

**NEVADA
AUTO
PRODUCER MANUAL**

Bankers Standard Insurance Company

**Automobile Underwriting Guidelines
(New Exposures To Inforce Business)**

BANKERS STANDARD INSURANCE COMPANY

No new business with effective dates on or after 03-01-16 is eligible.

Prior Insurance

Required, with no lapse in coverage, except in cases where there is no need for prior insurance.

Driving Record

No major violations in the past five years

No at-fault accidents or moving violations in the past three years

No more than one not at-fault accident or comprehensive claim in the past three years

No operator in the household currently holds a suspended drivers license

Driving Experience

Verifiable three year driving record required for all drivers

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Territory Definitions

Determine territory assignment based upon the garaging location of the vehicle.

ZIP Code	TERRITORY	ZIP Code	TERRITORY	ZIP Code	TERRITORY
89001	5	89118	1	89429	5
89005	1	89119	2	89430	5
89008	5	89120	2	89431	3
89010	5	89121	2	89433	6
89011	1	89122	2	89434	3
89012	1	89123	1	89436	3
89013	5	89124	1	89444	5
89014	1	89128	1	89445	5
89015	1	89129	1	89447	5
89017	5	89130	1	89448	8
89019	1	89131	1	89449	8
89020	5	89134	1	89450	7
89027	1	89135	1	89451	7
89029	1	89138	1	89460	4
89030	2	89139	1	89501	6
89031	1	89141	1	89502	3
89032	2	89142	2	89503	3
89033	1	89143	1	89506	6
89040	1	89144	1	89509	3
89043	5	89145	1	89510	6
89045	5	89146	1	89511	3
89046	1	89147	1	89512	6
89048	5	89148	1	89521	3
89049	5	89149	1	89523	3
89052	1	89156	2	89701	4
89060	5	89199	1	89703	4
89061	5	89301	5	89704	3
89074	1	89310	5	89705	4
89084	1	89311	5	89706	4
89086	1	89316	5	89801	5
89101	2	89403	5	89815	5
89102	1	89406	5	89820	5
89103	1	89408	5	89821	5
89104	2	89410	4	89822	5
89106	2	89413	8	89823	5
89107	1	89414	5	89825	5
89108	1	89415	5	89828	5
89109	1	89418	5	89831	5
89110	2	89419	5	89833	5
89113	1	89420	5	89834	5
89115	2	89423	4	89835	5
89117	1	89425	5		

General Rules

Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00.

Installments

An additional charge of \$8.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

The following Installment Options are available: One Pay, Two Pay, Four Pay and Ten Pay.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

Mass Merchandising Discount

If the named insured qualifies for a Mass Merchandising Program, a discount ranging from 3% to 10%, depending on the organization, will be applied to the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists Coverage.

The discount does not apply to optional endorsement premiums.

To qualify for the Mass Merchandising Program, the insured must be:

- An employee of a sponsoring employer; or
- A member of a particular association or organization.

Package Discount

A package policy is eligible for a discount. A package policy consists of an Auto, Home, and Umbrella under the same policy number.

The package discount will be applied to the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists Coverage.

The discount does not apply to optional endorsement premiums.

The package discount amount is **10%**.

Policy Period

Policies are written for 12 months.

General Rules

Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

Any vehicle with value of \$100,000 or greater;

Any policy with more than 5 vehicles.

Rate Revision

A rate revision, meaning any revision of rates applicable to Auto coverages, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$0.50 or more shall be rounded to the next higher whole dollar.

General Rules

Eligibility --- Auto

An Auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in the "Definitions" rule if:

- A. They are written on a specified auto basis, and
- B. They are owned by an individual, by spouses who are residents of the same household, by parties who have entered into a domestic partnership recognized under Nevada law and who are residents of the same household, or by two or more resident relatives.

Eligibility --- Recreational Vehicles

An Auto policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles, and snowmobiles if:

- A. They are written on a specified vehicle basis, and
- B. They are owned by an individual, by spouses who are residents of the same household, by parties who have entered into a domestic partnership recognized under Nevada law and who are residents of the same household, or by two or more resident relatives.

Medical Payment Coverage

Medical Payments Coverage shall be offered under every auto liability policy delivered or issued for delivery in Nevada at a limit equal to or greater than \$1,000.

