employees operate their autos in the insured's business. Use the applicable rates and rating rules of the states of principal garaging of the autos.

(2) In-State Operations

Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

★

Total Number of Employees	Bodily Injury and Property Damage $60,000 Limit	Medical Payments $1,000 Limit
0–25	$ 308	$ 4.59
26–100	1,191	10.49
101–500	3,116	23.00
501–1,000	7,165	36.23
Over 1,000	15,101	81.09

Total Number of Employees	Uninsured Motorists Insurance $50,000 Limit	Underinsured Motorists Insurance $100,000 Limit
0–25	$ 3.50	$ 8.23
26–100	8.06	18.90
101–500	17.66	41.46
501–1,000	27.81	65.29
Over 1,000	39.40	114.54

✣

(3) Except for fast food delivery services rated in accordance with paragraph B.1 of this Rule, if more than 50% of the insured's employees regularly operate their autos in the insured's business, refer to Rule 2 for rating.

b. Volunteers

Charge an additional premium determined as follows:

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 and multiply this number by the following;

★

Coverage	Limits	Rate per Volunteer	Minimum Premium per Policy
Bodily Injury and Property Damage	$ 60,000	$33.84	$153
Medical Payments	1,000	0.34	3
Uninsured Motorists	50,000	0.33	2
Underinsured Motorists	100,000	0.81	4

✣

5. To extend nonowned auto liability coverage to cover individual liability of employees, volunteers, or partners and LLC members, apply the following rating procedure:

a. Employees

To extend nonowned auto liability coverage to cover the individual liability of employees while using their autos in the employer's business, compute the additional premium by multiplying the premium determined in 4.a above by the following factor:

Factor
.25

b. Volunteers

To extend coverage to cover the individual liability of volunteers who use their own autos and other covered non-owned autos, in the insured's business, charge an additional premium determined as follows:

Determine the number volunteers, in all locations who regularly use their autos in connection with the insureds business and charge the following rates:

★

Coverage	Limits	Rate per Volunteer	Minimum Premium per Policy
Bodily Injury and Property Damage	$ 60,000	$8.31	$55
Medical Payments	1,000	0.56	1
Uninsured Motorists	50,000	0.06	1
Underinsured Motorists	100,000	0.14	1

✣

Use Non-Ownership Liability Coverage For Volunteers Endorsement.

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NONOWNED

c. Partners or Members

To extend nonowned auto liability coverage to cover the individual liability of partners or members as insureds while using their autos in the employer's business, charge an additional premium determined as follows:

Determine the number of partners or LLC members in all locations and charge the following rates:

★

Coverage	Limits	Rate per Partner or LLC Member	Minimum Premium per Policy
Bodily Injury and Property Damage	$ 60,000	$6.66	$44
Medical Payments	1,000	0.52	1
Uninsured Motorists	50,000	0.07	1
Underinsured Motorists	100,000	0.15	1

✣

Use Partners Or Members As Insureds Endorsement.

6. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

Rule 105. RESERVED FOR FUTURE USE

Rule 106. INDIVIDUAL AS THE NAMED INSURED

Endorse a policy covering an individually owned auto with the appropriate individual named insured endorsement.

Personal auto drive other car coverage is provided at no additional charge if the policy covers

A. a private passenger auto not used for public transportation or rented to others without a driver;

B. a pickup or van that is not customarily used in the business of the insured other than for farming or ranching.

If A or B above do not apply, refer to Rule 102. Drive Other Car Coverage (Class Code 9020).

Rules 107–110. RESERVED FOR FUTURE USE

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Rule 111. ELIGIBILITY

This Chapter applies to all autos that are not classified and rated in other chapters.

Rule 112. PREMIUM DEVELOPMENT

The bodily injury and property damage liability premiums for autos and equipment shall be determined as follows:

A. Refer to the territory definitions to determine the rating territory in which the auto will be principally garaged.

B. Follow the rating instructions from the applicable rule.

C. If increased limits (Rule 52) apply, multiply the rate determined above by the appropriate factor.

D. Refer to merit rating plan (Rule 55) for applicability.

Note: Autos rated under this Chapter are subject to the all other risks increased limits factors in Rule 52 irrespective of the base rate used in developing the premium.

Rule 113. AMBULANCE SERVICES (CLASS CODE 7919)

A. **Eligibility**

This Rule applies to autos used for rescue squad or ambulance corps operations.

B. The policy must exclude coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad, or ambulance corps operations. Attach the appropriate Emergency Services—Volunteer Firefighters' and Workers' Injuries Excluded endorsement.

C. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. Attach the appropriate Professional Services Not Covered endorsement.

D. **Premium Development**

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages

   a. ★Determine the Trucks, Tractors, and Trailers base rate from the Commercial Auto Rate Chapter.✣

   b. Multiply the rate determined above by the appropriate factor in paragraph 3.

2. Uninsured and Underinsured Motorists Coverage

   a. Determine the Private Passenger Types rate from Rule 57.

   b. Multiply the rate determined above by the appropriate factor in paragraph 3.

3. Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	★1.59✣
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

Rule 114. DRIVER TRAINING PROGRAMS—EDUCATIONAL INSTITUTIONS AND COMMERCIAL DRIVING SCHOOLS AND AUTO REPAIR TRAINING

A. **Educational Institutions (Class Code 7926)**

1. Eligibility

   This section applies to owned private passenger types used for driver training as part of a school curriculum.

2. Premium Development

   a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

      Multiply the Private Passenger Types base rates from the Commercial Auto Rate Chapter by the appropriate factor in paragraph C. There must be dual brakes to qualify as dual controls.

   b. Uninsured and Underinsured Motorists Coverage

      Multiply the Private Passenger Types rates from Rule 57 by the appropriate factor in paragraph C. There must be dual brakes to qualify as dual controls.

3. A policy covering autos used by schools in driver training programs may be written on an annual term for liability coverage 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

   This section applies to owned autos used by driving schools to give driving instruction.

2. Premium Development—Private Passenger Types, Trucks, and All Other Types of Autos

   a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

      Multiply the Private Passenger Types base rates from the Commercial Auto Rate Chapter by the appropriate factor in paragraph C. There must be dual brakes to qualify as dual control.

   b. Uninsured and Underinsured Motorists Coverage

      Multiply the Private Passenger Types base rates from Rule 57 by the appropriate factor in paragraph C. There must be dual brakes to qualify as dual control.

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SPECIAL TYPES

C. **Owned Autos Factors—Private Passenger Types**

1. Educational Institutions

Coverage	Equipped with Dual Controls	Not Equipped with Dual Controls
Bodily Injury and Property Damage Liability Coverage	.45	.90
Medical Payments Coverage	1.00	1.00
Uninsured and Underinsured Motorists Coverage	1.00	1.00

2. Commercial Driving Schools

Coverage	Equipped with Dual Controls	Not Equipped with Dual Controls
Bodily Injury and Property Damage Liability Coverage	1.00	2.00
Medical Payments Coverage	1.00	1.00
Uninsured and Underinsured Motorists Coverage	1.00	1.00

D. **Nonowned Autos**

1. The policy may provide excess liability or medical payments coverage for driving instructors and their students while using nonowned autos for driver training.

2. Premium Development

a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

(1) Determine the number of driving instructors and the number of owned autos used in driver training.

(2) Use the address of the named insured to determine the rating territory.

(3) If the number of driving instructors exceeds the number of owned autos used in driver training, multiply the Private Passenger Types base rate from the Commercial Auto Rate Chapter for the desired coverage by the appropriate factor in paragraph d for each driving instructor in excess of the number of owned autos used in driver training.

(4) If the number of driving instructors does not exceed the number of owned autos used in driver training, determine the premium as follows:

(a) Bodily Injury and Property Damage Liability Coverage

Refer to paragraph B.3.b in the Nonowned Auto Liability Coverage Rule (Rule 104) and charge the rate corresponding to the total number of driving instructors.

(b) Medical Payments Coverage

Multiply the rate determined in (a) above by the following factor:

★ Factor ✣
.20

b. Uninsured and Underinsured Motorists Coverage

(1) Determine the Private Passenger Types rate from Rule 57.

(2) Multiply the rate determined above by the appropriate factor in paragraph d for each instructor in excess of the number of owned autos.

c. When nonowned liability coverage is provided under this Rule and the Nonowned Auto Liability Rule (Rule 104), do not include driving instructors in the total number of employees when determining the liability premium under Rule 104.

d. Nonowned Autos Factors

Coverage	Commercial Driving Schools	Educational Institutions
Bodily Injury and Property Damage Liability Coverage	.20	Refer to Rule 2
Medical Payments Coverage	.20	Refer to Rule 2
Uninsured and Underinsured Motorists Coverage	★.20✣	1.00

3. Attach the Driving Schools—Nonowned Autos endorsement.

Rule 115. FIRE DEPARTMENTS

A. **Eligibility**

1. This Rule applies to autos used for firefighting purposes.

2. The policy must exclude coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad, or ambulance corps operations. Attach the appropriate Emergency Services—Volunteer Firefighters' and Workers' Injuries Excluded endorsement.

3. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. Attach the appropriate Professional Services Not Covered endorsement.

B. **Premium Development**

1. Private Passenger Types (Class Code 7908)

a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

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(1) Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

b. Uninsured and Underinsured Motorists Coverage

(1) Determine the Private Passenger Types rate from Rule 57.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

c. Private Passenger Types Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	.80
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

2. Trailer Types

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

3. All Other Types (Class Code 7909)

a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

(1) ★Determine the Trucks, Tractors, and Trailers base rate from the Commercial Auto Rate Chapter.✣

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

b. Uninsured and Underinsured Motorists Coverage

(1) Determine the Private Passenger Types rate from Rule 57.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

c. All Other Types Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	★.82✣
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

Rule 116. 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 that results from providing or failing to provide any professional service. Attach the appropriate Professional Services Not Covered endorsement.

