

# CHECKING SLIP—IMPORTANT

## WISCONSIN AUTOMOBILE INSURANCE PLAN

WI 2026 Revision 001

NEW PAGES ENCLOSED CA-7–CA-13, (1)–(3), G-3–G-4, C-3–C-52, (a)–(c)

SUPERSEDED—REMOVE All previous Checking Slips

Pages CA-7–CA-13, (1)–(3), G-3–G-4, C-3–C-58, (a)–(c)

### NEW CHANGES

Filing Nos. WI 26-02  
WI 26-03

#### Plan of Operation

Section 25 is amended to remove the reference to experience rating.

Section 28 is amended to remove the reference to facultative reinsurance.

#### Manual of Rules and Rates

Rule 7 is amended to remove the facultative reinsurance provision.

Rules 51, 73 through 75, 82, 83, 93 through 95, 101, and 112 are amended to remove the references to experience rating plan.

Rule 53. Excess Limits Facultative Reinsurance (A) Rates is **deleted in its entirety**.

Rule 54. Experience Rating Plan, the Credibility and Maximum Single Loss Table, the Experience Rating Example, and the Experience Rating Worksheet are **deleted in their entirety**.

Rule 55 is amended to remove the reference to experience rating.

The Trucks, Tractors, and Trailers Other than Zone Rated, Zone Rated Trucks, Tractors, and Trailers, Private Passenger Types, Public Transportation Autos Other than Zone Rated, and Zone Rated Public Transportation Autos Worksheets are amended to remove the reference to experience rating modification.

These amendments are **effective January 1, 2027**.

|                                                                              |            |
|------------------------------------------------------------------------------|------------|
| • Section 25 .....                                                           | Page CA-9  |
| • Section 28 .....                                                           | Page CA-10 |
| • Rule 7 .....                                                               | Page G-4   |
| • Rules 51 and 55 .....                                                      | Page C-3   |
| • Deletion of Rule 53 .....                                                  | Page C-3   |
| • Deletion of Rule 54 and Credibility and<br>Maximum Single Loss Table ..... | Page C-3   |
| • Rule 73 .....                                                              | Page C-12  |
| • Rule 74 .....                                                              | Page C-13  |
| • Rule 75 .....                                                              | Page C-20  |
| • Rule 82 .....                                                              | Page C-21  |
| • Rule 83 .....                                                              | Page C-22  |
| • Rule 93 .....                                                              | Page C-28  |
| • Rules 94 and 95 .....                                                      | Page C-29  |
| • Rule 101 .....                                                             | Page C-31  |
| • Rule 112 .....                                                             | Page C-35  |

- Deletion of Experience Rating Example and Experience Rating Worksheet ..... Page C-47
- Trucks, Tractors, and Trailers Other than Zone Rated and Zone Rated Trucks, Tractors, and Trailers Worksheets ..... Page C-47
- Private Passenger Types Rating Worksheet ..... Page C-48
- Public Transportation Autos Other than Zone Rated and Zone Rated Public Transportation Autos Worksheets ..... Page C-49

---

Table of Contents pages (1)–(3) are revised.

---

#### 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.

---

**Distributed by  
AIPSO  
302 Central Avenue  
Johnston, Rhode Island 02919  
[www.aipso.com](http://www.aipso.com)**

**On behalf of the  
Wisconsin Automobile Insurance Plan  
20700 Swenson Drive, Suite 100  
Waukesha, Wisconsin 53186**

WISCONSIN AUTOMOBILE INSURANCE PLAN  
PLAN OF OPERATION  
COMMERCIAL AUTOMOBILE PART

b. Applications Requiring Limits in Excess of \$1,000,000 Combined Single Limit Coverage

The completed EASi application must be printed, signed, and submitted to the Plan in accordance with the following procedure:

For those applicants requiring a limit in excess of \$1,000,000 combined single limit, coverage is effective on a date specified by the applicant which date may not be earlier than five working days following the Plan assignment date shown on the Notice of Designation.

- (1) The producer and applicant shall certify the date and time the application was transmitted on the paper application generated by EASi.
- (2) The producer must forward the original paper application generated by EASi bearing the signatures of the applicant and producer, the deposit check or money order, and supporting documentation to the Plan in accordance with Plan rules after transmittal of the application.

If an applicant is found ineligible for coverage through the Plan prior to the assigned effective date as shown on the Notice of Designation, the servicing carrier shall forward written notice of ineligibility prior to the date upon which coverage was to become effective. Such notice shall state the reason(s) for ineligibility and shall be mailed to the insured with a copy to the producer of record.

If the applicant is found ineligible for coverage through the Plan after the policy effective date, as shown on the Notice of Designation, cancellation shall be in accordance with [Section 28](#).

For SRDP risks which were eligible under Section 23.B.2.a but following the assignment date request limits in excess of \$1,000,000 combined single limit, the requested endorsement may take effect no earlier than 5 working days following the receipt of the request for higher limits and/or filings.

- c. For the purposes of Section 23, the postmark to be recognized by the Plan shall be the postmark of the United States Postal Service. A metered mail stamp, electronic stamp, or other postage service or stamp shall not be considered a postmark of the United States Postal Service for the purpose of effecting coverage. Working day shall mean a day on which business is conducted, Monday through Friday, except for legal holidays when the United States Post Office is closed.
- d. The producer of record may not transmit the application using EASi until the application for coverage has been completed and the deposit has been received.
- e. Appropriate records for all risks transmitted using EASi must be maintained. The producer agrees to permit the inspection or photocopying of such office records by the Plan or by a servicing carrier representative. This inspection

and photocopying will be limited to situations where the date and hour of coverage is in question due to the occurrence of an accident or claim arising under the policy issued under this Section.

f. Commercial Application Retraction Procedure

(1) When to Retract an EASi Application

Following issuance of an EASi reference number and prior to the mailing or delivery of a completed, signed paper application to the Plan, the producer of record may retract an EASi commercial application for the reasons stated in Section 23.B.2.f.(2).

(2) Reasons for Retraction of an EASi Application

An EASi commercial application may be retracted for any of the following reasons:

- (a) The applicant has notified the producer of record that coverage through the Plan is no longer required.
- (b) The producer of record has made an error in the information provided.
- (c) The producer of record has, in error, requested more than one reference number for the same application.

(3) Electronic Retraction Process

The producer of record shall access EASi and use the online electronic retraction process to retract an EASi application. The retraction must be transmitted to the Plan no later than one working day after the application is submitted using EASi. The producer is not required to submit a copy of the retracted paper application to the Plan.

(4) Alternate Procedure for Submission of an EASi Retraction Request Form

If, for any reason, EASi is not available, a producer may request retraction of an EASi reference number by completing and submitting a paper EASi Retraction Request Form in accordance with the following procedure:

The producer of record shall complete a paper EASi Retraction Request Form and forward it to the Plan no later than two working days after the date the application is submitted using EASi.

If the reason for retraction is (1) the applicant's coverage has been placed in the voluntary market or (2) the applicant has elected not to pursue coverage through the Plan, the producer may mail, deliver, or electronically transmit the EASi Retraction Request Form to the Plan. The producer is not required to submit a copy of the retracted paper EASi application to the Plan.

When retraction is requested because the producer has made an error in the application information and a corrected application

WISCONSIN AUTOMOBILE INSURANCE PLAN  
PLAN OF OPERATION  
COMMERCIAL AUTOMOBILE PART

has been electronically transmitted using EASi, the producer must mail or deliver the corrected EASi application, deposit check, and any supporting documentation accompanied by a copy of the completed EASi Retraction Request Form to the Plan.

**(5) Plan Retraction of EASi Application**

If the producer fails to retract the EASi application in accordance with Sections 23.B.2.f.(3) or (4), the Plan shall retract the application 20 calendar days following the date of transmittal of the EASi application. The Plan shall notify the applicant and producer that the application has been retracted. The application shall be considered null and void and no coverage is in effect.

- g. If EASi is not available or if the producer does not have access to the internet, the producer of record must submit an original application form in accordance with the Alternate Application Submission Procedure in [Section 58](#). The effective date of coverage will be determined in accordance with [Section 58](#).
- h. Producer violations of the procedures of EASi as outlined in this subsection will be reviewed by the Plan Manager and may result in limitation, suspension, or termination of access to EASi.
- i. Access to EASi shall not be construed as constituting the producer as an agent of the Plan or the servicing carrier. In all transactions between the applicant and the Plan, the producer shall be deemed to be the agent of the applicant and not the agent of the Plan and/or servicing carrier.

**3. Producer Submission of Application to the Plan**

For commercial applications not requiring limits in excess of \$1,000,000 combined single limit, the original paper application generated by EASi bearing the signatures of the applicant and producer, the deposit, and supporting documentation shall be forwarded to the Plan and must be received by the Plan no later than 15 calendar days after transmittal of the EASi application. The producer shall supply the applicant with a copy of the application.

For commercial applications requiring limits in excess of \$1,000,000 combined single limit (subject to a 5-working day delay in effective date), the original application form generated by EASi bearing the signatures of the applicant and producer, the deposit, and supporting documentation shall be forwarded to the Plan after transmittal of the EASi application. The producer shall supply the applicant with a copy of the application.

A CAIP Inspected Units Form must be completed and submitted with the application if the applicant requires federal filings or endorsements.

**4. Plan Submission to Designated Servicing Carrier**

The Plan shall forward to the designated servicing carrier a copy of the application form, the notice of the effective date of coverage, and deposit with the

deposit to be credited by the servicing carrier against the policy premium.

**5. Financial Responsibility (SR-22) Certificates**

If the risk is eligible for coverage in the Plan and the applicant or spouse requires a Financial Responsibility Certificate (SR-22), the servicing carrier will issue the certificate and file with the proper authority. Such certificate shall become effective as of the effective date of coverage.

**6. Applicant Refusal to Accept Policy**

If, for any reason, the applicant refuses to accept the policy, the designated servicing carrier shall retain the pro rata earned premium for the period of coverage or the minimum policy premium as contained in the Automobile Insurance Plan Manual of Rules and Rates, whichever is greater, and return the balance to the applicant.

**C. Additional Vehicles or Coverages**

- 1. If additional coverages as described in [Section 21](#) of this Plan are desired during the policy period, or coverage for an additional or replacement vehicle is desired, a completed approved Policy Change Request form shall be submitted directly to the servicing carrier no later than the first working day after completion.

- 2. Premium requirements for additional vehicles or coverages include the following:

- a. The Policy Change Request form shall be accompanied by a check or money order payable to the insurer for an amount equal to 30% of the annual premium or the pro rata premium for the remainder of the policy period, whichever is less.

If the Policy Change Request form is submitted electronically, any additional premium must be forwarded to the servicing carrier no later than the first working day after electronic transmittal of the Policy Change Request form.

- b. The balance of the additional premium shall be payable in accordance with the provisions of the payment plan selected.
- c. All such premium payments shall be submitted on a gross basis.

- 3. Except for SRDP risks requesting limits in excess of \$1,000,000, an endorsement or change to the policy will be effective at 12:01 A.M. on the day following receipt of a Policy Change Request form by the servicing carrier or at a later date requested by the applicant provided all of the following requirements are met:

- a. The producer of record and applicant certify the date and hour of completion of the Policy Change Request form.
- b. The producer of record forwards the completed Policy Change Request form to the servicing carrier in accordance with Section 23.C.1.
- c. The United States Postal Service postmark date on the transmittal envelope complies with

WISCONSIN AUTOMOBILE INSURANCE PLAN  
PLAN OF OPERATION  
COMMERCIAL AUTOMOBILE PART

the mailing requirement shown in Section 23.C.1.

4. If a Policy Change Request form is transmitted to the servicing carrier via facsimile ("fax") or e-mail, coverage will be effective 12:01 A.M. on the day following receipt of a Policy Change Request form, provided all the following requirements are met:
  - a. The producer of record and applicant certify the date and hour of completion of the Policy Change Request form.
  - b. The producer of record electronically transmits the completed Policy Change Request form to the servicing carrier no later than the first working day after the Policy Change Request form is completed.
  - c. The producer of record forwards additional premium payment, if required, to the servicing carrier in accordance with Section 23.C.2. above.

If the provisions of Sections 23.C.4. a and b are not met, coverage shall be made effective at 12:01 A.M. on the day following receipt of electronic transmission of the policy change request by the servicing carrier.

5. For SRDP risks requesting limits in excess of \$1,000,000 combined single limit coverage, the requested endorsement may take effect no earlier than 5 working days following the receipt of the request for higher limits.
6. If a Policy Change Request form is submitted for a CAIP risk who requires federal filings or endorsements, a CAIP Inspected Units Form must be completed. The completed, signed form must accompany the policy change request submitted to the servicing carrier.
7. In no event shall coverage be effective prior to the date and hour of completion of the Policy Change Request form except as provided for by the provisions of the policy contract.
8. If the application has been submitted to the Plan and the producer has not yet been notified of the servicing carrier, the Policy Change Request form and premium payment must be forwarded to the Plan no later than the first working day after completion.
9. The producer of record shall maintain appropriate records of all risks for which they have designated the date and hour of coverage and agrees to permit inspection or photocopying of such office records by the Plan or by a servicing carrier representative. This inspection or photocopying will be limited to situations where the date or hour of coverage is in question due to the occurrence of an accident or claim arising under the policy change completed in accordance with this Section.

**D. Reduction or Elimination of Coverage**

In the event a reduction or elimination of coverage is desired during the policy period, a completed approved Policy Change Request form must be signed by the applicant or insured and submitted to the servicing carrier.

**E. Incomplete Applications**

Applications shall be accepted by the Plan and assignments shall be processed by the servicing carrier if the requirements shown in [Sections 22](#) and [23](#) are reasonably complied with, and it shall be the responsibility of the Plan and the servicing carrier to communicate clearly to the insured and producer of record in what respect an application is incomplete and requires correction.

**1. Applications Returned by the Plan**

The Plan shall give at least 15 calendar days to the applicant and producer to remedy any defects in the application. Written notice of the return of the application shall be provided to the producer and applicant. The corrected application and deposit premium will be processed and coverage will be effective as if the original application were complete, provided the applicant is otherwise eligible. If the application requires further correction, the Plan shall return the application to the producer to remedy any deficiencies.

If the completed application and deposit are not received by the Plan within 20 calendar days from the date of return of the application, the Plan shall notify the producer and applicant in writing that the completed application and deposit have not been received. The application shall be considered null and void and no coverage is in effect. The Plan shall retract an EASi application.

**2. Incomplete Applications Received by Servicing Carrier**

The servicing carrier shall give at least 15 calendar days to the insured and to the producer of record for remedying any defects in the application, and no part of the deposit premium shall be returned to the insured or to the producer of record except upon proper cancellation in accordance with the provisions of [Section 28](#) of this Plan, as applicable.

3. Applications submitted without deposit premium shall be returned to the producer and no coverage will be afforded. To obtain coverage, producers must reapply by submitting the completed application and appropriate deposit premium. Coverage will be effective in accordance with Section 23.B above, provided the applicant is otherwise eligible.

**Sec. 24. RESERVED FOR FUTURE USE**

**Sec. 25. CHANGE OF OWNERSHIP/  
TRANSFER OF LOSS EXPERIENCE**

★All exposures of commonly owned entities (as determined in paragraph B of this Section) and insured in the Plan should be written on the same policy and combined for rating purposes.

**A. Ownership**

The experience for any entity undergoing a change in ownership shall be excluded from future ratings only if all of the following conditions are met:❖

WISCONSIN AUTOMOBILE INSURANCE PLAN  
PLAN OF OPERATION  
COMMERCIAL AUTOMOBILE PART

1. The change must be a material change such that the entire ownership interest after the change had no ownership interest before the change. A transfer of ownership to a family member (whether natural or by law), a household resident, or a previous owner is not considered a change in ownership.
2. The change in ownership is accompanied by a change in company management. A change in company management is defined as including all of the following, but not limited to, the chairman of the board, president, partners, and other executive officers.