Exceptions:

- a. The named insured has the right to reject such coverage.
- b. If rejected, the coverage need not be provided with a renewal or reinstatement policy issued by the same insurer, unless the named insured requests the coverage in writing. Each renewal must include a copy of the form offering such coverage.

Definitions

- A. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - 1. not used as a public or livery conveyance for passengers, and
 - 2. not rented to others.
- B. A motor vehicle that is a pickup, panel truck or van shall be considered a private passenger auto if:
 - 1. owned by an individual or by spouses or domestic partners who are residents of the same household;
 - 2. not customarily used in the occupation, profession or business of the insured, other than farming or ranching; and
 - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds.
- C. A motor vehicle owned by a farm co-partnership or a farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - 1. it is principally garaged on a farm or ranch, and
 - 2. it otherwise meets the definitions in A. and B. above.

Liability Coverage Only

- D. A motor vehicle that is a pickup, panel truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto if:
 - 1. owned by an individual or by spouses or domestic partners who are residents of the same household;
 - 2. not customarily used in any other occupation, profession or business of the insured, other than farming or ranching; and
 - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds.

Premium Determination Rules

Premium Determination

Single Limit Liability or Bodily Injury and Property Damage Liability, Uninsured Motorists, Medical Payments, Comprehensive and Collision premiums are determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification and Rating Factor.
- B. Model Year and Symbol Determination
 1. Refer to the ISO Model Year/Age Group rule to determine the model year/age of the auto and refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
 2. If no rating symbol is shown in the ISO Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.
 - b. If the S&I Manual does NOT display a rating symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.
- C. Refer to the Territory definitions to determine the territory code for the location where the auto is principally garaged.

Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

For those territories defined by ZIP code:

 1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
 2. As ZIP code boundaries are changed by USPS, a new ZIP code may be created. Manual pages will be updated regularly to include future USPS ZIP code changes.
 3. If a new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
- D. Refer to the rate pages to determine base rates for the desired coverage in the appropriate territory.
- E. Determine if a package credit is applicable. If applicable, apply the credit to the Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists premiums (the discount does not apply to optional endorsement premiums).
- F. Apply the Insurance Bureau Scoring (IBS) Factor to the base premium for each of the following applicable coverages: Bodily Injury, Property Damage or Single Limit Liability, Uninsured Motorists, Medical Payments, Comprehensive and Collision.

Apply the IBS factor to the premium for each of the Optional Coverages.
- G. For Stated Amount Comprehensive, multiply the rate by the limit of liability to determine the base premium.
- H. The premium for each coverage is determined by multiplying the base premium by the appropriate rating factor.

Premium Determination Rules

Rating Sequence

***Rounding** - Calculate to dollars and cents; do not round to the nearest whole dollar unless noted.

A. Liability Single Limits or Split Limits (BI/PD)

1. Base rate for limit on rate page
2. Apply package credit
3. Apply mass merchandising discount
4. Apply IBS factor
5. Apply increased limit factor
6. Apply class factor
7. Apply excess vehicle credit
8. Apply anti-lock brake credit
9. Apply continuous insurance credit
10. Apply account credit
11. Apply valuables credit
12. Apply accident free credit
13. Apply mature operator motor vehicle accident prevention course discount
14. Round to nearest whole dollar

B. Uninsured Motorists Single Limits or Split Limits

1. Base rate on uninsured motorists rate page
2. Apply package credit
3. Apply mass merchandising discount
4. Apply increased limit factor
5. Apply IBS factor
6. Apply passive restraint credit
7. Round to nearest whole dollar

C. Medical Payments

1. Base rate for medical payments on rate page
2. Apply IBS factor
3. Apply class factor
4. Apply excess vehicle credit
5. Apply passive restraint credit
6. Apply factor for increased limit
7. Apply continuous insurance credit
8. Apply account credit
9. Apply valuables credit
10. Apply accident free credit
11. Round to nearest whole dollar

D. Comprehensive

1. Base rate for comp on territory rate page based on model year and symbol
2. Apply symbol/model year relativity factor
3. Apply package credit
4. Apply mass merchandising discount
5. Apply IBS factor
6. Apply factor for increased deductible
7. Apply class factor
8. Apply excess vehicle credit
9. Apply anti-theft credit
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

Premium Determination Rules

E. Collision

1. Base rate for collision on territory rate page based on model year and symbol
2. Apply symbol/model year relativity factor
3. Apply package credit
4. Apply mass merchandising discount
5. Apply IBS factor
6. Apply factor for increased deductible
7. Apply class factor
8. Apply excess vehicle credit
9. Apply continuous insurance credit
10. Apply account credit
11. Apply valuables credit
12. Apply accident free credit
13. Round to nearest whole dollar

Classification Rules

These rules do not apply to risks rated in accordance with the Miscellaneous Types Rule unless otherwise specified.