B. **Premium Development**

1. Limousines (Class Code 7915)

a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

(1) Determine the Private Passenger Types base rates from the Commercial Auto Rate Chapter.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

b. Uninsured and Underinsured Motorists Coverage

(1) Determine the Private Passenger Types rate from Rule 57.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

c. Limousines Factors

Coverage	Factor
Bodily Injury and Property Damage Liability and Medical Payments Coverage	.70
Uninsured and Underinsured Motorists Coverage	1.00

2. Hearses and Flower Cars (Class Code 7922)

a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

(1) ★Determine the Trucks, Tractors, and Trailers base rates from the Commercial Auto Rate Chapter.✣

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

b. Uninsured and Underinsured Motorists Coverage

(1) Determine the Private Passenger Types rate from Rule 57.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

c. Hearses and Flower Cars Factors

Coverage	Factor
Bodily Injury and Property Damage Liability and Medical Payments Coverage	★.50✣
Uninsured and Underinsured Motorists Coverage	1.00

3. Combination Hearses and Ambulances

Classify and rate the auto according to the Ambulance Services Rule (Rule 113).

4. Autos Used for Other Purposes

Classify and rate the auto according to its regular use.

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SPECIAL TYPES

Rule 117. LAW ENFORCEMENT AGENCIES

A. **Eligibility**

1. This Rule applies to autos used by government agencies, or by public or private police or security services.

2. The policy must exclude coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in rescue squad or ambulance corps operations. Attach the appropriate Emergency Services—Volunteer Firefighters' and Workers' Injuries Excluded endorsement.

3. The policy must exclude coverage for bodily injury or property damage that results from providing or failing to provide any professional service. Attach the appropriate Professional Services Not Covered endorsement.

B. **Premium Development**

1. Private Passenger Types (Class Code 7911)

a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

(1) Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

b. Uninsured and Underinsured Motorists Coverage

(1) Determine the Private Passenger Types rate from Rule 57.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

c. Private Passenger Types Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	1.15
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

2. Motorcycles (Class Code 7942)

Rate according to the Motorcycles Rule (Rule 121) in the Special Types Chapter.

3. Trailer Types

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

4. All Other Types (Class Code 7912)

a. Bodily Injury and Property Damage Liability and Medical Payments Coverages

(1) ★Determine the Trucks, Tractors, and Trailers base rate from the Commercial Auto Rate Chapter.✣

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

b. Uninsured and Underinsured Motorists Coverage

(1) Determine the Private Passenger Types rate from Rule 57.

(2) Multiply the rate determined above by the appropriate factor in paragraph c.

c. All Other Types Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	★1.27✣
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

Rule 118. LEASING OR RENTAL CONCERNS

A. **Eligibility**

1. Autos Leased or Rented to Others with Drivers

Classify and rate trucks, tractors, and trailers under the Truckers Rule (Rule 75). Classify and rate all other autos according to the Public Auto Chapter.

2. Autos Leased or Rented to Others Without Drivers

Classify autos leased by the insured that are to be rented to others as owned and rate under the provisions of this Rule.

3. For public autos leased or rented to bus or other public transportation operations, refer to Rule 2.

4. This Rule does not apply to personal vehicle-sharing program facilitators.

B. **Premium Development**

1. Determine the territory based on the street address of principal garaging.

2. Autos Leased for Six Months or More—Coverage for Owner and Lessee

a. Rate autos and trailers as though owned by the lessee.

b. Autos and Trailers for Which Lessees are Required to Provide Primary Insurance for the Leasing or Rental Concern

Refer to Rule 2.

Attach the applicable Leasing or Rental Concerns—Exclusion of Certain Leased Autos endorsement if any lessees or rentees are required to provide primary insurance for the leasing or rental concern.

3. Autos Rented by the Hour, Day, or Week—Coverage for Owner and Rentee

Rate each auto as follows:

a. Private Passenger (Class Code 7214)

(1) Bodily Injury and Property Damage Liability and Medical Payments Coverages

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(a) Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.

(b) Multiply the rate determined above by the appropriate factor in paragraph (3).

(2) Uninsured and Underinsured Motorists Coverage

(a) Determine the Private Passenger Types rate from Rule 57.

(b) Multiply the rate determined above by the appropriate factor in paragraph (3).

(3) Private Passenger Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	1.75
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

b. Trucks, Tractors, and Trailers

(1) Bodily Injury and Property Damage Liability and Medical Payments Coverages

(a) ★Determine the Trucks, Tractors, and Trailers base rate from the Commercial Auto Rate Chapter.✣

(b) Multiply the rate determined above by the appropriate factors in paragraph (3).

(2) Uninsured and Underinsured Motorists Coverage

(a) Determine the Private Passenger Types rate from Rule 57.

(b) Multiply the rate determined above by the appropriate factor in paragraph (3).

(3) Trucks, Tractors, and Trailers Factors

Coverage	Factor	Class Code
Bodily Injury and Property Damage Liability Coverage		
Trucks	★1.13	7211
Tractors	1.59	7212
Trailers	.09	7213
Semitrailers	.09	7213
Service Trailers	.09✣	7213
Medical Payments Coverage	1.00	
Uninsured and Underinsured Motorists Coverage	1.00	

c. Motor Homes (Class Code 7215)

(1) Bodily Injury and Property Damage Liability Coverage

(a) ★Determine the Trucks, Tractors, and Trailers base rate from the Commercial Auto Rate Chapter.✣

(b) Multiply the rate determined above by the appropriate factor in paragraph (4).