**B. Combination of Entities**

Entities with a majority (more than 50%) common ownership interest will be combined for rating.

1. Determination of majority ownership is based on the following:
  - a. majority of issued voting stock;
  - b. majority of the members if no voting stock is issued;
  - c. majority of the board of directors or comparable governing body if a or b above is not applicable;
  - d. participation of each general partner in the profits of a partnership. Limited partners are not considered in determining majority interest.
2. If the rules above provide for more than one possible combination of entities, the combination involving the most entities shall be made. However, the experience of any entity may be used in only one combination.

**C. Reapplication to the Plan**

Any change in ownership, including legal status and reincorporation, necessitates that a new application, with the appropriate deposit, be submitted to the Plan.

The insured must report any change to the insurer, in writing, within 30 calendar days of such change. The type, nature, and details of the change must be provided to the insurer for purposes of determining eligibility for such change as stated in paragraphs A, B, and C of this Section. The appropriate information must be provided on the Name and/or Ownership Change Form, approved for use in the Plan, fully completed and signed by the insured. The Name and/or Ownership Change Form is available from the Plan or insurer upon request. Failure of the insured or producer to provide complete information on the approved form may delay a return premium due the insured pending receipt of the completed form. Upon the request of the insurer, a Name and/or Ownership Change Form must be fully completed and signed by the insured within 10 calendar days of the date of the request. Failure of the insured or producer to return the fully completed and signed form following two written requests by the insurer, could result in loss of coverage.

**Sec. 26. COMBINATION OF INTEREST**

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

**Sec. 27. RESERVED FOR FUTURE USE**

**Sec. 28. CANCELLATIONS**

★The premium calculation for the cancellation of commercial risks shall be on a pro rata basis and in accordance with applicable Wisconsin Law. Cancellation at the insured's request is also subject to the policy writing minimum premium shown in [Rule 4](#) regardless of the term.✧

**Sec. 29. MIDTERM PRODUCER CHANGE**

For commercial applicants and insureds, a substitute producer may be designated by the commercial applicant or insured at any time and, upon designation, shall be the producer of record subject to the following provisions:

1. All commissions will go to the original producer for the remainder of the policy period.
2. All requests for a substitute producer must be accompanied by a broker of record letter on the named insured's letterhead including the following signed statements:
  - a. By the New Producer of Record

"I hereby certify that I am a licensed agent/broker of the state of Wisconsin and have read the Automobile Insurance Plan and have explained the provisions to the applicant/insured. I acknowledge that I am acting on behalf of the applicant/insured and have no authority to establish or reverse the terms or conditions of coverage. I agree to return any unearned premium to the insured (net of any minimum premium due the carrier)."

In addition to the above signed statement, the producer's license, IRS, and social security numbers must be submitted.

- b. By the Applicant or Insured

"I understand that any designated producer cannot act as an agent of the Automobile Insurance Plan and any carrier for the purpose of this insurance and that the producer has no authority to establish, alter, or amend terms or conditions of coverage."

**Sec. 30. PRODUCER COMMISSIONS**

- A. 3% of the policy premium for commission to a licensed producer designated by the insured.
- B. Return compensation shall be paid within 45 calendar days from the date of notice to the producer.
- C. Compensation may be paid by the servicing carrier either (1) on the full annual premium, or (2) on the basis of premium received by the servicing carrier.
- D. A producer accounting system may be utilized by a servicing carrier in its payment of producer compensation.
- E. Commissions will not be paid on installment charges.
- F. On any risk rated and domiciled outside of this state, the licensed producer may be paid only that portion of the

WISCONSIN AUTOMOBILE INSURANCE PLAN  
PLAN OF OPERATION  
COMMERCIAL AUTOMOBILE PART

producer's compensation specified above which is permissible under the laws of the state in which the risk is rated and domiciled.

- G. In the event of cancellation, a policy change, a final audit, or a termination resulting in a reduction of premium, compensation will be payable on the annual premium received by the servicing carrier.
- H. Final compensation adjustment will be in accordance with this Section.
- I. Should the producer fail to provide their tax identification number, the servicing carrier may defer payment of compensation until the proper tax identification number is provided.

Such payment would be payable on the total policy premium subject to the limitations stated above. The deposit premium and all subsequent premiums shall be submitted gross. The payment of such commissions shall not be construed as the establishment of any kind of agency relationship between the servicing carrier and the producer. The producer does not represent the servicing carrier nor the Plan, in any way, and has no authority to bind, change, alter, or terminate coverage.

**Sec. 31. PERFORMANCE STANDARDS FOR  
SERVICING CARRIERS WRITING  
WISCONSIN AUTOMOBILE  
INSURANCE PLAN COMMERCIAL  
RISKS**

In addition to complying with all terms in the signed Servicing Carrier Agreement, the servicing carrier is expected to meet the following performance standards:

**A. Issuance of Policy or Endorsement**

The servicing carrier shall issue a policy, binder, or endorsement within 45 calendar days of the receipt of the assignment provided with the application. In the event all the necessary underwriting information is not provided with the application, the servicing carrier shall issue a policy, binder, or endorsement within 45 calendar days of the receipt of all the necessary underwriting information.

Within 45 calendar days after receipt of an assignment, the servicing carrier shall submit an annual premium statement (subject to audit adjustment, if applicable) to the applicant, with a copy to the producer.

**B. Filings and Certificates**

All necessary certificates (including SR-22s) and regulatory filings will be issued by the servicing carrier, filed with the proper authority, and shall become effective on the inception date of the policy.

**C. Renewals**

If the applicant is unable to obtain coverage in the voluntary market, the renewal premium (or installment deposit) shall be submitted to the servicing carrier prior to the renewal date.

- 1. At least 75 calendar days prior to the inception date of renewals the servicing carrier shall notify the insured that
  - a. a renewal will be issued provided the premium set by the servicing carrier is received on or before the inception date, or
  - b. if the renewal is to be written on the advance premium payment option, such renewal will be written provided either the full annual premium or the deposit premium (40% of the total annual premium, subject to a minimum of \$250) stipulated by the servicing carrier is received on or before the inception date of such renewal, or
  - c. if the renewal is to be written on the installment premium payment option, such renewal will be written provided the deposit premium (40% of the total annual premium subject to a minimum of \$250, whichever is greater) stipulated by the servicing carrier is received on or before the inception date of such renewal, or
  - d. a renewal will not be issued for the reason that the insured is not entitled to insurance under the Plan.

Renewal premium quotations will be made as stipulated in the present Plan rules. A copy of such notice shall be filed with the producer of record. In the event the servicing carrier will not issue a renewal, the reason supporting such action together with a copy of said notice shall be filed with the Insurance Commissioner and the Plan.

Renewal policies or certificates will be issued and mailed within 30 days of the servicing carrier's receipt of the renewal premium.

**2. Renewal Cancellation Notice for Nonpayment of Renewal Premium**

No cancellation of a policy for nonpayment of renewal premium shall be effective unless a cancellation notice is mailed to the named insured. If the renewal deposit has not been received by the servicing carrier 15 days prior to the inception date of the renewal, a cancellation notice will be issued by the servicing carrier and mailed to the named insured to the address last on record with the servicing carrier. The cancellation notice shall include the reason for cancellation. A copy of the cancellation notice shall be forwarded to the producer of record. The cancellation notice shall be effective as of the expiration date of the current policy.

If the renewal (or deposit) premium is received prior to the actual renewal date, the termination will be rescinded and the renewal policy will be issued.

**D. Policy Term**

The original policy and all renewal policies will be issued for a specific term of one year.

**E. Surveys**

If appropriate, the servicing carrier shall have an auditor or engineer conduct a survey within a reasonable time.

WISCONSIN AUTOMOBILE INSURANCE PLAN  
PLAN OF OPERATION  
COMMERCIAL AUTOMOBILE PART

**F. Loss Experience**

The servicing carrier shall obtain and verify with the previous carrier(s) the loss experience necessary for the development of the proper premium, if such information is not furnished with the application.

**G. Commission**

Compensation shall be paid no less frequently than monthly and shall be paid within 15 days after the close of the month in which the commission was credited to the producer's account. The servicing carrier must issue a statement and, if applicable, the proper compensation check unless the producer fails to provide their proper tax identification number.

The servicing carrier should take steps to collect unearned producer compensation from the producer.

**H. Underwriting/Rating**

The servicing carrier, in addition to issuing the policy, etc. will provide all necessary services to the insured consistent with the services it provides to policyholders it insures in the voluntary market. These services include, but are not limited to the following:

1. properly price all policies in accordance with the approved rating plans contained in the Manual.
2. Servicing carriers have the right or option to perform a preliminary audit on every applicant assigned in the following classes:
  - a. All policies with Any Auto coverage symbol
  - b. All FMCSA, PUC, and PSC regulated carriers
  - c. All policies with MCS 90 or MCS 90B endorsement
  - d. All policies with a Form E filing
  - e. Any other class or classes of commercial business designated by the Governing Committee

At the discretion of the servicing carrier, if a policy has been cancelled or has expired, a preliminary audit is not required if a successful audit of the same risk has occurred within the past 12 months.

Within 60 days from the effective date of coverage, two documented good faith attempts to make contact with the applicant for purposes of scheduling or conducting a preliminary premium audit must be made.

It is expected the audit will be completed and distributed no later than 120 days following the effective date of coverage. Audits completed or distributed after 120 days due to circumstances beyond the control of the servicing carrier must be documented.

3. The servicing carrier shall advise the Plan that an audit of the terminated policy is required prior to writing and issuing another policy. An applicant is considered ineligible for reapplication to the Plan if a policy was cancelled by the servicing carrier for failure to respond to a request to schedule an audit or failure to comply with two documented requests to conduct an audit.

4. Conduct final premium audits following account expiration or cancellation when appropriate;

Within 60 days from the expiration date of coverage, two documented good faith attempts to make contact with the insured for purposes of scheduling or conducting a final premium audit must be made.

It is expected that the audit will be completed and distributed no later than 120 days following the expiration or cancellation date of coverage. Audits completed or distributed after 120 days due to circumstances beyond the control of the servicing carrier must be documented.

**I. Claim Handling**

1. A servicing carrier shall provide policyholders and producers with information on how and where to report claims.
2. The servicing carrier is responsible for handling all claims properly and promptly in accordance with the terms of the contracts of insurance subject to the limits of coverage provided. Where unfair claim practices laws and regulations exist, the servicing carriers must comply with such laws and regulations.
3. A servicing carrier must have the ability to service insurance claims in every state, the District of Columbia, and Canada.
4. Contact (First- and Third-Party Claimants)

Upon receipt of notification of claim containing sufficient information to identify the insured, claimant, and policy number, the servicing carrier must acknowledge the receipt of such notice within the applicable state's regulations including unfair claims practices laws and regulations. If the state has not established time guidelines, the servicing carrier must acknowledge receipt of such notice to first-party claimants within 2 working days and third-party claimants within 15 working days and have the date of the acknowledgment documented in the carrier's claim file.

The servicing carrier will provide first-party claimants with the necessary forms and instructions to permit compliance with all policy conditions.

5. Appraisal

Within the applicable state's regulations including unfair claim practices laws and regulations an appraisal must be completed for the purpose of determining the cost of repair. If the state has not established time guidelines, an appraisal, or documented attempts, must be completed within 10 working days from the date of receipt of a specific claim, including damages and location of vehicle, by the servicing carrier. If a second inspection is required, the servicing carrier will document attempts for scheduling a second appraisal within two working days of notice for the need of the second appraisal.

6. Coverage

The servicing carrier must verify that the proper coverage was in effect at the time of loss which covers the damages claimed by the first- or third-party claimant.

WISCONSIN AUTOMOBILE INSURANCE PLAN  
PLAN OF OPERATION  
COMMERCIAL AUTOMOBILE PART

7. Investigation

The servicing carrier must begin an investigation of any claim within 15 working days of receipt of notification of the claim.

The servicing carrier must substantially complete an investigation of each claim 30 working days after notification of the claim.

If after 30 working days from notification of the claim the completed investigation is insufficient to properly adjust the claim or the parties cannot agree to settlement, the servicing carrier must notify the policyholder, claimant, or authorized representative in accordance with the state's applicable regulations, including unfair claims practices laws and regulations, until the claim is settled or until both parties agree updates are no longer needed. If a state has not established any guidelines on this topic, the servicing carrier will advise the claimant within 30 working days from receipt of proof of loss or settlement material, what outstanding information is required to adjust the claim. The servicing carrier will continue to provide this update every 45 working days or until both parties agree updates are no longer needed.

8. Reserving

Reserving practices must be consistent and must comply with the requirements outlined in the SRDP Accounting and Statistical Requirements Manual.

9. Documentation/File Reporting

A file for each claim must be compiled by the servicing carrier's claims staff, and should address coverage, liability, damage investigation, reserves, subrogation potential, and recommendations for future handling.

As claim handling continues, the file should be updated to address reserve adequacy, strategies, plans for future handling, and resolution.

10. Payment

Payment on all claims must be made within the applicable state regulations, including unfair claims practices laws and regulations. All payments not de-

finied within state regulations or unfair claims practices laws and regulations will be paid within 30 days after receipt of proof of loss, agreed appraisal amount or written settlement agreement (unless the servicing carrier has not completed the investigation necessary to make a decision or the parties cannot agree on settlement). Receipt of these documents does not waive the servicing carrier's right to conduct an investigation prior to settlement and/or offer a reasonable settlement based upon the facts.

11. Expenses

All reported allocated loss adjustment expenses must comply with the eligibility requirements outlined in the SRDP Accounting and Statistical Requirements Manual.

12. Fraud Prevention/Detection

All claims personnel shall receive training in and be aware of potential fraud indicators. The claims professional shall refer a claim for specialized fraud investigation within two working days of a determination of potential fraud. An outline of disputed issues and activities of the investigation will be prepared.

The servicing carrier must ensure that its special investigative handling complies with applicable statutes, regulations, and directives.

J. Statistical Reporting

Servicing carriers will report to their statistical agencies in the normal manner. Data will be identified as Special Risk Distribution Program experience. This data will be reported to AIPSO by each statistical agency. Each Plan Annual Report will show by type (public auto, truck men and all other) the total number of special risks written during the year.

K. Reporting

The servicing carrier shall meet all of the claim, expense, and reporting requirements as contained in the SRDP Accounting and Statistical Requirements Manual.