Refer to the General Rules section for definitions of terms used in these rules.

A. Autos owned by an individual or by two or more resident relatives are classified as follows:

1. Primary Classification

- a. Classify the autos according to the age, sex and marital status of the licensed operators, the use of the auto and the eligibility of youthful operators for the driver training and/or Good Student classifications, and
- b. Determine the applicable factor from the Primary Rating Factor tables.

2. Secondary Classification

- a. Determine if the auto is:
 - (1) a single car; or
 - (2) part of a multi-car risk.
- b. Refer to the Safe Driver Insurance Plan to classify licensed operators according to the provisions of the plan.
- c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to or subtracted from the Primary Rating Factor.

3. Classification Changes

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Factors are made. This includes the addition or deletion of an operator during the term of the policy.

Exceptions:

- a. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- b. A policy shall **not** be changed mid-term to affect a change in the Driving Record Sub-Classification.
- c. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

Classification Rules

B. Definitions**1. Use Classifications**

- a. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. **FARM USE** means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. **PLEASURE USE** means:
 - (1) no **BUSINESS USE**.
 - (2) personal use including driving to or from work or school:
 - (a) less than 3 road miles one way; or
 - (b) 3 or more, but less than 15 road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- d. **WORK LESS THAN 15 MILES** means:
 - (1) no **BUSINESS USE**.
 - (2) personal use including driving to or from work or school:
 - (a) 3 or more, but less than 15 road miles one way, if such use is more than 2 days per week or more than 2 weeks in any 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. **WORK 15 OR MORE MILES** means:
 - (1) no **BUSINESS USE**.
 - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Liability Coverage Only

- g. An auto used in the business of the U. S. Government by one of its employees may be classified and rated as **PLEASURE USE**, **WORK LESS THAN 15 MILES** or **WORK 15 OR MORE MILES**.

Classification Rules

2. Age, Sex and Marital Status Classifications

- a. **YOUTHFUL OPERATOR** means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto and is one of the following:
 - (1) **YOUTHFUL UNMARRIED FEMALE OPERATOR** -- unmarried female under 25 years of age who is not an owner or principal operator;
 - (2) **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** - unmarried female under 25 years of age who is an owner or principal operator;
 - (3) **YOUTHFUL MARRIED MALE OPERATOR** - married male under 25 years of age;
 - (4) **YOUTHFUL UNMARRIED MALE OPERATOR** - unmarried male under 25 years of age who is not an owner or principal operator;
 - (5) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** - unmarried male under 30 years of age who is an owner or principal operator.
- b. **AGE** means the age attained on the last birthday.
- c. **MARRIED** means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- d. **RESIDENT** means anyone residing in the same household.

Exceptions:

- (1) A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- (2) If a **YOUTHFUL UNMARRIED FEMALE OPERATOR** or a **YOUTHFUL UNMARRIED MALE OPERATOR** is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is **MARRIED**.

Classification Rules

3. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved simulated practice driving trainer.

In this case, only time spent in excess of 12 clock hours in the driving trainer may be counted as part of the 30 clock hours of classroom instruction. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible State educational agency.
- f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c. or d. or e. above.

4. Good Student

The applicable Good Student Classification applies provided:

- a. The owner or operator is at least 16 years of age and:
 - (1) a full time high school, college or university student; or
 - (2) a full time student enrolled in a vocational technical school.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - (1) Is in the upper 20% of his/her class scholastically;
 - (2) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B";
 - (3) When in a school maintaining a numerical grading system, must have at least a 3 average in a 4,3,2,1 point system or its equivalent.
 - (4) The student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

Classification Rules

5. Operator Assignment

a. Youthful Operators

(1) Single Car Risks

The Youthful Operator Classification with the highest Primary Rating Factor applies. In determining such classifications, any Driver Training and/or Good Student qualification shall apply.