(2) Medical Payments Coverage

(a) Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.

(b) Multiply the rate determined above by the appropriate factor in paragraph (4).

(3) Uninsured and Underinsured Motorists Coverage

(a) Determine the Private Passenger Types rate from Rule 57.

(b) Multiply the rate determined above by the appropriate factor in paragraph (4).

(4) Motor Homes Factors

	Overall Length In Feet	
Coverage	Up to 22 Feet	More than 22 Feet
Bodily Injury and Property Damage Liability Coverage	★2.00	2.00✣
Medical Payments Coverage	1.00	1.00
Uninsured and Underinsured Motorists Coverage	1.00	1.00

d. Motorcycles

(1) Bodily Injury and Property Damage Liability Coverage

Multiply the rate developed in the Motorcycle Rule (Rule 121) by the appropriate factor in paragraph (4).

(2) Medical Payments Coverage

(a) Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.

(b) Multiply the rate determined above by the appropriate factor in paragraph (4).

(3) Uninsured and Underinsured Motorists Coverage

(a) Determine the Private Passenger Types rate from Rule 57.

(b) Multiply the rate determined above by the appropriate factor in paragraph (4).

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(4) Motorcycles Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	3.00
Medical Payments Coverage	★3.00✣
Uninsured and Underinsured Motorists Coverage	1.00

Rule 119. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTO (CLASS CODE 7929)

A. **Eligibility**

1. This Rule applies to risks other than auto dealers and drive-away contractors that possess registration plates not issued for attachment to a specific auto. Attach the appropriate Registration Plates Not Issued For A Specific Auto endorsement.

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

B. **Premium Development**

1. Determine the territory from the territory definitions (Rule 19) based on the street address of the named insured.

2. Bodily Injury and Property Damage Liability and Medical Payments Coverages

   a. Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.

   b. For each set of plates not assigned by the insured for exclusive use with a specific auto, multiply the rate determined above by the appropriate factor in paragraph 4.

3. Uninsured and Underinsured Motorists Coverage

   a. Determine the Private Passenger Types rate from Rule 57.

   b. For each set of plates not assigned by the insured for exclusive use with a specific auto, multiply the rate determined above by the appropriate factor in paragraph 4.

4. Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	1.00
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

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

Rule 120. MOBILE OR FARM EQUIPMENT

A. **Eligibility**

1. Coverage is only provided for mobile equipment and farm equipment that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where the auto is licensed or principally garaged.

2. Operations coverage is not provided for any equipment except equipment described in B.1.f(1) below.

B. **Definitions**

1. Mobile Equipment

   Mobile equipment includes the following vehicles:

   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 that are not self-propelled and are maintained primarily to provide mobility to permanently mounted

      (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. Self-propelled vehicles not described above 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

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

   g. Other commercial vehicles maintained primarily for purposes other than the transportation of persons or cargo

2. Farm Equipment

   Farm equipment includes farm tractors, harvesting combines, power driven lawn mowers, and other

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self-propelled farm equipment used for farming purposes.

C. **Premium Development**

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages

   a. Equipment Owned and Leased for Six Months or Longer

      (1) ★Determine the Trucks, Tractors, and Trailers base rates from the Commercial Auto Rate Chapter.✣

      (2) Multiply the rate determined above by the appropriate factor in paragraph 3.

   b. Equipment Leased for Less than Six Months

      Refer to Rule 2.

2. Uninsured and Underinsured Motorists Coverage

   a. Determine the Private Passenger Types rate from Rule 57.

   b. Multiply the rate determined above by the appropriate factor in paragraph 3.

Exception: No endorsement is necessary for mobile equipment described in paragraph B.1.f above.

3. Factors

Coverage	Mobile Equipment	Farm Equipment
Bodily Injury and Property Damage Liability Coverage	1.00	0.15
Medical Payments Coverage	1.00	0.15
Uninsured and Underinsured Motorists Coverage	1.00	★0.15✣

Rule 121. MOTORCYCLES (CLASS CODE 7942)

A. **Eligibility**

For the purposes of this Rule, motorcycles refers to motorcycles, mopeds, motorscooters, motorbikes, and other similar two wheeled autos used for commercial purposes.

B. **Premium Development**

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages

   a. Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.

   b. Multiply the rate determined above by the appropriate factor in paragraph 3.

2. Uninsured and Underinsured Motorists Coverage

   a. Determine the Private Passenger Types rate from Rule 57.

   b. Multiply the rate determined above by the appropriate factor in paragraph 3.

3. Factors

Coverage	Engine Size	Factor
Bodily Injury and Property Damage Liability Coverage	0–100	.29
	101–200	.38
	201–360	.59
	361–500	.65
	501–800	.76
	Over 800	.85
Medical Payments Coverage		4.00
Uninsured and Underinsured Motorists Coverage		2.00

Rule 122. SNOWMOBILES (CLASS CODE 7964)

A. **Eligibility**

This Rule applies to snowmobiles and similar autos used specifically for commercial purposes designed for travel over ice and snow and used principally off public roads.