**Secs. 32–37. RESERVED FOR FUTURE USE**



# WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

## TABLE OF CONTENTS

Page

### GENERAL RULES CHAPTER

|          |                                                                       |     |
|----------|-----------------------------------------------------------------------|-----|
| Rule 1.  | PREMIUM DEVELOPMENT .....                                             | G-3 |
| Rule 2.  | CLASSIFICATION OF RISKS NOT SPECIFICALLY INCLUDED IN THIS MANUAL..... | G-3 |
| Rule 3.  | WHOLE DOLLAR PREMIUM.....                                             | G-3 |
| Rule 4.  | MINIMUM POLICY PREMIUM .....                                          | G-3 |
| Rule 5.  | POLICY PERIOD .....                                                   | G-3 |
| Rule 6.  | CHANGES .....                                                         | G-3 |
| Rule 7.  | CANCELLATIONS .....                                                   | G-4 |
| Rule 19. | TERRITORIES .....                                                     | G-6 |

### PRIVATE PASSENGER CHAPTER

|          |                                                                  |      |
|----------|------------------------------------------------------------------|------|
| Rule 20. | DEFINITIONS .....                                                | P-3  |
| Rule 21. | PREMIUM DEVELOPMENT .....                                        | P-3  |
| Rule 22. | PRIVATE PASSENGER AUTO CLASSIFICATIONS .....                     | P-4  |
| Rule 23. | INCREASED LIMITS.....                                            | P-6  |
| Rule 24. | ADDITIONAL CHARGES .....                                         | P-6  |
| Rule 25. | CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS .....              | P-7  |
| Rule 26. | MEDICAL PAYMENTS.....                                            | P-7  |
| Rule 27. | UNINSURED AND UNDERINSURED MOTORISTS INSURANCE .....             | P-7  |
| Rule 29. | DEDUCTIBLE INSURANCE .....                                       | P-8  |
| Rule 31. | CUSTOM EQUIPMENT COVERAGE .....                                  | P-8  |
| Rule 32. | NAMED NONOWNER COVERAGE .....                                    | P-8  |
| Rule 33. | TRAILERS AND CAMPER BODIES .....                                 | P-10 |
| Rule 34. | MOTOR HOMES.....                                                 | P-10 |
| Rule 35. | MOTORCYCLES.....                                                 | P-10 |
| Rule 36. | ANTIQUE AUTOS .....                                              | P-11 |
| Rule 37. | CHILD RESTRAINT SYSTEM COVERAGE .....                            | P-11 |
| Rule 38. | TRUSTS.....                                                      | P-11 |
|          | PRIVATE PASSENGER LIABILITY COVERAGE RATING WORKSHEET .....      | P-15 |
|          | PRIVATE PASSENGER PHYSICAL DAMAGE COVERAGE RATING WORKSHEET..... | P-15 |

### PRIVATE PASSENGER AUTO RATE CHAPTER

|  |                                                 |     |
|--|-------------------------------------------------|-----|
|  | LIABILITY AND MEDICAL PAYMENTS BASE RATES ..... | R-3 |
|  | UNINSURED MOTORISTS INSURANCE RATES.....        | R-3 |
|  | UNDERINSURED MOTORISTS INSURANCE RATES .....    | R-4 |
|  | PHYSICAL DAMAGE BASE RATES .....                | R-4 |
|  | CLASS FACTORS .....                             | R-5 |
|  | MODEL YEAR FACTORS .....                        | R-5 |
|  | SYMBOL FACTORS .....                            | R-6 |

### COMMERCIAL AUTO CHAPTERS

#### COMMERCIAL GENERAL RULES CHAPTER

|          |                           |     |
|----------|---------------------------|-----|
| Rule 51. | PREMIUM DEVELOPMENT ..... | C-3 |
| Rule 52. | INCREASED LIMITS.....     | C-3 |
| Rule 55. | MERIT RATING PLAN .....   | C-3 |

# WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

|                                                                                                                             | Page |
|-----------------------------------------------------------------------------------------------------------------------------|------|
| Rule 57. UNINSURED AND UNDERINSURED MOTORISTS INSURANCE .....                                                               | C-4  |
| Rule 58. MEDICAL PAYMENTS.....                                                                                              | C-5  |
| Rule 59. WAIVER OF SUBROGATION/PRIMARY AND NONCONTRIBUTORY—<br>OTHER INSURANCE CONDITION.....                               | C-5  |
| <br><b>TRUCKS, TRACTORS, AND TRAILERS CHAPTER</b>                                                                           |      |
| Rule 71. ELIGIBILITY .....                                                                                                  | C-7  |
| Rule 72. TRUCKS, TRACTORS, AND TRAILERS CLASSIFICATIONS .....                                                               | C-7  |
| Rule 73. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS .....                                                              | C-12 |
| Rule 74. PREMIUM DEVELOPMENT—ZONE RATED AUTOS .....                                                                         | C-13 |
| Rule 75. TRUCKERS .....                                                                                                     | C-19 |
| <br><b>PRIVATE PASSENGER TYPES CHAPTER</b>                                                                                  |      |
| Rule 81. ELIGIBILITY .....                                                                                                  | C-21 |
| Rule 82. PREMIUM DEVELOPMENT .....                                                                                          | C-21 |
| Rule 83. FARMERS AUTOS (CLASS CODE 7399) .....                                                                              | C-21 |
| <br><b>PUBLIC TRANSPORTATION CHAPTER</b>                                                                                    |      |
| Rule 91. ELIGIBILITY .....                                                                                                  | C-23 |
| Rule 92. PUBLIC AUTO CLASSIFICATIONS.....                                                                                   | C-23 |
| Rule 93. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS .....                                                              | C-28 |
| Rule 94. PREMIUM DEVELOPMENT—ZONE RATED AUTOS .....                                                                         | C-28 |
| Rule 95. TRANSPORTATION OF SEASONAL OR MIGRANT FARM WORKERS.....                                                            | C-29 |
| <br><b>NONOWNED AUTO CHAPTER</b>                                                                                            |      |
| Rule 101. PREMIUM DEVELOPMENT .....                                                                                         | C-31 |
| Rule 102. DRIVE OTHER CAR COVERAGE (CLASS CODE 9020).....                                                                   | C-31 |
| Rule 103. HIRED AUTOS.....                                                                                                  | C-31 |
| Rule 104. NONOWNED AUTO LIABILITY COVERAGE .....                                                                            | C-32 |
| Rule 106. INDIVIDUAL AS THE NAMED INSURED .....                                                                             | C-34 |
| <br><b>SPECIAL TYPES AND OPERATIONS CHAPTER</b>                                                                             |      |
| Rule 111. ELIGIBILITY .....                                                                                                 | C-35 |
| Rule 112. PREMIUM DEVELOPMENT .....                                                                                         | C-35 |
| Rule 113. AMBULANCE SERVICES (CLASS CODE 7919) .....                                                                        | C-35 |
| Rule 114. DRIVER TRAINING PROGRAMS—EDUCATIONAL INSTITUTIONS AND<br>COMMERCIAL DRIVING SCHOOLS AND AUTO REPAIR TRAINING..... | C-35 |
| Rule 115. FIRE DEPARTMENTS .....                                                                                            | C-36 |
| Rule 116. FUNERAL DIRECTORS .....                                                                                           | C-37 |
| Rule 117. LAW ENFORCEMENT AGENCIES .....                                                                                    | C-38 |
| Rule 118. LEASING OR RENTAL CONCERNS.....                                                                                   | C-38 |
| Rule 119. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTO (CLASS CODE 7929) .....                                        | C-40 |
| Rule 120. MOBILE OR FARM EQUIPMENT .....                                                                                    | C-40 |
| Rule 121. MOTORCYCLES (CLASS CODE 7942) .....                                                                               | C-41 |
| Rule 122. SNOWMOBILES (CLASS CODE 7964).....                                                                                | C-41 |
| Rule 123. MOTOR HOMES.....                                                                                                  | C-41 |
| Rule 124. ANTIQUE AUTOS .....                                                                                               | C-42 |
| Rule 125. AMPHIBIOUS AUTOS .....                                                                                            | C-42 |

# WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

|                                                                      | Page |
|----------------------------------------------------------------------|------|
| Rule 126. REPOSSESSED AUTOS (CLASS CODE 7925) .....                  | C-42 |
| Rule 127. DRIVE-AWAY CONTRACTORS .....                               | C-42 |
| COMMERCIAL RATING WORKSHEETS                                         |      |
| TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET ..... | C-47 |
| ZONE RATED TRUCKS, TRACTORS, AND TRAILERS WORKSHEET .....            | C-47 |
| PRIVATE PASSENGER TYPES RATING WORKSHEET .....                       | C-48 |
| PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET .....    | C-49 |
| ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET .....               | C-49 |
| NONOWNED AUTO LIABILITY RATING EXAMPLE .....                         | C-50 |
| NONOWNED AUTO LIABILITY WORKSHEET .....                              | C-52 |
| COMMERCIAL AUTO LIABILITY RATES .....                                | CR-3 |
| EFFECTIVE DATES .....                                                | (a)  |



## GENERAL RULES CHAPTER

**Rule 1. PREMIUM DEVELOPMENT**

- A. Determine the applicable premium 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:
- C. All personal auto exposures are rated under the Private Passenger Chapter of the Manual.

**Exception:** Private passenger autos that are part of a fleet are rated under the Commercial Auto Chapters.

- D. All other exposures are rated under the Commercial Auto Chapters of the Manual.

**EXCEPTIONS:**

1. Business use private passenger autos owned by natural persons are rated under the Private Passenger Chapter.
2. All named nonowner policies are rated under the Private Passenger Chapter.

- E. If the rating procedure for an exposure is not provided in the Manual, refer to [Rule 2](#).

**Rule 2. CLASSIFICATION OF RISKS NOT SPECIFICALLY INCLUDED IN THIS MANUAL**

The Plan Introduction states that the Wisconsin Automobile Insurance Plan is to provide auto insurance coverage to eligible risks who are unable to obtain such coverage through the voluntary market. If rules and rates for eligible autos are not specifically included in this Manual, refer to the Plan or to the servicing carrier for rating.

**Note:** If the hazard for any risk is greater than that contemplated by the rate normally applicable under the Plan, the premium for such risk shall be "a" rated and filed with both the Office of the Commissioner of Insurance and the Plan Office for approval. Supporting information shall be included with the submission. The "a" rate filing will be effective upon approval by the Office of the Commissioner of Insurance.

**Rule 3. WHOLE DOLLAR PREMIUM**

- A. The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy unless noted otherwise.
- B. A premium involving \$.50 or over shall be rounded to the higher whole dollar.
- C. This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the insurer, the return premium may be carried to the next higher whole dollar.
- D. Charge a premium of at least \$1 for each instance where a separate premium is calculated.

**Rule 4. MINIMUM POLICY PREMIUM****A. Personal Auto Policies**

The minimum policy premium charge is \$25 per policy. The minimum premium shall be inclusive of additional charges imposed for any additional hazards.

**B. Commercial Auto Coverage Forms****Prepaid Policies, Annual Premium Payment Plan Policies, and Continuous Policies**

The minimum policy premium charge is \$150 per policy.

**Rule 5. POLICY PERIOD**

All policies are to be written for a one-year period with the premium charged to be the annual premium except when a statutory policy is required by a federal, state, or municipal authority to expire on a fixed date and the policy is written to expire on such a date.

The premium charged for the above-mentioned short term policies shall be computed pro rata of the annual premium.

**Rule 6. CHANGES****A. Personal Risks**

1. Compute all changes during the term of a policy requiring adjustment of premium pro rata on the basis of the rates in effect at the time of the change.

**Note:** If a policy, auto, or coverage is cancelled, refer to the Cancellations Rule ([Rule 7](#)) for calculation of returned premium.

2. If an auto or a form of coverage is cancelled from a policy at the request of the insured and reinstated within 30 calendar days, it shall be reinstated at the amount of premium returned at the time of cancellation.

**3. Premium Adjustments**

- a. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added or the limits of liability are increased at the request of the insured during the policy period.
- b. If a return premium of less than \$5 results because a coverage is cancelled at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
- c. If the limits of liability are reduced at the request of the insured, no refund of premium shall be made unless the difference in premium amounts to \$5 or more. Any difference in premium under \$5 will be refunded only at the request of the insured.

**B. Commercial Risks**

1. All changes during the term of a policy requiring additional premium shall be computed pro rata on the basis of the premium in effect at the time of the change even if the policy inception premium was less than the policy writing minimum premium.

## GENERAL RULES

2. All changes during the term of a policy requiring return premium shall be computed pro rata on the basis of the rates used to calculate the policy premium. Round to the next higher whole dollar when any coverage or exposure is deleted or an amount of coverage is reduced. Retain the policy writing minimum premium.
3. Waive additional or return premium of \$15 or less. Grant any return premium due if requested by the insured. This waiver applies only to that portion of the premium due on the effective date of the policy change.

### **Rule 7. CANCELLATIONS**

If a policy or form of coverage is cancelled within the provisions of the Plan, the return premium shall be computed pro rata and in accordance with applicable Wisconsin law.

★

❖

#### Instructions for Use of Pro Rata Table

- A. Express the date of cancellation by year and decimal part of a year by combining the calendar year with decimal

appearing opposite the month and day in the Pro Rata Table.

e.g., June 15, 2007 is designated as 2007.455.

- B. In like manner, express the effective date of the policy by year and decimal part of a year.
- C. Subtract the numerical designation for the effective date from the numerical designation for the cancellation date, A minus B. The difference represents the percentage of the annual premium to be retained by the company.

Example:

|                                  |                 |
|----------------------------------|-----------------|
| Cancellation Date, June 15, 2007 | 2007.455        |
| Effective Date, March 2, 2007    | <u>2007.167</u> |
|                                  | .288            |

Earned premium in the above example will be .288 times the annual premium.

**Note:** Pro Rata Table is shown as follows:

## COMMERCIAL GENERAL RULES CHAPTER

**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

**COMMERCIAL GENERAL RULES**

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

\$41

Hired and Nonowned Autos

Refer to Rules [103](#) and [104](#).

All Other Risks

26

**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

\$17

Hired and Nonowned Autos

Refer to Rules [103](#) and [104](#).

All Other Risks

12

**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.

**Rule 58. MEDICAL PAYMENTS****A. Coverage**

1. In accordance with Section 632.32 of the Wisconsin Statutes, auto medical payments (including chiropractic payments) coverage in the amount of \$1,000 per person will be afforded on all autos designed for travel on public roads and registered or principally garaged in the state of Wisconsin, except where such coverage is rejected by the insured.
2. A named insured has the right to reject this coverage. Unless a named insured requests such coverage in writing, the insurer does not have to provide medical payments on a renewal policy when one named insured has rejected the coverage on the policy previously issued by the insurer.
3. If provided, auto medical payments coverage will apply to all vehicles on the policy, including hired and nonowned autos.
4. Higher limits are not available.

**B. Rates**

Refer to the [rate tables](#) for applicable rates.

**Rule 59. WAIVER OF SUBROGATION/  
PRIMARY AND  
NONCONTRIBUTORY—OTHER  
INSURANCE CONDITION****Applicable to Bodily Injury and Property Damage Liability Coverages Only**

If the insured requests, in writing, either a waiver(s) of subrogation or a primary and noncontributory—other insurance condition or both to comply with contractual requirements, increase the bodily injury and property damage total policy premium by 3%.

Attach the applicable endorsement(s).

**Rules 60–70. RESERVED FOR FUTURE USE**

## NOTES

**TRUCKS, TRACTORS, AND TRAILERS CHAPTER**

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

**Rule 71. ELIGIBILITY**

This Chapter applies to trucks, truck-tractors, trailers, and semitrailers including pickups and vans (other than those rated under the provisions of the Private Passenger or Private Passenger Type Chapters of this Manual) and not specifically treated in the Public or Special Types and Operations Chapters of this Manual.

**Rule 72. TRUCKS, TRACTORS, AND TRAILERS CLASSIFICATIONS**

Classify trucks, tractors, and trailers as follows:

**A. Fleet—Nonfleet Classifications**

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.
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](#)).

**B. Primary Classifications**

1. Gross vehicle weight rating (GVWR) and gross combination weight (GCW) mean the following:
  - a. GVWR—The maximum loaded weight for which a single auto is designed as specified by the manufacturer;
  - b. GCW—The maximum loaded weight for a combination truck-tractor and semitrailer or trailer for which the truck-tractor is designed, as specified by the manufacturer.
2. Size Class
  - a. Light Trucks—Trucks that have a gross vehicle weight (GVWR) of 10,000 pounds or less.
  - b. Medium Trucks—Trucks that have a gross vehicle weight (GVWR) of 10,001–20,000 pounds.
  - c. Heavy Trucks—Trucks that have a gross vehicle weight (GVWR) of 20,001–45,000 pounds.
  - d. Extra Heavy Trucks—Trucks that have a gross vehicle weight (GVWR) over 45,000 pounds.
  - e. Truck-Tractors—A truck-tractor is a motorized auto with or without body for carrying commodities or materials, equipped with a fifth-wheel coupling device for semitrailers.