B. **Premium Development**

1. Bodily Injury and Property Damage Liability Coverage

   a. Excluding the Passenger Hazard

      ★Charge $319 for $60,000 limit.

   b. Including the Passenger Hazard

      Charge $749 for $60,000 limit.

2. Medical Payments Coverage

   Charge $16 for $1,000 per person.

3. Uninsured Motorists Coverage

   Charge $27 for $50,000 limit.

4. Underinsured Motorists Coverage

   Charge $14 for $100,000 limit.✣

5. For autos of this type which are used as a public or livery conveyance for passengers and propeller-driven equipment, refer to Rule 2 for rating.

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

Rule 123. MOTOR HOMES

A. **Eligibility**

For purposes of this Rule, motor homes refer to self-propelled autos with a living area that is an integral part of the auto chassis or a pickup with a permanently attached camper body. The living area or camper body must include permanent installation of any two of the following facilities: cooking, dining, plumbing, or refrigeration.

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SPECIAL TYPES

B. **Premium Development**

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages

   a. ★Determine the Trucks, Tractors, and Trailers base rate from the Commercial Auto Rate Chapter.✣

   b. Multiply the rate determined above by the appropriate factor in paragraph 3.

2. Uninsured and Underinsured Motorists Coverage

   a. Determine the Private Passenger Types rate from Rule 57.

   b. Multiply the rate determined above by the appropriate factor in paragraph 3.

3. Factors

Coverage	Up to 22 Feet	More than 22 feet
Bodily Injury and Property Damage Liability Coverage	★.54	.68✣
Medical Payments Coverage	1.00	1.00
Uninsured and Underinsured Motorists Coverage	1.00	1.00

Rule 124. ANTIQUE AUTOS

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 Development**

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages

   a. Determine the Private Passenger Types base rate from the Commercial Auto Rate Chapter.

   b. Regardless of the type of auto, multiply the rate determined above by the appropriate factor in paragraph 3.

2. Uninsured and Underinsured Motorists Coverage

   a. Determine the Private Passenger Types rate from Rule 57.

   b. Multiply the rate determined above by the appropriate factor in paragraph 3.

3. Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	.14
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

Rule 125. AMPHIBIOUS AUTOS

A. **Eligibility**

This Rule applies to autos designed to operate on both land and water. Coverage is only afforded while the auto is used on land.

B. **Premium Development**

Rate as land autos according to their use.

Rule 126. 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.

B. **Premium Development**

1. Bodily Injury and Property Damage Liability Coverage

   a. ★The rate per repossessed auto is $18 bodily injury and property damage $60,000 limit.✣

   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.

2. Medical Payments Coverage

   The rate per repossessed auto is $1.

3. Uninsured Motorists Coverage

   ★The rate per repossessed auto is $2.✣

4. Underinsured Motorists Coverage

   The rate per repossessed auto is $1.

5. ★Minimum Premium. The minimum premium for all coverages is $76.✣

Rule 127. DRIVE-AWAY CONTRACTORS

A. **Eligibility**

A person, firm, or corporation that drives away autos under their own power for factories or auto dealers may be insured for the operation of such autos.

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COMMERCIAL AUTO RATE CHAPTER

TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET

Refer to Rule 73 for premium development procedures.

Multiply the base rate by the applicable factors down each column unless indicated otherwise.

	Liability	Med. Pay.	UM	UIM
Base Rate (Liability Rate and Rule 57)				
Increased Limits Factor (Rule 52)				
Primary Rating Factor (Rule 72)		Trailers Only		
Secondary Rating Factor (Rule 72)				
Fleet Size Factor				
Age Factor				
OCN or Stated Amount Factor				
NAICS Factor				
Merit Rating (Rule 55)				
Whole Dollar Premium				

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ZONE RATED TRUCKS, TRACTORS, AND TRAILERS WORKSHEET

Refer to Rule 74 for premium development procedures.

Multiply the base rate by the applicable factors down each column unless indicated otherwise.

	Liability	Med. Pay.	UM	UIM
Base Rate (Zone Rate and Rule 57)				
Increased Limits Factor (Rule 52)				
Primary Rating Factor (Rule 72)		Trailers Only		
Secondary Rating Factor (Rule 72)				
Fleet Size Factor				
Merit Rating (Rule 55)				
Whole Dollar Premium				

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PRIVATE PASSENGER TYPES RATING WORKSHEET

Refer to Rule 82 for premium development procedures.

Multiply the base rate by the applicable factors down each column unless indicated otherwise.

	Liability	Med. Pay.	UM	UIM
Base Rate (Liability Rate and Rule 57)				
Increased Limits Factor (Rule 52)				
Class Factor (Rule 81)				
Fleet Size Factor				
Age Factor				
OCN or Stated Amount Factor				
NAICS Factor				
Merit Rating (Rule 55)				
Whole Dollar Premium				

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PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET

Refer to Rule 93 for premium development procedures.

Multiply the base rate by the applicable factors down each column unless indicated otherwise.