- (1) Heavy Truck-Tractors—Truck-tractors that have a gross combination weight (GCW) of 45,000 pounds or less.
- (2) Extra Heavy Truck-Tractors—Truck-tractors that have a gross combination weight (GCW) over 45,000 pounds.
- f. Semitrailers—A semitrailer is a trailer equipped with a fifth-wheel coupling device for use with a truck-tractor with a GVWR over 3,000 pounds. This includes bogies used to convert containers into semitrailers.
- g. Trailers—Any unregistered trailer or any trailer with a GVWR over 3,000 pounds, other than semitrailer.
- h. Service or Utility Trailer—Any trailer or semitrailer with a registered GVWR of 3,000 pounds or less.
3. Business Use Class
 

If a truck, tractor, or trailer has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

  - a. Service Use—For transporting the insured's personnel, tools, equipment, and incidental supplies to or from a job location.
 

This classification is confined to autos principally parked at job locations for the majority of the working day or used to transport supervisory personnel between job locations. This classification applies to autos that have reduced exposure because their use is closely associated with the installation or service of appliances, fixtures, equipment, and other products. It includes autos used by artisan-type risks, such as carpenters, plumbers, and contractors. The delivery of a product to be installed or that has been repaired does not disqualify the auto from this classification.
  - b. Retail Use—Autos used to pick up property from or deliver property to individual households. Deliveries of heating fuel, milk, groceries, drugs, and laundry are examples of the exposures in this classification. This class also includes parcel post and mail delivery where deliveries are primarily to private households.
  - c. Commercial Use—Autos used for transporting property other than those autos defined as service or retail and all truckers.

**4. Radius Class**

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

- a. Local—Up to 50 Miles—The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.
- b. Intermediate—51 to 200 Miles—The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the

**TRUCKS, TRACTORS, AND TRAILERS**

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 other than light trucks and trailers used with light trucks.
5. See the Primary Classifications—Rating Factors and Classification Designators tables.

## TRUCKS, TRACTORS, AND TRAILERS

## NONFLEET—PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

| Size Class                                                               | Business Use Class |              | Radius Class                         |                                              |                                              |
|--------------------------------------------------------------------------|--------------------|--------------|--------------------------------------|----------------------------------------------|----------------------------------------------|
|                                                                          |                    |              | Local<br>Up to 50 Miles<br>BI and PD | Intermediate<br>51 to 200 Miles<br>BI and PD | Long Distance<br>Over 200 Miles<br>BI and PD |
| Light Trucks<br>(0–10,000 lbs.<br>GVWR)                                  | Service            | Factor<br>CD | 1.00<br>011– –                       | 1.25<br>012– –                               | 1.30<br>013– –                               |
|                                                                          | Retail             | Factor<br>CD | 1.45<br>021– –                       | 1.80<br>022– –                               | 1.80<br>023– –                               |
|                                                                          | Commercial         | Factor<br>CD | 1.30<br>031– –                       | 1.60<br>032– –                               | 1.65<br>033– –                               |
| <b>ZONE RATED</b>                                                        |                    |              |                                      |                                              |                                              |
| Medium Trucks<br>(10,001–20,000<br>lbs. GVWR)                            | Service            | Factor<br>CD | 1.05<br>211– –                       | 1.30<br>212– –                               | .90<br>213– –                                |
|                                                                          | Retail             | Factor<br>CD | 1.55<br>221– –                       | 1.90<br>222– –                               | .90<br>223– –                                |
|                                                                          | Commercial         | Factor<br>CD | 1.40<br>231– –                       | 1.70<br>232– –                               | .90<br>233– –                                |
| Heavy Trucks<br>(20,001–45,000<br>lbs. GVWR)                             | Service            | Factor<br>CD | 1.10<br>311– –                       | 1.40<br>312– –                               | 1.00<br>313– –                               |
|                                                                          | Retail             | Factor<br>CD | 1.60<br>321– –                       | 2.05<br>322– –                               | 1.00<br>323– –                               |
|                                                                          | Commercial         | Factor<br>CD | 1.45<br>331– –                       | 1.80<br>332– –                               | 1.00<br>333– –                               |
| Extra Heavy Trucks<br>(Over 45,000 lbs. GVWR)                            |                    |              | Factor<br>CD                         | 2.15<br>401– –                               | 2.80<br>402– –                               |
|                                                                          |                    |              |                                      |                                              | 1.45<br>403– –                               |
| Heavy Truck-<br>Tractors<br>(0–45,000 lbs.<br>GCW)                       | Service            | Factor<br>CD | 1.40<br>341– –                       | 1.75<br>342– –                               | 1.00<br>343– –                               |
|                                                                          | Retail             | Factor<br>CD | 2.00<br>351– –                       | 2.55<br>352– –                               | 1.00<br>353– –                               |
|                                                                          | Commercial         | Factor<br>CD | 1.80<br>361– –                       | 2.25<br>362– –                               | 1.00<br>363– –                               |
| Extra Heavy Truck-Tractors<br>(Over 45,000 lbs. GCW)                     |                    |              | Factor<br>CD                         | 2.35<br>501– –                               | 3.05<br>502– –                               |
|                                                                          |                    |              |                                      |                                              | 1.45<br>503– –                               |
| Trailer Types                                                            |                    |              |                                      |                                              |                                              |
| Semitrailers                                                             |                    | Factor<br>CD | .10<br>671– –                        | .15<br>672– –                                | .15<br>673– –                                |
| Trailers                                                                 |                    | Factor<br>CD | .10<br>681– –                        | .15<br>682– –                                | .15<br>683– –                                |
| Service or Utility Trailer<br>(Registered GVWR of 3,000 lbs. or<br>less) |                    | Factor<br>CD | .00<br>691– –                        | .00<br>692– –                                | .00<br>693– –                                |

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

## TRUCKS, TRACTORS, AND TRAILERS

## FLEET—PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

| Size Class                                                            | Business Use Class |              | Radius Class                         |                                              |                                              |
|-----------------------------------------------------------------------|--------------------|--------------|--------------------------------------|----------------------------------------------|----------------------------------------------|
|                                                                       |                    |              | Local<br>Up to 50 Miles<br>BI and PD | Intermediate<br>51 to 200 Miles<br>BI and PD | Long Distance<br>Over 200 Miles<br>BI and PD |
| Light Trucks<br>(0–10,000 lbs.<br>GVWR)                               | Service            | Factor<br>CD | 1.00<br>014– –                       | 1.25<br>015– –                               | 1.30<br>016– –                               |
|                                                                       | Retail             | Factor<br>CD | 1.45<br>024– –                       | 1.80<br>025– –                               | 1.80<br>026– –                               |
|                                                                       | Commercial         | Factor<br>CD | 1.30<br>034– –                       | 1.60<br>035– –                               | 1.65<br>036– –                               |
| <b>ZONE RATED</b>                                                     |                    |              |                                      |                                              |                                              |
| Medium Trucks<br>(10,001–20,000 lbs.<br>GVWR)                         | Service            | Factor<br>CD | 1.05<br>214– –                       | 1.30<br>215– –                               | .90<br>216– –                                |
|                                                                       | Retail             | Factor<br>CD | 1.55<br>224– –                       | 1.90<br>225– –                               | .90<br>226– –                                |
|                                                                       | Commercial         | Factor<br>CD | 1.40<br>234– –                       | 1.70<br>235– –                               | .90<br>236– –                                |
| Heavy Trucks<br>(20,001–45,000 lbs.<br>GVWR)                          | Service            | Factor<br>CD | 1.10<br>314– –                       | 1.40<br>315– –                               | 1.00<br>316– –                               |
|                                                                       | Retail             | Factor<br>CD | 1.60<br>324– –                       | 2.05<br>325– –                               | 1.00<br>326– –                               |
|                                                                       | Commercial         | Factor<br>CD | 1.45<br>334– –                       | 1.80<br>335– –                               | 1.00<br>336– –                               |
| Extra Heavy Trucks<br>(Over 45,000 lbs. GVWR)                         |                    | Factor<br>CD | 2.15<br>404—                         | 2.80<br>405– –                               | 1.45<br>406– –                               |
| Heavy Truck-<br>Tractors<br>(0–45,000 lbs.<br>GCW)                    | Service            | Factor<br>CD | 1.40<br>344– –                       | 1.75<br>345– –                               | 1.00<br>346– –                               |
|                                                                       | Retail             | Factor<br>CD | 2.00<br>354– –                       | 2.55<br>355– –                               | 1.00<br>356– –                               |
|                                                                       | Commercial         | Factor<br>CD | 1.80<br>364– –                       | 2.25<br>365– –                               | 1.00<br>366– –                               |
| Extra Heavy Truck-Tractors<br>(Over 45,000 lbs. GCW)                  |                    | Factor<br>CD | 2.35<br>504—                         | 3.05<br>505– –                               | 1.45<br>506– –                               |
| Trailer Types                                                         |                    |              |                                      |                                              |                                              |
| Semitrailers                                                          |                    | Factor<br>CD | .10<br>674—                          | .15<br>675– –                                | .15<br>676– –                                |
| Trailers                                                              |                    | Factor<br>CD | .10<br>684—                          | .15<br>685– –                                | .15<br>686– –                                |
| Service or Utility Trailer<br>(Registered GVWR of 3,000 lbs. or less) |                    | Factor<br>CD | .00<br>694—                          | .00<br>695– –                                | .00<br>696– –                                |

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

## TRUCKS, TRACTORS, AND TRAILERS

## C. Secondary Classification—Special Industry Class

1. These rating factors do not apply to trailer types and zone rated autos.
2. 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                                                                                                                                                                                                       | Secondary Factor to Be Combined with Primary Factor | Code to Be Inserted in 4th and 5th Digit of Classification Code | Classification                                                                                                                                             | Secondary Factor to Be Combined with Primary Factor | 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                                                                                    |                                                     |                                                                 | Specialized Delivery—Autos used in deliveries subject to time and similar constraints                                                                      |                                                     |                                                                 |
| a. Common carriers .....                                                                                                                                                                                             | +0.75                                               | 21                                                              | a. Armored cars .....                                                                                                                                      | +0.65                                               | 41                                                              |
| b. Contract carriers (other than chemical or iron and steel haulers) .....                                                                                                                                           | +0.75                                               | 22                                                              | b. Film delivery .....                                                                                                                                     | +0.65                                               | 42                                                              |
| c. Contract carriers hauling chemicals .....                                                                                                                                                                         | +0.75                                               | 23                                                              | c. Magazines or newspapers .....                                                                                                                           | +0.65                                               | 43                                                              |
| d. Contract carriers hauling iron and steel .....                                                                                                                                                                    | +0.75                                               | 24                                                              | d. Mail and parcel post .....                                                                                                                              | +0.65                                               | 44                                                              |
| e. Exempt carriers (other than livestock haulers) ...                                                                                                                                                                | +0.75                                               | 25                                                              | e. All other .....                                                                                                                                         | +0.65                                               | 49                                                              |
| f. Exempt carriers hauling livestock .....                                                                                                                                                                           | +0.75                                               | 26                                                              | Waste Disposal—Autos transporting salvage and waste material for disposal or resale                                                                        |                                                     |                                                                 |
| g. Carriers engaged in both private carriage and transporting goods, materials, or commodities for others if at least 20% of their total operation is transporting goods, materials, or commodities for others ..... | +0.75                                               | 02                                                              | a. Auto dismantlers .....                                                                                                                                  | +0.30                                               | 51                                                              |
| h. Tow trucks for hire .....                                                                                                                                                                                         | +0.75                                               | 03                                                              | b. Building wrecking operators .....                                                                                                                       | +0.30                                               | 52                                                              |
| i. All other .....                                                                                                                                                                                                   | +0.75                                               | 29                                                              | c. Garbage .....                                                                                                                                           | +0.30                                               | 53                                                              |
| Food Delivery—Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food                                                                                      |                                                     |                                                                 | d. Junk dealers .....                                                                                                                                      | +0.30                                               | 54                                                              |
| a. Canneries and packing plants .....                                                                                                                                                                                | +0.45                                               | 31                                                              | e. All other .....                                                                                                                                         | +0.30                                               | 59                                                              |
| b. Fish and seafood .....                                                                                                                                                                                            | +0.45                                               | 32                                                              | Farmers—Autos owned by a farmer, used in connection with the operation of his or her own farm, and occasionally used to haul commodities for other farmers |                                                     |                                                                 |
| c. Frozen food .....                                                                                                                                                                                                 | +0.45                                               | 33                                                              | a. Individually owned or family corp. (other than livestock hauling) .....                                                                                 | −0.50                                               | 61                                                              |
| d. Fruit and vegetable .....                                                                                                                                                                                         | +0.45                                               | 34                                                              | b. Livestock hauling .....                                                                                                                                 | −0.50                                               | 62                                                              |
| e. Meat or poultry .....                                                                                                                                                                                             | +0.45                                               | 35                                                              | c. All other .....                                                                                                                                         | −0.50                                               | 69                                                              |
| f. All other .....                                                                                                                                                                                                   | +0.45                                               | 39                                                              | Dump and Transit Mix Trucks—(Use these factors and codes only when no other secondary classification applies.)                                             |                                                     |                                                                 |
|                                                                                                                                                                                                                      |                                                     |                                                                 | a. Excavating .....                                                                                                                                        | −0.10                                               | 71                                                              |
|                                                                                                                                                                                                                      |                                                     |                                                                 | b. Sand and gravel (other than quarrying) .....                                                                                                            | −0.10                                               | 72                                                              |
|                                                                                                                                                                                                                      |                                                     |                                                                 | c. Mining .....                                                                                                                                            | −0.10                                               | 73                                                              |
|                                                                                                                                                                                                                      |                                                     |                                                                 | d. Quarrying .....                                                                                                                                         | −0.10                                               | 74                                                              |
|                                                                                                                                                                                                                      |                                                     |                                                                 | e. All other .....                                                                                                                                         | −0.10                                               | 79                                                              |
|                                                                                                                                                                                                                      |                                                     |                                                                 | Contractors (other than dump trucks)                                                                                                                       |                                                     |                                                                 |
|                                                                                                                                                                                                                      |                                                     |                                                                 | a. Building—commercial ....                                                                                                                                | −0.05                                               | 81                                                              |
|                                                                                                                                                                                                                      |                                                     |                                                                 | b. Building—private dwellings .....                                                                                                                        | −0.05                                               | 82                                                              |

**TRUCKS, TRACTORS, AND TRAILERS**

| <b>Classification</b>                                                                 | <b>Secondary<br/>Factor to Be<br/>Combined with<br/>Primary Factor</b> | <b>Code to Be<br/>Inserted in<br/>4th and 5th<br/>Digit of<br/>Classifica-<br/>tion Code</b> |
|---------------------------------------------------------------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| c. Electrical, plumbing, ma-<br>sonry, plastering, and<br>other repair or service ... | -0.05                                                                  | 83                                                                                           |
| d. Excavating .....                                                                   | -0.05                                                                  | 84                                                                                           |
| e. Street and road .....                                                              | -0.05                                                                  | 85                                                                                           |
| f. All other.....                                                                     | -0.05                                                                  | 89                                                                                           |
| Not otherwise specified                                                               |                                                                        |                                                                                              |
| a. Logging and lumbering..                                                            | +0.35                                                                  | 91                                                                                           |
| b. All other.....                                                                     | 0.00                                                                   | 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. 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 classification rating factor as follows:
  - a. Determine whether the risk is classified as fleet or nonfleet according to the Trucks, Tractors, and Trailers Classifications Rule ([Rule 72](#)).
  - b. 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.
  - c. Determine the secondary rating factor, if any, from the Trucks, Tractors, and Trailers Classifications Rule ([Rule 72](#)) based on the special industry classifications.
  - d. Determine the combined rating factor by adding the secondary rating factor to or subtracting it from the primary rating factor.
  - e. For trailers used with light trucks that regularly operate beyond a 200-mile radius, use the rating factor for the intermediate rating class.
3. Determine the [base rate](#) from the Commercial Auto Rate Chapter.
4. For fleets, multiply the base rate by 1.10.
5. Multiply the rate determined above by the combined rating factor.
6. Refer to the special provisions in [Rule 72.D](#) for applicability.
7. If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
8. ★Refer to merit rating plan ([Rule 55](#)) for applicability.❖

**C. Uninsured and Underinsured Motorists Coverage**

1. Refer to [Rule 57](#) for applicable rates.
2. Primary and secondary rating factors do not apply.

**D. Medical Payments**

1. Trucks and Tractors
  - a. Determine the [base rate](#) from the Commercial Auto Rate Chapter.
  - b. Primary and secondary rating factors do not apply.
2. Trailers
  - a. Determine the [base rate](#) from the Commercial Auto Rate Chapter.
  - b. Multiply the rate determined above by the primary rating factor.
  - c. Secondary rating factors do not apply.

**TRUCKS, TRACTORS, AND TRAILERS****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. **Premium Development—Bodily Injury and Property Damage Liability Coverage**
  - 1. Determine whether the auto is classified as fleet or nonfleet according to the Trucks, Tractors, and Trailers Classifications Rule ([Rule 72](#)).
  - 2. Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule ([Rule 72](#)).
  - 3. Determine the bodily injury and property damage liability base rate for the zone combination from the [Zone Rating Table](#).
  - 4. For fleets, multiply the base rate by .70.
  - 5. Multiply the rate determined above by the primary rating factor.
  - 6. Refer to the special provisions in [Rule 72.D](#) for applicability.
  - 7. If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
  - 8. ★Refer to merit rating plan ([Rule 55](#)) for applicability.✧
- D. **Uninsured and Underinsured Motorists Coverage**
  - 1. Refer to [Rule 57](#) for applicable rates.
  - 2. Primary and secondary rating factors do not apply.
- E. **Medical Payments Coverage**
  - 1. Trucks and Tractors
    - a. Determine the \$1,000 medical payments base rate of the zone combination from the zone [rate tables](#).
    - b. Primary and secondary rating factors do not apply.
  - 2. Trailers
    - a. Determine the \$1,000 medical payments base rate of the zone combination from the zone [rate tables](#).

- b. Multiply the medical payments base rate by the primary rating factor.
- c. Secondary rating factors do not apply.

**F. Minimum Premium**

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

**G. 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.
  - 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.

# TRUCKS, TRACTORS, AND TRAILERS

- 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 Camden, Camden Suburban, and Trenton, New Jersey territories.
- ee. PITTSBURGH Zone—31  
Includes all of Allegheny and Beaver Counties, Pennsylvania territories.
- ff. PORTLAND Zone—32  
Includes all of Portland, Portland 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.
- 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).

**TRUCKS, TRACTORS, AND TRAILERS****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.

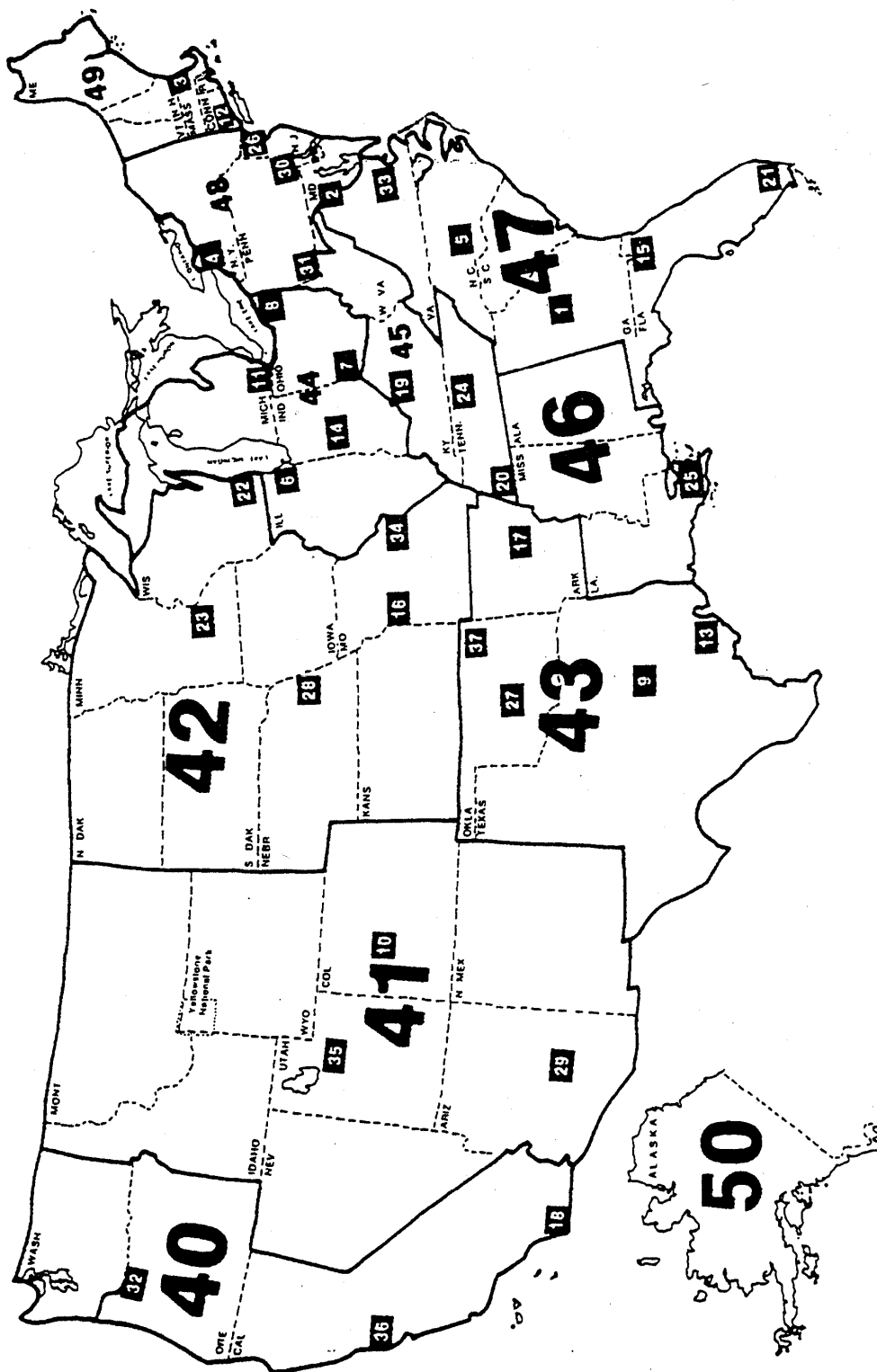
**k. ALASKA Zone—50**

Includes all of the state of Alaska.

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

WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL  
TRUCKS, TRACTORS, AND TRAILERS

LONG DISTANCE ZONE MAP



## TRUCKS, TRACTORS, AND TRAILERS

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

| <b>Zone</b> | <b>Description</b>   | <b>Code</b> | <b>\$60,000<br/>Bodily Injury and<br/>Property Damage</b> | <b>\$1,000<br/>Medical Payments</b> |
|-------------|----------------------|-------------|-----------------------------------------------------------|-------------------------------------|
| 01          | Atlanta              | 201         | \$15,095                                                  | \$791                               |
| 02          | Baltimore/Washington | 202         | 13,855                                                    | 730                                 |
| 03          | Boston               | 203         | 15,614                                                    | 824                                 |
| 04          | Buffalo              | 204         | 13,855                                                    | 730                                 |
| 05          | Charlotte            | 205         | 15,095                                                    | 791                                 |
| 06          | Chicago              | 206         | 11,187                                                    | 590                                 |
| 07          | Cincinnati           | 207         | 11,187                                                    | 590                                 |
| 08          | Cleveland            | 208         | 11,187                                                    | 590                                 |
| 09          | Dallas/Ft. Worth     | 209         | 10,068                                                    | 529                                 |
| 10          | Denver               | 210         | 12,535                                                    | 657                                 |
| 11          | Detroit              | 211         | 11,187                                                    | 590                                 |
| 12          | Hartford             | 212         | 15,614                                                    | 824                                 |
| 13          | Houston              | 213         | 10,068                                                    | 529                                 |
| 14          | Indianapolis         | 214         | 11,187                                                    | 590                                 |
| 15          | Jacksonville         | 215         | 15,095                                                    | 791                                 |
| 16          | Kansas City          | 216         | 8,628                                                     | 456                                 |
| 17          | Little Rock          | 217         | 10,068                                                    | 529                                 |
| 18          | Los Angeles          | 218         | 11,481                                                    | 603                                 |
| 19          | Louisville           | 219         | 11,863                                                    | 623                                 |
| 20          | Memphis              | 220         | 11,863                                                    | 623                                 |
| 21          | Miami                | 221         | 15,095                                                    | 791                                 |
| 22          | Milwaukee            | 222         | 8,628                                                     | 456                                 |
| 23          | Minneapolis/St. Paul | 223         | 8,628                                                     | 456                                 |
| 24          | Nashville            | 224         | 11,863                                                    | 623                                 |
| 25          | New Orleans          | 225         | 14,302                                                    | 750                                 |
| 26          | New York City        | 226         | 13,855                                                    | 730                                 |
| 27          | Oklahoma City        | 227         | 10,068                                                    | 529                                 |
| 28          | Omaha                | 228         | 8,628                                                     | 456                                 |
| 29          | Phoenix              | 229         | 12,535                                                    | 657                                 |
| 30          | Philadelphia         | 230         | 13,855                                                    | 730                                 |
| 31          | Pittsburgh           | 231         | 13,855                                                    | 730                                 |
| 32          | Portland             | 232         | 11,481                                                    | 603                                 |
| 33          | Richmond             | 233         | 15,095                                                    | 791                                 |
| 34          | St. Louis            | 234         | 8,628                                                     | 456                                 |
| 35          | Salt Lake City       | 235         | 12,535                                                    | 657                                 |
| 36          | San Francisco        | 236         | 11,481                                                    | 603                                 |
| 37          | Tulsa                | 237         | 10,068                                                    | 529                                 |
| 40          | Pacific              | 240         | 11,714                                                    | 616                                 |
| 41          | Mountain             | 241         | 12,789                                                    | 670                                 |
| 42          | Midwest              | 242         | 8,805                                                     | 462                                 |
| 43          | Southwest            | 243         | 10,274                                                    | 543                                 |
| 44          | North Central        | 244         | 11,413                                                    | 603                                 |
| 45          | Mideast              | 245         | 12,101                                                    | 637                                 |
| 46          | Gulf                 | 246         | 14,592                                                    | 771                                 |
| 47          | Southeast            | 247         | 15,400                                                    | 811                                 |
| 48          | Eastern              | 248         | 14,137                                                    | 744                                 |
| 49          | New England          | 249         | 15,928                                                    | 838                                 |

## TRUCKS, TRACTORS, AND TRAILERS

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

| <b>Zone</b> | <b>Description</b>   | <b>Code</b> | <b>\$60,000<br/>Bodily Injury and<br/>Property Damage</b> | <b>\$1,000<br/>Medical Payments</b> |
|-------------|----------------------|-------------|-----------------------------------------------------------|-------------------------------------|
| 01          | Atlanta              | 901         | \$15,400                                                  | \$811                               |
| 02          | Baltimore/Washington | 902         | 14,137                                                    | 744                                 |
| 03          | Boston               | 903         | 15,928                                                    | 838                                 |
| 04          | Buffalo              | 904         | 14,137                                                    | 744                                 |
| 05          | Charlotte            | 905         | 15,400                                                    | 811                                 |
| 06          | Chicago              | 906         | 11,413                                                    | 603                                 |
| 07          | Cincinnati           | 907         | 11,413                                                    | 603                                 |
| 08          | Cleveland            | 908         | 11,413                                                    | 603                                 |
| 09          | Dallas/Ft. Worth     | 909         | 10,274                                                    | 543                                 |
| 10          | Denver               | 910         | 12,789                                                    | 670                                 |
| 11          | Detroit              | 911         | 11,413                                                    | 603                                 |
| 12          | Hartford             | 912         | 15,928                                                    | 838                                 |
| 13          | Houston              | 913         | 10,274                                                    | 543                                 |
| 14          | Indianapolis         | 914         | 11,413                                                    | 603                                 |
| 15          | Jacksonville         | 915         | 15,400                                                    | 811                                 |
| 16          | Kansas City          | 916         | 8,805                                                     | 462                                 |
| 17          | Little Rock          | 917         | 10,274                                                    | 543                                 |
| 18          | Los Angeles          | 918         | 11,714                                                    | 616                                 |
| 19          | Louisville           | 919         | 12,101                                                    | 637                                 |
| 20          | Memphis              | 920         | 12,101                                                    | 637                                 |
| 21          | Miami                | 921         | 15,400                                                    | 811                                 |
| 22          | Milwaukee            | 922         | 8,805                                                     | 462                                 |
| 23          | Minneapolis/St. Paul | 923         | 8,805                                                     | 462                                 |
| 24          | Nashville            | 924         | 12,101                                                    | 637                                 |
| 25          | New Orleans          | 925         | 14,592                                                    | 771                                 |
| 26          | New York City        | 926         | 14,137                                                    | 744                                 |
| 27          | Oklahoma City        | 927         | 10,274                                                    | 543                                 |
| 28          | Omaha                | 928         | 8,805                                                     | 462                                 |
| 29          | Phoenix              | 929         | 12,789                                                    | 670                                 |
| 30          | Philadelphia         | 930         | 14,137                                                    | 744                                 |
| 31          | Pittsburgh           | 931         | 14,137                                                    | 744                                 |
| 32          | Portland             | 932         | 11,714                                                    | 616                                 |
| 33          | Richmond             | 933         | 15,400                                                    | 811                                 |
| 34          | St. Louis            | 934         | 8,805                                                     | 462                                 |
| 35          | Salt Lake City       | 935         | 12,789                                                    | 670                                 |
| 36          | San Francisco        | 936         | 11,714                                                    | 616                                 |
| 37          | Tulsa                | 937         | 10,274                                                    | 543                                 |
| 40          | Pacific              | 940         | 12,254                                                    | 643                                 |
| 41          | Mountain             | 941         | 13,380                                                    | 704                                 |
| 42          | Midwest              | 942         | 9,207                                                     | 482                                 |
| 43          | Southwest            | 943         | 10,749                                                    | 563                                 |
| 44          | North Central        | 944         | 11,940                                                    | 630                                 |
| 45          | Mideast              | 945         | 12,660                                                    | 663                                 |
| 46          | Gulf                 | 946         | 15,264                                                    | 804                                 |
| 47          | Southeast            | 947         | 16,109                                                    | 844                                 |
| 48          | Eastern              | 948         | 14,789                                                    | 777                                 |
| 49          | New England          | 949         | 16,664                                                    | 878                                 |

**TRUCKS, TRACTORS, AND TRAILERS****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**

1.50

- 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 \$19 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 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

## TRUCKS, TRACTORS, AND TRAILERS

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.