	Liability	Med. Pay.	UM	UIM
Base Rate (Liability Rate and Rule 57)				
Increased Limits Factor (Rule 52)				
Primary Rating Factor (Rule 92) (+ or -) Secondary Rating Factor (Rule 92)				
Fleet Size Factor				
Mechanical Lift Factor (Rule 92)				
Merit Rating (Rule 55)				
Whole Dollar Premium				

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ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET

Refer to Rule 94 for premium development procedures.

Multiply the base rate by the applicable factors down each column unless indicated otherwise.

	Liability	Med. Pay.	UM	UIM
Base Rate (Zone Rate and Rule 57)				
Increased Limits Factor (Rule 52)				
Primary Rating Factor (Rule 92)				
Mechanical Lift Factor (Rule 92)				
Merit Rating (Rule 55)				
Whole Dollar Premium				

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NONOWNED AUTO LIABILITY RATING EXAMPLE

Fast Food Delivery Services

Insured employs 21 drivers; Average of 3 Drivers Per Day
Territory 14; Basic Limits

Example 1. All Drivers without Primary Liability Insurance

Coverage	Number of Drivers without Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Whole Dollar Premium
Liability	21	÷	21	X	3	X	1,186	=	3,558
Medical Payments	21	÷	21	X	3	X	16	=	48
Uninsured Motorists	21	÷	21	X	3	X	33	=	99
Underinsured Motorists	21	÷	21	X	3	X	13	=	39
TOTAL								=	$3,744

Example 2. All Drivers with Primary Liability Insurance

Coverage	Number of Drivers with Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Primary Liability Insurance Factor		Whole Dollar Premium
Liability	21	÷	21	X	3	X	1,186	X	.50	=	1,779
Medical Payments	21	÷	21	X	3	X	16		NA	=	48
Uninsured Motorists	21	÷	21	X	3	X	33		NA	=	99
Underinsured Motorists	21	÷	21	X	3	X	13		NA	=	39
TOTAL											$1,965

***Determination of Average Number of Drivers Per Day**

Total Part-Time Drivers Per Day for 7-Day Period		Total Full-Time Drivers Per Day for 7-Day Period			Average Number of Drivers Per Day
7	+	14	÷	7	= 3

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NONOWNED AUTO LIABILITY RATING EXAMPLE

Fast Food Delivery Services

Insured employs 21 drivers; Average of 3 Drivers Per Day
Territory 14; Basic Limits

Example 3. 18 Drivers Without Primary Liability Insurance
3 Drivers With Primary Liability Insurance

1. Drivers without Primary Liability Insurance

Coverage	Number of Drivers without Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Whole Dollar Premium
Liability	18	÷	21	X	3	X	1,186	=	3,050
Medical Payments	18	÷	21	X	3	X	16	=	41
Uninsured Motorists	18	÷	21	X	3	X	33	=	85
Underinsured Motorists	18	÷	21	X	3	X	13	=	33
TOTAL								=	$3,209

2. Drivers with Primary Liability Insurance

Coverage	Number of Drivers with Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Primary Liability Insurance Factor		Whole Dollar Premium
Liability	3	÷	21	X	3	X	1,186	X	.50	=	254
Medical Payments	3	÷	21	X	3	X	16		NA	=	7
Uninsured Motorists	3	÷	21	X	3	X	33		NA	=	14
Underinsured Motorists	3	÷	21	X	3	X	13		NA	=	6
TOTAL											$281

3. Drivers with a Combination of 1 and 2 above

Whole Dollar Premium of Drivers without Primary Liability Insurance 1		Whole Dollar Premium of Drivers with Primary Liability Insurance 2		Total Premium
$3,209	+	$281	=	$3,490

***Determination of Average Number of Drivers Per Day**

Total Part-Time Drivers Per Day for 7-Day Period		Total Full-Time Drivers Per Day for 7-Day Period			Average Number of Drivers Per Day
7	+	14	÷	7	= 3

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NONOWNED AUTO LIABILITY WORKSHEET
Fast Food Delivery Services

1. Drivers without Primary Liability Insurance

Coverage	Number of Drivers without Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Whole Dollar Premium
Liability		÷		X		X		=	
Medical Payments		÷		X		X		=	
Uninsured Motorists		÷		X		X		=	
Underinsured Motorists		÷		X		X		=	
TOTAL								=	

2. Drivers with Primary Liability Insurance

Coverage	Number of Drivers with Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Primary Liability Insurance Factor		Whole Dollar Premium
Liability		÷		X		X		X	.50	=	
Medical Payments		÷		X		X			NA	=	
Uninsured Motorists		÷		X		X			NA	=	
Underinsured Motorists		÷		X		X			NA	=	
TOTAL											

3. Drivers with a Combination of 1 and 2 above

Whole Dollar Premium of Drivers without Primary Liability Insurance 1		Whole Dollar Premium of Drivers with Primary Liability Insurance 2		Total Premium
	+		=	

***Determination of Average Number of Drivers Per Day**

Total Part-Time Drivers Per Day for 7-Day Period		Total Full-Time Drivers Per Day for 7-Day Period	÷ 7	Average Number of Drivers Per Day
	+		=	