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

## **Rules 76–80. RESERVED FOR FUTURE USE**

# WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

## PRIVATE PASSENGER TYPES CHAPTER

### Rule 81. ELIGIBILITY

- A. A private passenger type auto is a
- four-wheel auto of the private passenger or station wagon type;
  - pickup or van not used for business
  - owned by corporations, partnerships, unincorporated associations, or government agencies or rated as part of a fleet.
- B. **Classifications and Codes**

| Nonfleet                                                               |                              |                           |                  |
|------------------------------------------------------------------------|------------------------------|---------------------------|------------------|
| Description of Operator                                                | Not Driven to Work or School | To or from Work or School |                  |
|                                                                        |                              | Less than 15 Miles        | 15 or More Miles |
| No operator licensed less than five years                              | 7381                         | 7382                      | 7383             |
| Operator licensed less than five years not owner or principal operator | 7386                         | 7387                      | 7388             |
| Owner or principal operator licensed less than five years              | 7392                         | 7393                      | 7394             |
| All Other Nonfleet                                                     |                              |                           |                  |
| Liability—Use code 7391.                                               |                              |                           |                  |
| Fleet                                                                  |                              |                           |                  |
| Liability—Use code 7398.                                               |                              |                           |                  |

### Rule 82. PREMIUM DEVELOPMENT

- A. Determine the rating territory from the territory definitions based on the street address of principal garaging.
- B. **Bodily Injury and Property Damage Liability and Medical Payments Coverages**
- Fleets  
Refer to the Commercial Auto Rate Chapter for bodily injury and property damage liability and medical payments [base rates](#).
  - Nonfleets
    - Apply the factors listed below only to those private passenger type autos that are
      - furnished to individuals by corporations, partnerships, and unincorporated associations owning less than five autos and not used for business purposes; or
      - owned by family partnerships or family corporations and that are
        - garaged on a farm or ranch; and
        - not rated as part of a fleet; and
        - not used in any occupation other than farming or ranching.

| Category            | Description                                                            | Factor |
|---------------------|------------------------------------------------------------------------|--------|
| Operator Experience | No operator license less than five years                               | 0.75   |
|                     | Operator licensed less than five years not owner or principal operator | 1.40   |
|                     | Owner or principal operator licensed less than five years              | 2.00   |
| Use                 | Not driven to work or school                                           | 0.00   |
|                     | To or from work less than 15 miles                                     | 0.15   |
|                     | To or from work 15 or more miles                                       | 0.25   |

- Determine the combined rating factor by adding the factors developed from the categories above.
- Refer to the Commercial Auto Rate Chapter for bodily injury and property damage liability and medical payments [base rates](#).
- Multiply the base rates by the combined rating factor.

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

- If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
- ★Refer to merit rating plan ([Rule 55](#)) for applicability.✧

### C. Uninsured and Underinsured Motorists Coverage

Refer to [Rule 57](#) for 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:

- Principally garaged on a farm or ranch
- Owned by an individual or a married couple resident in the same household, or by a farm family partnership or corporation
- Not used in any occupation other than farming or ranching
- Not used in going to and from work other than farming or ranching

#### B. Premium Development

- Determine the Private Passenger Types [base rate](#) from the Commercial Auto Rate Chapter.

Multiply the rate determined above by the following factor:

| Factor |
|--------|
| .80    |

**PRIVATE PASSENGER TYPES**

2. If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
3. ★Refer to merit rating plan ([Rule 55](#)) for applicability.❖

**Rules 84–90. RESERVED FOR FUTURE USE**

**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 or Similar Passenger Carrying Service—A metered or unmetered auto 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.
    - b. Limousine—An unmarked auto 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.
    - c. School Bus—An auto that carries students or other persons to and from school, or in any school activity, including games, outings, and similar school trips.
      - (1) Separate codes and rating factors apply to
        - (a) school buses owned by political subdivisions or school districts;
        - (b) all others including independent contractors, private schools, and church owned buses.
      - (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.
    - d. Church Bus—An auto used by a church to transport persons to or from services and other church related activities. This classification does not apply to public autos used primarily for daily school activities.
    - e. 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.
    - f. Urban Bus—An auto that picks up, transports, and discharges passengers at frequent local stops along a prescribed route. This classification applies only to autos operated principally 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.
    - g. Airport Bus or Airport Limousine—An auto for hire that transports passengers between airports and other passenger stations or motels.
    - h. Charter Bus—An auto chartered for special trips, touring, picnics, outings, games, and similar uses.
    - i. Sightseeing Bus—An auto accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.

## PUBLIC TRANSPORTATION

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

## 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.
- k. Van Pools—An auto of the station wagon, van, truck, or bus type used to provide prearranged commuter transportation for employees to and from work and 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.
- l. Transportation of Employees—Other than Van Pools—Autos of any type used to transport employees other than in van pools.
- (1) Autos owned, or leased for one year or more, by an employer and used to transport only his 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.
- m. Social Service Agency Auto

An auto used by a government entity, civic, charitable, or social service organization to pro-

vide 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 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](#)).

- n. Elderly and Handicap Transport

An auto owned or leased by a for-profit organization or individual that

**PUBLIC TRANSPORTATION**

- (1) provides medical and other incidental nonemergency transportation for clients of social service agencies and is reimbursed by those agencies;
  - (2) is permanently equipped with mechanical (either automatic or manual) means of access for the transportation of handicapped persons of social service agencies and is reimbursed by those agencies.
- o. Day Care Transportation
- An auto owned or leased by a for-profit organization or individual, who is under contract for
- the transportation of children to or from day care centers, Head Start programs, or similar purposes.
- 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.
  - q. See the Primary Classifications—Rating Factors and Classification Designators tables.

## PUBLIC TRANSPORTATION

## NONFLEET—PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

| Taxicabs<br>and<br>Limousines                                   |                      | Radius                  |                                 |                                 |              |
|-----------------------------------------------------------------|----------------------|-------------------------|---------------------------------|---------------------------------|--------------|
|                                                                 |                      | Local<br>Up to 50 Miles | Intermediate<br>51 to 200 Miles | Long Distance<br>Over 200 Miles |              |
|                                                                 |                      | BI and PD               | BI and PD                       | BI and PD                       |              |
| Taxicab or Similar Passenger<br>Carrying Service                | <b>Factor<br/>CD</b> | 1.00<br>4159            | 1.15<br>4169                    | 1.25<br>4179                    |              |
| Limousine                                                       | <b>Factor<br/>CD</b> | .40<br>4259             | .45<br>4269                     | .50<br>4279                     |              |
|                                                                 |                      |                         |                                 |                                 |              |
| School Buses<br>and<br>Church Buses                             |                      |                         |                                 |                                 |              |
| School Bus Owned by Political<br>Subdivision or School District | <b>Factor<br/>CD</b> | 1.20<br>615             | 1.40<br>616                     | 1.50<br>617                     |              |
| Other School Bus                                                | <b>Factor<br/>CD</b> | 1.50<br>625             | 1.75<br>626                     | 1.90<br>627                     |              |
| Church Bus                                                      | <b>Factor<br/>CD</b> | 1.00<br>635             | 1.15<br>636                     | 1.25<br>637                     |              |
|                                                                 |                      |                         |                                 |                                 |              |
| Other<br>Buses                                                  |                      |                         |                                 |                                 |              |
| Urban Bus                                                       | <b>Factor<br/>CD</b> | .80<br>515              | .90<br>516                      |                                 |              |
|                                                                 |                      |                         |                                 |                                 |              |
| ZONE RATED                                                      |                      |                         |                                 |                                 |              |
| Airport Bus or Airport Limousine                                | <b>Factor<br/>CD</b> | .70<br>525              | .80<br>526                      | 1.10<br>5279                    |              |
| Intercity Bus                                                   | <b>Factor<br/>CD</b> | 1.05<br>535             | 1.20<br>536                     | 1.85<br>5379                    |              |
| Charter Bus                                                     | <b>Factor<br/>CD</b> | 1.00<br>545             | 1.15<br>546                     | 1.85<br>5479                    |              |
| Sightseeing Bus                                                 | <b>Factor<br/>CD</b> | .75<br>555              | .85<br>556                      | 1.65<br>5579                    |              |
| Trans. of Athletes and Entertainers                             | <b>Factor<br/>CD</b> | .45<br>565              | .50<br>566                      | 1.00<br>5679                    |              |
| Social Service Auto<br>Employee Operated                        | <b>Factor<br/>CD</b> | .55<br>645              | .65<br>646                      | .95<br>6479                     |              |
| Social Service Auto<br>All Other                                | <b>Factor<br/>CD</b> | .50<br>655              | .60<br>656                      | .95<br>6579                     |              |
| Elderly and Handicap<br>Transportation                          | <b>Factor<br/>CD</b> | 1.05<br>521             | 1.26<br>522                     | 2.00<br>5239                    |              |
| Day Care<br>Transportation                                      | <b>Factor<br/>CD</b> | .50<br>631              | .60<br>632                      | .95<br>6339                     |              |
| Public Auto<br>NOC                                              | <b>Factor<br/>CD</b> | .55<br>585              | .65<br>586                      | .95<br>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<br>Furnished                                           | <b>Factor<br/>CD</b> | 1.00<br>4111            | 1.05<br>4112                    | 1.10<br>4113                    | 1.50<br>4114 |
| All<br>Other                                                    | <b>Factor<br/>CD</b> | 1.10<br>4121            | 1.15<br>4122                    | 1.35<br>4123                    | 1.75<br>4124 |

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

## PUBLIC TRANSPORTATION

## FLEET—PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

| Taxicabs<br>and<br>Limousines                                   |                      | Radius                  |                                 |                                 |              |
|-----------------------------------------------------------------|----------------------|-------------------------|---------------------------------|---------------------------------|--------------|
|                                                                 |                      | Local<br>Up to 50 Miles | Intermediate<br>51 to 200 Miles | Long Distance<br>Over 200 Miles |              |
|                                                                 |                      | BI and PD               | BI and PD                       | BI and PD                       |              |
| Taxicab or Similar Passenger<br>Carrying Service                | <b>Factor<br/>CD</b> | 1.00<br>4189            | 1.15<br>4199                    | 1.25<br>4109                    |              |
| Limousine                                                       | <b>Factor<br/>CD</b> | .40<br>4289             | .45<br>4299                     | .50<br>4209                     |              |
|                                                                 |                      |                         |                                 |                                 |              |
| School Buses<br>and<br>Church Buses                             |                      |                         |                                 |                                 |              |
| School Bus Owned by Political<br>Subdivision or School District | <b>Factor<br/>CD</b> | 1.20<br>618             | 1.40<br>619                     | 1.50<br>610                     |              |
| Other School Bus                                                | <b>Factor<br/>CD</b> | 1.50<br>628             | 1.75<br>629                     | 1.90<br>620                     |              |
| Church Bus                                                      | <b>Factor<br/>CD</b> | 1.00<br>638             | 1.15<br>639                     | 1.25<br>630                     |              |
|                                                                 |                      |                         |                                 |                                 |              |
| Other<br>Buses                                                  |                      |                         |                                 |                                 |              |
| Urban Bus                                                       | <b>Factor<br/>CD</b> | .80<br>518              | .90<br>519                      |                                 |              |
|                                                                 |                      |                         |                                 |                                 |              |
| ZONE RATED                                                      |                      |                         |                                 |                                 |              |
| Airport Bus or Airport Limousine                                | <b>Factor<br/>CD</b> | .70<br>528              | .80<br>529                      | 1.10<br>5209                    |              |
| Intercity Bus                                                   | <b>Factor<br/>CD</b> | 1.05<br>538             | 1.20<br>539                     | 1.85<br>5309                    |              |
| Charter Bus                                                     | <b>Factor<br/>CD</b> | 1.00<br>548             | 1.15<br>549                     | 1.85<br>5409                    |              |
| Sightseeing Bus                                                 | <b>Factor<br/>CD</b> | .75<br>558              | .85<br>559                      | 1.65<br>5509                    |              |
| Trans. of Athletes and Entertainers                             | <b>Factor<br/>CD</b> | .45<br>568              | .50<br>569                      | 1.00<br>5609                    |              |
| Social Service Auto<br>Employee Operated                        | <b>Factor<br/>CD</b> | .55<br>648              | .65<br>649                      | .95<br>6409                     |              |
| Social Service Auto<br>All Other                                | <b>Factor<br/>CD</b> | .50<br>658              | .60<br>659                      | .95<br>6509                     |              |
| Elderly and Handicap<br>Transportation                          | <b>Factor<br/>CD</b> | 1.05<br>581             | 1.26<br>582                     | 2.00<br>5839                    |              |
| Day Care<br>Transportation                                      | <b>Factor<br/>CD</b> | .50<br>641              | .60<br>642                      | .95<br>6439                     |              |
| Public Auto<br>NOC                                              | <b>Factor<br/>CD</b> | .55<br>588              | .65<br>589                      | .95<br>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<br>Furnished                                           | <b>Factor<br/>CD</b> | 1.00<br>4111            | 1.05<br>4112                    | 1.10<br>4113                    | 1.50<br>4114 |
| All<br>Other                                                    | <b>Factor<br/>CD</b> | 1.10<br>4121            | 1.15<br>4122                    | 1.35<br>4123                    | 1.75<br>4124 |

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

**PUBLIC TRANSPORTATION****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), 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 |
| 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. Premium Development—Bodily Injury and Property Damage Liability Coverage**

1. Determine the 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 classification rating factor and class code as follows:
  - a. Determine whether the risk is classified as fleet or nonfleet according to the Public Auto Classifications Rule ([Rule 92](#)).
  - b. 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.
  - c. Determine the secondary rating factor, if any, from the Public Auto Classifications Rule ([Rule 92](#)) based on the seating capacity.
  - d. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.

3. Determine the [base rate](#) from the Commercial Auto Rate Chapter.

4. For fleets, multiply the base rate by the following factors:

| Vehicle Type            | Factor |
|-------------------------|--------|
| Taxis and Limousines    | 1.10   |
| School and Church Buses | 1.20   |

5. Multiply the rate determined above by the combined rating factor.
6. If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
7. ★Refer to merit rating plan ([Rule 55](#)) for applicability.❖

**C. Uninsured, Underinsured, and Medical Payments Coverages**

1. Determine the [base rates](#) from [Rule 57](#) and the Commercial Auto Rate Chapter.
2. Primary and secondary rating factors do not apply.

**D. 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.

- 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. Premium Development—Bodily Injury and Property Damage Liability and Medical Payments Coverages**

1. Determine the classification rating factor as follows:
  - a. Determine whether the auto is classified as fleet or nonfleet according to the Public Auto Classifications Rule ([Rule 92](#)).

**PUBLIC TRANSPORTATION**

- b. Determine the primary rating factor from the Public Auto Classifications Rule ([Rule 92](#)).
- c. Secondary rating factors do not apply.
- 2. Determine the base rate for the zone combination from the [Zone Rating Table](#) in the Trucks, Tractors, and Trailers Chapter.
- 3. Multiply the rate determined above by the primary rating factor.
- 4. If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
- 5. ★Refer to merit rating plan ([Rule 55](#)) for applicability.❖

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

**D. Uninsured and Underinsured Motorists Coverage**

- 1. Determine the rate from [Rule 57](#).
- 2. Primary and secondary rating factors do not apply.

**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. Premium Development**

- 1. Multiply the inter-city bus rate for the highest rated territory in which or through which the auto will be customarily operated by the following factor:

All Autos                      .50

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

- 2. Limits exceeding \$1,000,000 are subject to reinsurance costs.
- 3. No secondary factors apply.
- 4. Refer to [Rule 57](#) for uninsured and underinsured motorists coverage.
- 5. If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
- 6. ★Refer to merit rating plan ([Rule 55](#)) for applicability.❖

- C. Attach the Transportation of Seasonal or Migrant Agricultural Workers endorsement.

**Rules 96–100. RESERVED FOR FUTURE USE**

## NOTES

## NONOWNED AUTO CHAPTER

**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 <a href="#">Rule 2</a> . | 1.00                      |

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

**NONOWNED**

- 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 | \$118           |
| Medical Payments                  | 1,000     | 7               |
| Uninsured Motorists               | 50,000    | 3               |
| 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:

- Any auto rented with a driver
- 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.

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 | \$38.33            | \$174                      |
| Medical Payments                  | 1,000     | 0.43               | 4                          |
| Uninsured Motorists               | 50,000    | 0.39               | 3                          |
| Underinsured Motorists            | 100,000   | 0.95               | 5                          |

**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.

- (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.

**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

- provide evidence of primary liability insurance; and
- do not provide evidence of primary insurance.