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COMMERCIAL AUTO LIABILITY RATES

$60,000 Single Limit Bodily Injury and Property Damage, $1,000 Medical Payments

TRUCKS, TRACTORS, AND TRAILERS

Territory	Bodily Injury and Property Damage	Medical Payments
02	$1,801	$21
03	1,363	21
04	1,086	11
05	1,202	16
06	1,011	16
07	1,038	11
08	929	16
09	554	11
10	1,038	16
11	1,004	16
13	1,468	16
14	1,716	16
15	1,559	20
16	792	16
17	730	11

PRIVATE PASSENGER TYPES

Territory	Bodily Injury and Property Damage	Medical Payments
02	$1,046	$16
03	1,026	12
04	717	8
05	801	12
06	521	8
07	787	12
08	902	12
09	628	8
10	858	12
11	796	12
13	909	12
14	1,186	16
15	1,027	13
16	669	8
17	599	8

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COMMERCIAL AUTO LIABILITY RATES

$60,000 Single Limit Bodily Injury and Property Damage, $1,000 Medical Payments

TAXICABS AND LIMOUSINES

Territory	Bodily Injury and Property Damage	Medical Payments
02	$10,775	$175
03	8,158	133
04	6,498	107
05	7,192	113
06	6,052	96
07	6,211	102
08	5,557	90
09	3,319	56
10	6,211	97
11	6,009	96
13	8,783	140
14	10,267	162
15	9,331	147
16	4,744	78
17	4,366	73

SCHOOL AND CHURCH BUSES

Territory	Bodily Injury and Property Damage	Medical Payments
02	$1,275	$31
03	966	38
04	773	30
05	852	30
06	718	30
07	737	30
08	661	30
09	391	23
10	736	30
11	712	30
13	1,040	36
14	1,219	30
15	1,106	30
16	565	23
17	515	30

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COMMERCIAL AUTO LIABILITY RATES

$60,000 Single Limit Bodily Injury and Property Damage, $1,000 Medical Payments

OTHER BUSES

Territory	Bodily Injury and Property Damage	Medical Payments
02	$10,579	$186
03	8,006	173
04	6,385	164
05	7,062	173
06	5,942	150
07	6,096	159
08	5,456	158
09	3,260	122
10	6,096	166
11	5,900	166
13	8,626	189
14	10,085	180
15	9,163	162
16	4,657	151
17	4,291	151

VAN POOLS

Territory	Bodily Injury and Property Damage	Medical Payments
02	$2,553	$46
03	1,934	32
04	1,539	31
05	1,705	31
06	1,433	24
07	1,473	24
08	1,317	24
09	787	16
10	1,470	24
11	1,423	24
13	2,083	36
14	2,431	47
15	2,211	40
16	1,122	23
17	1,033	16

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COMMERCIAL AUTO LIABILITY RATES

$60,000 Single Limit Bodily Injury and Property Damage, $1,000 Medical Payments, $50,000 Uninsured Motorists, and $100,000 Underinsured Motorists

HIRED AUTO

	Bodily Injury and Property Damage	Medical Payments	Uninsured Motorists Insurance	Underinsured Motorists Insurance
All Territories	$3.22	$0.07	$0.026	$0.01

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COMMERCIAL AUTO LIABILITY RATING FACTORS

FLEET SIZE FACTORS

TRUCKS, TRACTORS, AND TRAILERS											
OTHER THAN ZONE RATED										ZONE RATED	
Number of Powered Vehicles	Light Trucks	Medium Trucks	Heavy Trucks	Extra-Heavy Trucks	Heavy Truck-Tractors	Extra-Heavy Truck-Tractors	Semi-Trailers	Trailers	Service Or Utility Trailers	All Except Light Trucks and Trailers used with Light Trucks	Private Passenger Types
0	N/A	N/A	N/A	N/A	N/A	N/A	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 to 4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5 to 9	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
10 to 14	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
15 to 19	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
20 to 29	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
30 to 39	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
40 to 49	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
50 to 59	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
60 to 69	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
70 to 79	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
80 to 89	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
90 to 99	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
100 to 114	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
115 to 129	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
130 to 154	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
155 to 194	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
195 to 289	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00
290 or greater	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	.70	1.00

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COMMERCIAL AUTO LIABILITY RATING FACTORS

FLEET SIZE FACTORS

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

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COMMERCIAL AUTO LIABILITY RATING FACTORS

OCN FACTORS

Price Bracket (OCN or Stated Amount)	Light Trucks	Medium Trucks	Heavy Trucks	Extra-Heavy Trucks	Heavy Truck-Tractors	Extra-Heavy Truck-Tractors	Semi-Trailers	Trailers	Service Or Utility Trailers	Private Passenger Types
$ 0-999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1,000-1,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2,000-2,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3,000-3,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4,000-4,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5,000-5,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6,000-7,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8,000-9,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10,000-11,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12,000-13,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
14,000-15,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
16,000-17,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18,000-19,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20,000-24,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
25,000-29,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
30,000-34,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
35,000-39,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
40,000-44,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
45,000-49,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50,000-54,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
55,000-64,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
65,000-74,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
75,000-84,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
85,000-99,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
100,000-114,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
115,000-129,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
130,000-149,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
150,000-174,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
175,000-199,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
200,000-229,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
230,000-259,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
260,000-299,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
300,000-349,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
350,000-399,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
400,000-449,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
450,000-499,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
500,000-599,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
600,000-699,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
700,000-799,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
800,000-899,999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
900,000 or greater	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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COMMERCIAL AUTO LIABILITY RATING FACTORS