Evidence of primary coverage consists of a copy of the Declarations page and the

## 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<br>Number of<br>Employees | Bodily Injury<br>and Property<br>Damage<br>\$60,000 Limit | Medical<br>Payments<br>\$1,000 Limit |
|---------------------------------|-----------------------------------------------------------|--------------------------------------|
| 0-25                            | \$ 279                                                    | \$ 5.45                              |
| 26-100                          | 1,079                                                     | 12.46                                |
| 101-500                         | 2,822                                                     | 27.32                                |
| 501-1,000                       | 6,489                                                     | 43.03                                |
| Over 1,000                      | 13,676                                                    | 96.31                                |

| Total<br>Number of<br>Employees | Uninsured<br>Motorists<br>Insurance<br>\$50,000 Limit | Underinsured<br>Motorists<br>Insurance<br>\$100,000 Limit |
|---------------------------------|-------------------------------------------------------|-----------------------------------------------------------|
| 0-25                            | \$ 4.35                                               | \$ 10.54                                                  |
| 26-100                          | 10.03                                                 | 24.20                                                     |
| 101-500                         | 21.96                                                 | 53.08                                                     |
| 501-1,000                       | 34.59                                                 | 83.60                                                     |
| Over 1,000                      | 49.01                                                 | 146.66                                                    |

(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<br>Volunteer | Minimum<br>Premium<br>per Policy |
|--------------------------------------|-----------|-----------------------|----------------------------------|
| Bodily Injury and<br>Property Damage | \$ 60,000 | \$30.65               | \$139                            |
| Medical Payments                     | 1,000     | 0.40                  | 4                                |
| Uninsured Motorists                  | 50,000    | 0.41                  | 3                                |
| Underinsured Motorists               | 100,000   | 1.04                  | 5                                |

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<br>Volunteer | Minimum<br>Premium<br>per Policy |
|--------------------------------------|-----------|-----------------------|----------------------------------|
| Bodily Injury and<br>Property Damage | \$ 60,000 | \$7.53                | \$50                             |
| Medical Payments                     | 1,000     | 0.67                  | 1                                |
| Uninsured Motorists                  | 50,000    | 0.08                  | 1                                |
| Underinsured Motorists               | 100,000   | 0.18                  | 1                                |

Use Non-Ownership Liability Coverage For Volunteers Endorsement.

## 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:

**NONOWNED**

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 | \$6.03                         | \$40                       |
| Medical Payments                  | 1,000     | 0.62                           | 1                          |
| Uninsured Motorists               | 50,000    | 0.09                           | 1                          |
| Underinsured Motorists            | 100,000   | 0.19                           | 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 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**

**Rule 105. RESERVED FOR FUTURE USE**

## SPECIAL TYPES AND OPERATIONS CHAPTER

**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. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
  - 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 | 1.75   |
| 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.

**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**  
.036

## 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 <a href="#">Rule 2</a> |
| Medical Payments Coverage                            | .20                        | Refer to <a href="#">Rule 2</a> |
| Uninsured and Underinsured Motorists Coverage        | 1.00                       | 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

(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. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
- (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 | .90    |
| Medical Payments Coverage                            | 1.00   |
| Uninsured and Underinsured Motorists Coverage        | 1.00   |

## **Rule 116. FUNERAL DIRECTORS**

### **A. Eligibility**

- This Rule applies to autos owned or used by a funeral director.
- 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. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
- (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 | .55    |
| 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.

**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. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
    - (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 | 1.40   |
| 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

**SPECIAL TYPES**

- (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. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
    - (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                                               | 1.25   | 7211       |
| Tractors                                             | 1.75   | 7212       |
| Trailers                                             | .10    | 7213       |
| Semitrailers                                         | .10    | 7213       |
| Service Trailers                                     | .10    | 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. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
    - (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

| Coverage                                             | Overall Length In Feet |                   |
|------------------------------------------------------|------------------------|-------------------|
|                                                      | Up to 22 Feet          | More than 22 Feet |
| Bodily Injury and Property Damage Liability Coverage | 1.20                   | 1.50              |
| 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).

**SPECIAL TYPES**

## (4) Motorcycles Factors

| Coverage                                             | Factor |
|------------------------------------------------------|--------|
| Bodily Injury and Property Damage Liability Coverage | 3.00   |
| Medical Payments Coverage                            | 4.00   |
| 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

**SPECIAL TYPES**

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. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
    - (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             | 1.00           |

### **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 \$290 for \$60,000 limit.
  - b. Including the Passenger Hazard  
Charge \$680 for \$60,000 limit.
2. Medical Payments Coverage  
Charge \$19 for \$1,000 per person.
3. Uninsured Motorists Coverage  
Charge \$23 for \$50,000 limit.
4. Underinsured Motorists Coverage  
Charge \$18 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.

**B. Premium Development**

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

**SPECIAL TYPES**

- a. Determine the Trucks, Tractors, and Trailers [base rate](#) from the Commercial Auto Rate Chapter. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
- 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<br>22 Feet | More than<br>22 feet |
|------------------------------------------------------|------------------|----------------------|
| Bodily Injury and Property Damage Liability Coverage | .60              | .75                  |
| 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 re-selling financed autos.

**B. Premium Development**

1. Bodily Injury and Property Damage Liability Coverage
  - a. The rate per repossessed auto is \$16 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 \$3.
4. Underinsured Motorists Coverage
 

The rate per repossessed auto is \$1.
5. Minimum Premium. The minimum premium for all coverages is \$69.

**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.

**B. Premium Development**

**Rules 128–130. RESERVED FOR FUTURE  
USE**

Multiply the applicable base rate for the class and type of vehicle by the following factor for each set of transporter plates:

**Factor**

1.50

Private passenger types and trucks may get an additional hazard charge.

## NOTES

**WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL  
COMMERCIAL RATING WORKSHEETS**

## NOTES

## TRUCKS, TRACTORS, AND TRAILERS OTHER THAN ZONE RATED WORKSHEET

| Coverage          | Base Rate<br>(Commercial<br>Auto Rate<br><a href="#">Chapter</a> and<br><a href="#">Rule 57</a> ) | Fleet<br>Factor<br>( <a href="#">Rule 73</a> ) | Primary Rating<br>Factor<br>( <a href="#">Rule 72</a> ) | Secondary<br>Rating Factor<br>( <a href="#">Rule 72</a> ) | Increased Limits<br>Factor<br>( <a href="#">Rule 52</a> ) | Merit Rating<br>Modification<br>( <a href="#">Rule 55</a> ) | Whole Dollar<br>Premium |
|-------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------|-------------------------|
| Liability         | _____ X                                                                                           |                                                | X (                                                     | +/-                                                       | ) X                                                       | X                                                           | = _____                 |
| UM                | _____                                                                                             | NA                                             | NA                                                      | NA                                                        | NA                                                        | NA                                                          | _____                   |
| UIM*              | _____                                                                                             | NA                                             | NA                                                      | NA                                                        | NA                                                        | NA                                                          | _____                   |
| Medical Payments* | _____                                                                                             | NA                                             | Trailers only                                           | NA                                                        | NA                                                        | NA                                                          | _____                   |
|                   |                                                                                                   |                                                |                                                         |                                                           |                                                           |                                                             |                         |
| TOTAL             |                                                                                                   |                                                |                                                         |                                                           |                                                           |                                                             |                         |

## ZONE RATED TRUCKS, TRACTORS, AND TRAILERS WORKSHEET

| Coverage          | Base Rate<br>(Zone Rating<br><a href="#">Tables</a><br>and <a href="#">Rule 57</a> ) | Fleet<br>Factor<br>( <a href="#">Rule 73</a> ) | Primary Rating<br>Factor<br>( <a href="#">Rule 72</a> ) | Increased Factor<br>Limits<br>( <a href="#">Rule 52</a> ) | Merit Rating<br>Modification<br>( <a href="#">Rule 55</a> ) | Whole Dollar<br>Premium |
|-------------------|--------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------|-------------------------|
| Liability         | _____ X                                                                              |                                                | X                                                       | X                                                         | X                                                           | = _____                 |
| UM                | _____                                                                                | NA                                             | NA                                                      | NA                                                        | NA                                                          | _____                   |
| UIM*              | _____                                                                                | NA                                             | NA                                                      | NA                                                        | NA                                                          | _____                   |
| Medical Payments* | _____                                                                                | NA                                             | Trailers only                                           | NA                                                        | NA                                                          | _____                   |
|                   |                                                                                      |                                                |                                                         |                                                           |                                                             |                         |
| TOTAL             |                                                                                      |                                                |                                                         |                                                           |                                                             |                         |

\*Optional coverage

Refer to Rule [72.D](#). Special Provisions for Certain Risks.

PRIVATE PASSENGER TYPES RATING WORKSHEET

| Coverage          | Base Rate<br>(Commercial<br>Auto Rate<br><a href="#">Chapter</a> ) |   | Nonfleet<br>Combined<br>Rating Factor<br>( <a href="#">Rule 82</a> ) |   | Increased Limits<br>Factor<br>( <a href="#">Rule 52</a> ) |   | Merit Rating<br>Modification<br>( <a href="#">Rule 55</a> ) |   | Whole Dollar<br>Premium |
|-------------------|--------------------------------------------------------------------|---|----------------------------------------------------------------------|---|-----------------------------------------------------------|---|-------------------------------------------------------------|---|-------------------------|
| Liability         | <input type="text"/>                                               | X |                                                                      | X |                                                           | X |                                                             | = | <input type="text"/>    |
| UM                | <input type="text"/>                                               |   | NA                                                                   |   | NA                                                        |   | NA                                                          |   | <input type="text"/>    |
| UIM*              | <input type="text"/>                                               |   | NA                                                                   |   | NA                                                        |   | NA                                                          |   | <input type="text"/>    |
| Medical Payments* | <input type="text"/>                                               |   | NA                                                                   |   | NA                                                        |   | NA                                                          |   | <input type="text"/>    |
| TOTAL             |                                                                    |   |                                                                      |   |                                                           |   |                                                             |   | <input type="text"/>    |

\*Optional coverage

**PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET**

| Coverage          | Base Rate<br>(Commercial Auto<br>Rate <a href="#">Chapter</a><br><a href="#">Rule 57</a> ) |   | Fleet<br>Factor<br>( <a href="#">Rule 93</a> ) |     | Primary<br>Rating<br>Factor<br>( <a href="#">Rule 92</a> ) |   | Secondary<br>Rating Factor<br>( <a href="#">Rule 92</a> ) |     | Increased Limits<br>Factor<br>( <a href="#">Rule 52</a> ) |   | Merit Rating<br>Modification<br>( <a href="#">Rule 55</a> ) |   | Whole Dollar<br>Premium |
|-------------------|--------------------------------------------------------------------------------------------|---|------------------------------------------------|-----|------------------------------------------------------------|---|-----------------------------------------------------------|-----|-----------------------------------------------------------|---|-------------------------------------------------------------|---|-------------------------|
| Liability         | _____                                                                                      | X |                                                | X ( |                                                            | + |                                                           | ) X |                                                           | X |                                                             | = | _____                   |
| UM                | _____                                                                                      |   | NA                                             |     | NA                                                         |   | NA                                                        |     | NA                                                        |   | NA                                                          |   | _____                   |
| UIM*              | _____                                                                                      |   | NA                                             |     | NA                                                         |   | NA                                                        |     | NA                                                        |   | NA                                                          |   | _____                   |
| Medical Payments* | _____                                                                                      |   | NA                                             |     | NA                                                         |   | NA                                                        |     | NA                                                        |   | NA                                                          |   | _____                   |
| TOTAL             |                                                                                            |   |                                                |     |                                                            |   |                                                           |     |                                                           |   |                                                             |   | <div></div>             |

**ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET**

| Coverage          | Base Rate<br>(Zone Rating<br><a href="#">Tables</a> and<br><a href="#">Rule 57</a> ) |   | Primary<br>Rating<br>Factor<br>( <a href="#">Rule 92</a> ) |   | Increased Limits<br>Factor<br>( <a href="#">Rule 52</a> ) |   | Merit Rating<br>Modification<br>( <a href="#">Rule 55</a> ) |   | Whole Dollar<br>Premium |
|-------------------|--------------------------------------------------------------------------------------|---|------------------------------------------------------------|---|-----------------------------------------------------------|---|-------------------------------------------------------------|---|-------------------------|
| Liability         | _____                                                                                | X |                                                            | X |                                                           | X |                                                             | = | _____                   |
| UM                | _____                                                                                |   | NA                                                         |   | NA                                                        |   | NA                                                          |   | _____                   |
| UIM*              | _____                                                                                |   | NA                                                         |   | NA                                                        |   | NA                                                          |   | _____                   |
| Medical Payments* | _____                                                                                |   |                                                            |   | NA                                                        |   | NA                                                          |   | _____                   |
| TOTAL             |                                                                                      |   |                                                            |   |                                                           |   |                                                             |   | <div></div>             |

\*Optional coverage

## 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<br>without Primary<br>Liability Insurance |   | Total<br>Number<br>of Drivers |   | Average<br>Number of<br>Drivers Per<br>Day* |   | Private Passenger<br>Types Base Rate<br>(Commercial Auto<br>Rate <a href="#">Chapter</a><br><a href="#">Rule 57</a> ) |   | Whole Dollar<br>Premium |
|------------------------|-------------------------------------------------------------|---|-------------------------------|---|---------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------|---|-------------------------|
| Liability              | 21                                                          | ÷ | 21                            | X | 3                                           | X | 1,073                                                                                                                 | = | 3,219                   |
| Medical Payments       | 21                                                          | ÷ | 21                            | X | 3                                           | X | 21                                                                                                                    | = | 63                      |
| Uninsured Motorists    | 21                                                          | ÷ | 21                            | X | 3                                           | X | 41                                                                                                                    | = | 123                     |
| Underinsured Motorists | 21                                                          | ÷ | 21                            | X | 3                                           | X | 17                                                                                                                    | = | 51                      |
| <b>TOTAL</b>           |                                                             |   |                               |   |                                             |   |                                                                                                                       | = | <b>\$3,456</b>          |

## Example 2. All Drivers with Primary Liability Insurance

| Coverage               | Number of Drivers<br>with Primary<br>Liability Insurance |   | Total<br>Number<br>of Drivers |   | Average<br>Number of<br>Drivers Per<br>Day* |   | Private Passenger<br>Types Base Rate<br>(Commercial Auto<br>Rate <a href="#">Chapter</a><br><a href="#">Rule 57</a> ) |   | Primary<br>Liability<br>Insurance<br>Factor |   | Whole Dollar<br>Premium |
|------------------------|----------------------------------------------------------|---|-------------------------------|---|---------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------|---|---------------------------------------------|---|-------------------------|
| Liability              | 21                                                       | ÷ | 21                            | X | 3                                           | X | 1,073                                                                                                                 | X | .50                                         | = | 1,610                   |
| Medical Payments       | 21                                                       | ÷ | 21                            | X | 3                                           | X | 21                                                                                                                    |   | NA                                          | = | 63                      |
| Uninsured Motorists    | 21                                                       | ÷ | 21                            | X | 3                                           | X | 41                                                                                                                    |   | NA                                          | = | 123                     |
| Underinsured Motorists | 21                                                       | ÷ | 21                            | X | 3                                           | X | 17                                                                                                                    |   | NA                                          | = | 51                      |
| <b>TOTAL</b>           |                                                          |   |                               |   |                                             |   |                                                                                                                       |   |                                             |   | <b>\$1,847</b>          |

## \*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                                 |

## 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<br>without Primary<br>Liability Insurance |   | Total<br>Number<br>of Drivers |   | Average<br>Number of<br>Drivers Per<br>Day* |   | Private Passenger<br>Types Base Rate<br>(Commercial Auto<br>Rate <a href="#">Chapter</a><br>and <a href="#">Rule 57</a> ) |   | Whole Dollar<br>Premium |
|------------------------|-------------------------------------------------------------|---|-------------------------------|---|---------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------|---|-------------------------|
| Liability              | 18                                                          | ÷ | 21                            | X | 3                                           | X | 1,073                                                                                                                     | = | 2,759                   |
| Medical Payments       | 18                                                          | ÷ | 21                            | X | 3                                           | X | 21                                                                                                                        | = | 54                      |
| Uninsured Motorists    | 18                                                          | ÷ | 21                            | X | 3                                           | X | 41                                                                                                                        | = | 105                     |
| Underinsured Motorists | 18                                                          | ÷ | 21                            | X | 3                                           | X | 17                                                                                                                        | = | 44                      |
| <b>TOTAL</b>           |                                                             |   |                               |   |                                             |   |                                                                                                                           | = | <b>\$2,962</b>          |

## 2. Drivers with Primary Liability Insurance

| Coverage               | Number of<br>Drivers with<br>Primary Liability<br>Insurance |   | Total<br>Number<br>of Drivers |   | Average<br>Number of<br>Drivers Per<br>Day* |   | Private Passenger<br>Types Base Rate<br>(Commercial Auto<br>Rate <a href="#">Chapter</a><br>and <a href="#">Rule 57</a> ) |   | Primary<br>Liability<br>Insurance<br>Factor |   | Whole Dollar<br>Premium |
|------------------------|-------------------------------------------------------------|---|-------------------------------|---|---------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------|---|---------------------------------------------|---|-------------------------|
| Liability              | 3                                                           | ÷ | 21                            | X | 3                                           | X | 1,073                                                                                                                     | X | .50                                         | = | 230                     |
| Medical Payments       | 3                                                           | ÷ | 21                            | X | 3                                           | X | 21                                                                                                                        |   | NA                                          | = | 9                       |
| Uninsured Motorists    | 3                                                           | ÷ | 21                            | X | 3                                           | X | 41                                                                                                                        |   | NA                                          | = | 18                      |
| Underinsured Motorists | 3                                                           | ÷ | 21                            | X | 3                                           | X | 17                                                                                                                        |   | NA                                          | = | 7                       |
| <b>TOTAL</b>           |                                                             |   |                               |   |                                             |   |                                                                                                                           |   |                                             | = | <b>\$264</b>            |

## 3. Drivers with a Combination of 1 and 2 above

| Whole Dollar Premium of Drivers<br>without Primary Liability Insurance |   | Whole Dollar Premium of Drivers<br>with Primary Liability Insurance |   | Total Premium |
|------------------------------------------------------------------------|---|---------------------------------------------------------------------|---|---------------|
| 1                                                                      |   | 2                                                                   |   |               |
| \$2,962                                                                | + | \$264                                                               | = | \$3,226       |

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

| Total Part-Time<br>Drivers Per Day<br>for 7-Day Period |   | Total Full-Time<br>Drivers Per Day<br>for 7-Day Period |   | Average Number<br>of Drivers Per Day |
|--------------------------------------------------------|---|--------------------------------------------------------|---|--------------------------------------|
| 7                                                      | + | 14                                                     | ÷ | 3                                    |

### NONOWNED AUTO LIABILITY WORKSHEET

#### Fast Food Delivery Services

## 1. Drivers without Primary Liability Insurance

| Coverage               | Number of Drivers<br>without Primary<br>Liability Insurance |   | Total<br>Number<br>of Drivers |   | Average<br>Number of<br>Drivers Per<br>Day* |   | Private Passenger<br>Types Base Rate<br>(Commercial Auto<br>Rate <a href="#">Chapter</a><br><a href="#">Rule 57</a> ) and |   | Whole Dollar<br>Premium |
|------------------------|-------------------------------------------------------------|---|-------------------------------|---|---------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------|---|-------------------------|
| Liability              | _____                                                       | ÷ | _____                         | X | _____                                       | X | _____                                                                                                                     | = | _____                   |
| Medical Payments       | _____                                                       | ÷ | _____                         | X | _____                                       | X | _____                                                                                                                     | = | _____                   |
| Uninsured Motorists    | _____                                                       | ÷ | _____                         | X | _____                                       | X | _____                                                                                                                     | = | _____                   |
| Underinsured Motorists | _____                                                       | ÷ | _____                         | X | _____                                       | X | _____                                                                                                                     | = | _____                   |
| <b>TOTAL</b>           |                                                             |   |                               |   |                                             |   |                                                                                                                           | = | _____                   |

## 2. Drivers with Primary Liability Insurance

| Coverage               | Number of Drivers<br>with Primary<br>Liability Insurance |   | Total<br>Number<br>of Drivers |   | Average<br>Number of<br>Drivers Per<br>Day* |   | Private Passenger<br>Types Base Rate<br>(Commercial Auto<br>Rate <a href="#">Chapter</a><br><a href="#">Rule 57</a> ) and |   | Primary<br>Liability<br>Insurance<br>Factor |   | Whole Dollar<br>Premium |
|------------------------|----------------------------------------------------------|---|-------------------------------|---|---------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------|---|---------------------------------------------|---|-------------------------|
| Liability              | _____                                                    | ÷ | _____                         | X | _____                                       | X | _____                                                                                                                     | X | .50                                         | = | _____                   |
| Medical Payments       | _____                                                    | ÷ | _____                         | X | _____                                       | X | _____                                                                                                                     |   | NA                                          | = | _____                   |
| Uninsured Motorists    | _____                                                    | ÷ | _____                         | X | _____                                       | X | _____                                                                                                                     |   | NA                                          | = | _____                   |
| Underinsured Motorists | _____                                                    | ÷ | _____                         | X | _____                                       | X | _____                                                                                                                     |   | NA                                          | = | _____                   |
| <b>TOTAL</b>           |                                                          |   |                               |   |                                             |   |                                                                                                                           |   |                                             |   | _____                   |

## 3. Drivers with a Combination of 1 and 2 above

| Whole Dollar Premium of Drivers<br>without Primary Liability Insurance |   | Whole Dollar Premium of Drivers<br>with Primary Liability Insurance |   | Total Premium |
|------------------------------------------------------------------------|---|---------------------------------------------------------------------|---|---------------|
| 1                                                                      |   | 2                                                                   |   |               |
| _____                                                                  | + | _____                                                               | = | _____         |

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

| Total Part-Time<br>Drivers Per Day<br>for 7-Day Period |   | Total Full-Time<br>Drivers Per Day<br>for 7-Day Period |   | Average Number<br>of Drivers Per Day |
|--------------------------------------------------------|---|--------------------------------------------------------|---|--------------------------------------|
| _____                                                  | + | _____                                                  | ÷ | _____                                |
|                                                        |   |                                                        | 7 | =                                    |
|                                                        |   |                                                        |   | _____                                |

# WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

## 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       |
| Sec. 15. | Reserved for Future Use |
| Sec. 16. | Reserved for Future Use |

#### COMMERCIAL AUTOMOBILE PART

|          |                         |
|----------|-------------------------|
| Sec. 17. | September 1, 2022       |
| Sec. 18. | September 1, 2023       |
| Sec. 19. | Reserved for Future Use |
| Sec. 20. | Reserved for Future Use |
| Sec. 21. | September 1, 2023       |
| Sec. 22. | September 1, 2023       |
| Sec. 23. | February 1, 2025        |
| Sec. 24. | Reserved for Future Use |
| Sec. 25. | January 1, 2027         |
| Sec. 26. | May 1, 2009             |
| Sec. 27. | Reserved for Future Use |
| Sec. 28. | January 1, 2027         |
| Sec. 29. | May 1, 2009             |
| Sec. 30. | September 1, 2022       |
| Sec. 31. | September 1, 2023       |

|          |                         |
|----------|-------------------------|
| Sec. 32. | Reserved for Future Use |
| Sec. 33. | Reserved for Future Use |
| Sec. 34. | Reserved for Future Use |
| Sec. 35. | Reserved for Future Use |
| Sec. 36. | Reserved for Future Use |
| Sec. 37. | Reserved for Future Use |

#### APPENDIX

|          |                         |
|----------|-------------------------|
| Sec. 38. | January 1, 2020         |
| Sec. 39. | January 1, 2024         |
| Sec. 40. | November 1, 2022        |
| Sec. 41. | October 1, 2013         |
| Sec. 42. | May 1, 2009             |
| Sec. 43. | January 1, 2020         |
| Sec. 44. | January 1, 2020         |
| Sec. 45. | January 1, 2020         |
| Sec. 46. | January 1, 2020         |
| Sec. 47. | January 1, 2023         |
| Sec. 48. | September 1, 2022       |
| Sec. 49. | Reserved for Future Use |
| Sec. 50. | September 1, 2022       |
| Sec. 51. | September 1, 2022       |
| Sec. 52. | January 1, 2019         |
| Sec. 53. | January 1, 2020         |
| Sec. 54. | May 1, 2009             |
| Sec. 55. | January 1, 2020         |
| Sec. 56. | January 1, 2019         |
| Sec. 57. | January 1, 2020         |
| Sec. 58. | September 1, 2023       |

#### SUPPLEMENT

|                 |
|-----------------|
| January 1, 2020 |
|-----------------|

## MANUAL OF RULES AND RATES

### GENERAL RULES CHAPTER

- Rule 1. May 1, 2009
- Rule 2. May 1, 2009
- Rule 3. January 1, 2022
- Rule 4. May 1, 2009
- Rule 5. May 1, 2009
- Rule 6. January 1, 2022
- Rule 7. January 1, 2027
- Rule 8. Reserved for Future Use
- Rule 9. Reserved for Future Use
- Rule 10. Reserved for Future Use
- Rule 11. Reserved for Future Use
- Rule 12. Reserved for Future Use
- Rule 13. Reserved for Future Use
- Rule 14. Reserved for Future Use
- Rule 15. Reserved for Future Use
- Rule 16. Reserved for Future Use
- Rule 17. Reserved for Future Use
- Rule 18. Reserved for Future Use
- Rule 19. May 1, 2009

### PRIVATE PASSENGER CHAPTER

- Rule 20. February 1, 2025
- Rule 21. December 1, 2011
- Rule 22. November 18, 2015
- Rule 23. November 1, 2011
- Rule 24. January 1, 2022
- Rule 25. November 1, 2010
- Rule 26. October 1, 2013
- Rule 27. October 1, 2013
- Rule 28. Reserved for Future Use
- Rule 29. January 1, 2010
- Rule 30. Reserved for Future Use
- Rule 31. January 1, 2022
- Rule 32. April 1, 2017
- Rule 33. December 1, 2011
- Rule 34. November 1, 2010
- Rule 35. November 1, 2011
- Rule 36. January 1, 2022
- Rule 37. January 1, 2022
- Rule 38. February 1, 2021
- Rule 39. Reserved for Future Use
- Rule 40. Reserved for Future Use
- Rule 41. Reserved for Future Use
- Rule 42. Reserved for Future Use
- Rule 43. Reserved for Future Use
- Rule 44. Reserved for Future Use
- Rule 45. Reserved for Future Use
- Rule 46. Reserved for Future Use
- Rule 47. Reserved for Future Use
- Rule 48. Reserved for Future Use
- Rule 49. Reserved for Future Use
- Rule 50. Reserved for Future Use

### COMMERCIAL GENERAL RULES CHAPTER

- Rule 51. January 1, 2027
- Rule 52. February 1, 2026
- Rule 53. Reserved for Future Use
- Rule 54. Reserved for Future Use
- Rule 55. January 1, 2027
- Rule 56. Reserved for Future Use
- Rule 57. February 1, 2026

- Rule 58. October 1, 2013
- Rule 59. July 9, 2019
- Rule 60. Reserved for Future Use
- Rule 61. Reserved for Future Use
- Rule 62. Reserved for Future Use
- Rule 63. Reserved for Future Use
- Rule 64. Reserved for Future Use
- Rule 65. Reserved for Future Use
- Rule 66. Reserved for Future Use
- Rule 67. Reserved for Future Use
- Rule 68. Reserved for Future Use
- Rule 69. Reserved for Future Use
- Rule 70. Reserved for Future Use

### TRUCKS, TRACTORS, AND TRAILERS CHAPTER

- Rule 71. May 1, 2009
- Rule 72. September 1, 2022
- Rule 73. January 1, 2027
- Rule 74. January 1, 2027
- Rule 75. January 1, 2027
- Rule 76. Reserved for Future Use
- Rule 77. Reserved for Future Use
- Rule 78. Reserved for Future Use
- Rule 79. Reserved for Future Use
- Rule 80. Reserved for Future Use

### PRIVATE PASSENGER TYPES CHAPTER

- Rule 81. May 1, 2012
- Rule 82. January 1, 2027
- Rule 83. January 1, 2027
- Rule 84. Reserved for Future Use
- Rule 85. Reserved for Future Use
- Rule 86. Reserved for Future Use
- Rule 87. Reserved for Future Use
- Rule 88. Reserved for Future Use
- Rule 89. Reserved for Future Use
- Rule 90. Reserved for Future Use

### PUBLIC TRANSPORTATION CHAPTER

- Rule 91. May 1, 2009
- Rule 92. September 7, 2017
- Rule 93. January 1, 2027
- Rule 94. January 1, 2027
- Rule 95. January 1, 2027
- Rule 96. Reserved for Future Use
- Rule 97. Reserved for Future Use
- Rule 98. Reserved for Future Use
- Rule 99. Reserved for Future Use
- Rule 100. Reserved for Future Use

### NONOWNED AUTO CHAPTER

- Rule 101. January 1, 2027
- Rule 102. November 1, 2011
- Rule 103. February 1, 2026
- Rule 104. February 1, 2026
- Rule 105. Reserved for Future Use
- Rule 106. Reserved for Future Use
- Rule 107. Reserved for Future Use
- Rule 108. Reserved for Future Use
- Rule 109. Reserved for Future Use
- Rule 110. Reserved for Future Use

## WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

### SPECIAL TYPES AND OPERATIONS CHAPTER

Rule 111. May 1, 2009  
Rule 112. January 1, 2027  
Rule 113. January 1, 2015  
Rule 114. January 1, 2015  
Rule 115. January 1, 2015  
Rule 116. January 1, 2015  
Rule 117. January 1, 2015  
Rule 118. September 7, 2017  
Rule 119. January 1, 2015  
Rule 120. January 1, 2015  
Rule 121. January 1, 2015

Rule 122. February 1, 2026  
Rule 123. January 1, 2015  
Rule 124. January 1, 2015  
Rule 125. May 1, 2009  
Rule 126. February 1, 2026  
Rule 127. January 1, 2015  
Rule 128. Reserved for Future Use  
Rule 129. Reserved for Future Use  
Rule 130. Reserved for Future Use

### WORKSHEETS

|                                                                |                  |
|----------------------------------------------------------------|------------------|
| Private Passenger Liability Coverage Rating Worksheet          | November 1, 2010 |
| Private Passenger Physical Damage Coverage Rating Worksheet    | January 1, 2010  |
| Trucks, Tractors, and Trailers Other than Zone Rated Worksheet | January 1, 2027  |
| Zone Rated Trucks, Tractors, and Trailers Worksheet            | January 1, 2027  |
| Private Passenger Types Rating Worksheet                       | January 1, 2027  |
| Public Transportation Autos Other than Zone Rated Worksheet    | January 1, 2027  |
| Zone Rated Public Transportation Autos Worksheet               | January 1, 2027  |
| Nonowned Auto Liability Worksheet                              | February 1, 2026 |

### PRIVATE PASSENGER AUTO RATE CHAPTER

|                                                                     |                  |
|---------------------------------------------------------------------|------------------|
| Liability, Medical Payments, Uninsured, and Underinsured Base Rates | January 1, 2022  |
| Physical Damage Base Rates                                          | January 1, 2022  |
| Model Year Factors                                                  | January 1, 2022  |
| Symbol Factors                                                      | July 9, 2019     |
| Class Factors                                                       | November 1, 2010 |

### COMMERCIAL AUTO RATE CHAPTER

|                                 |                  |
|---------------------------------|------------------|
| Commercial Auto Liability Rates | February 1, 2026 |
| Zone Rates                      | February 1, 2026 |