LIABILITY AGE FACTORS–OCN VEHICLES

Original Cost New Vehicles	Trucks, Tractors And Trailers	Private Passenger Types
Current model year	1.00	1.00
First preceding model year	1.00	1.00
2nd	1.00	1.00
3rd	1.00	1.00
4th	1.00	1.00
5th	1.00	1.00
6th	1.00	1.00
7th	1.00	1.00
8th	1.00	1.00
9th	1.00	1.00
10th	1.00	1.00
11th	1.00	1.00
12th	1.00	1.00
13th	1.00	1.00
14th	1.00	1.00
15th	1.00	1.00
16th	1.00	1.00
17th	1.00	1.00
18th	1.00	1.00
19th	1.00	1.00
20th	1.00	1.00
21st	1.00	1.00
22nd	1.00	1.00
23rd	1.00	1.00
24th	1.00	1.00
25th	1.00	1.00
26th	1.00	1.00
27th and older	1.00	1.00

LIABILITY AGE FACTORS–STATED AMOUNT VEHICLES

Stated Amount Vehicles	Trucks, Tractors, And Trailers	Private Passenger Types
All Ages	1.00	1.00

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COMMERCIAL AUTO LIABILITY RATING FACTORS

NAICS FACTORS

NAICS 2022 Six-digit Code	NAICS Definition	Trucks, Tractors And Trailers	Private Passenger Types
111998	All Other Miscellaneous Crop Farming	1.00	1.00
238210	Electrical Contractors and Other Wiring Installation Contractors	1.00	1.00
238220	Plumbing, Heating and Air Conditioning Contractors	1.00	1.00
311999	All Other Miscellaneous Food Manufacturing	1.00	1.00
441120	Used Car Dealers	1.00	1.00
441210	Recreational Vehicle Dealers	1.00	1.00
457210	Fuel Dealers	1.00	1.00
484110	General Freight Trucking, Local	1.00	1.00
484121	General Freight Trucking, Long-distance, Truckload	1.00	1.00
484210	Used Household and Office Goods Moving	1.00	1.00
484220	Specialized Freight (except Used Goods) Trucking, Local	1.00	1.00
484230	Specialized Freight (except Used Goods) Trucking, Long-distance	1.00	1.00
485999	All Other Transit and Ground Passenger Transportation	1.00	1.00
485310	Taxi Services	1.00	1.00
485320	Limousine Service	1.00	1.00
485410	School and Employee Bus Transportation	1.00	1.00
485510	Charter Bus Industry	1.00	1.00
487110	Scenic and Sightseeing Transportation, Land	1.00	1.00
488410	Motor Vehicle Towing	1.00	1.00
492110	Couriers and Express Delivery Services	1.00	1.00
492210	Local Messengers and Local Delivery	1.00	1.00
561730	Landscaping Services	1.00	1.00
562111	Solid Waste Collection	1.00	1.00
562119	Other Waste Collection	1.00	1.00
611692	Automobile Driving Schools	1.00	1.00
621999	All Other Miscellaneous Ambulatory Health Care Services	1.00	1.00
722330	Mobile Food Services	1.00	1.00
722513	Limited-Service Restaurants	1.00	1.00
811111	General Automotive Repair	1.00	1.00
811198	All Other Automotive Repair and Maintenance	1.00	1.00
812210	Funeral Homes and Funeral Services	1.00	1.00
812930	Parking Lots and Garages	1.00	1.00
922160	Fire Protection	1.00	1.00
	All Other—Refer to www.aipso.com/Manuals/Wisconsin-Manuals for a complete listing of NAIC codes and factors.		

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EFFECTIVE DATES

INTRODUCTION

How, When, and Where—An Explanation of Procedures for Wisconsin Producers	January 1, 2020
How to Apply to the Wisconsin Automobile Insurance Plan	February 1, 2021
How to Apply for Additional Coverages or Changes in the Policy	February 1, 2025
Availability of Forms and Manuals	January 1, 2019
Effective Date of Coverage	January 1, 2019
Other Money Matters	January 1, 2020
Claims	January 1, 2020

PLAN OF OPERATION

PERSONAL AUTOMOBILE PART

Sec. 1. January 1, 2020
Sec. 2. February 1, 2025
Sec. 3. January 1, 2020
Sec. 4. Reserved for Future Use
Sec. 5. February 1, 2025
Sec. 6. January 1, 2020
Sec. 7. February 1, 2025
Sec. 8. Reserved for Future Use
Sec. 9. January 1, 2020
Sec. 10. Reserved for Future Use
Sec. 11. Reserved for Future Use
Sec. 12. February 1, 2021
Sec. 13. September 1, 2022
Sec. 14. September 1, 2022
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