(2) Multi-Car Risks

(a) Assign any youthful principal operators to the autos they principally operate.

(b) Assign other youthful operators to the remaining autos as follows:

(i) determine the primary pleasure use rating factors of all youthful operators.

(ii) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.

(iii) remaining youthful operators are assigned to remaining autos in the order of highest rated youthful operator to the auto with the highest total base premium.

(iv) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

(v) any remaining autos are rated with the appropriate No Youthful Operator classification.

b. No Youthful Operators

(1) The Principal Operator Age 50-64 classification or the Principal Operator Age 65-74 classification shall apply, as appropriate, based on the age of the principal operator of the auto. If all operators in the household are age 50-74, these classes shall apply to all autos in the household.

(2) If there are operators in the household who are not in the Principal Operator age 50-64 or the principal Operator age 65-74 classes:

(a) Any youthful operator class shall apply in accordance with the youthful operator rules in Paragraph 5.a.

(b) Autos principally operated by a person age 75 or over shall be rated at the Principal Operator Age 75 or Over classification (unless a youthful operator class is applicable). Autos principally operated by an adult under age 50 shall be rated at the All Other classification or the Only Operator Female Age 30-49 classification (unless a youthful operator class is applicable).

(c) Application of the Principal Operator Age 50-64 classification and the Principal Operator Age 65-74 classification shall be limited to the number of autos equal to the number of operators in these classes. Autos in excess of the number of operators in these classes shall be rated at the All Other Classification (unless a youthful operator class is applicable).

c. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and two or more such autos are insured in the same company for any of the following coverages: single limit liability or bodily injury and property damage liability, medical payments, comprehensive or collision insurance.

The Multi-Car Rating Factor is also applicable if one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and a corporately-owned vehicle is furnished for the regular use of the named insured or a resident relative.

d. Total Base Premium is the sum of the base premiums for single limit liability or bodily injury and property damage liability, medical payments, comprehensive and collision coverages that apply to the auto.

Classification Rules

6. Vehicles Equipped with Anti-Theft Devices

To qualify for a discount on Comprehensive Coverage, the vehicle must be equipped with (1) a hood lock which can only be released from inside the vehicle, and (2) a device meeting the criteria of paragraph a., b. or c. below.

If a vehicle is equipped with more than one qualifying device described in a. or b., only the single highest discount shall apply. The Lojack discount applies in addition to any discount determined in a. or b.

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

a. Alarm ONLY and Active Disabling Devices

A **5%** discount on Comprehensive Coverage shall be afforded on vehicles equipped with

- (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or
- (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.

b. Passive Disabling Devices

A **15%** discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

c. Lojack Anti-Theft System

A **10%** discount shall be afforded on Comprehensive Coverage for private passenger automobiles which are equipped with the Lojack anti-theft system. In addition, no comprehensive deductible will apply in the event of theft of an auto equipped with the Lojack system.

7. Passive Restraint Discount

The following discounts apply to Medical Payments Coverage and Uninsured Motorists Coverage **only**. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria in paragraphs a., b., c. or d. below:

- a. **30%** discount for air bags in both front and outboard seat positions (driver side and passenger side).
- b. **20%** discount for air bag in **only** the driver side position.
- c. **15%** discount for passive/automatic seat belts in both front and outboard seat positions (driver side and passenger side).
- d. **10%** discount for passive/automatic seat belt in **only** the driver side position.

If a vehicle is equipped with more than one of the passive restraint systems listed above, only the single highest discount shall apply.

8. Anti-Lock Brake System

A **5%** discount on Single Limit Liability or Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos which are equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

9. Mature Operator Motor Vehicle Accident Prevention Course Discount

- a. A **5%** Mature Operator Motor Vehicle Accident Prevention Course Discount may be afforded. If afforded, the discount applies to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability applicable to the insured motor vehicle classified and rated as a private passenger auto provided the principal operator:

- (1) Is age 55 or older; and

Classification Rules

- (2) Has a completion certificate, dated within the most recent three years certifying that he or she has successfully completed a motor vehicle accident prevention course approved by the Nevada Department of Motor Vehicles and Public Safety.
- (3) Did not take the course as a result of an order or sentence imposed by a court.
- b. This discount shall apply:
 - (1) To new and renewal policies with inception dates within the three year period following the course completion date.
 - (2) Only to that vehicle principally operated by the person with a course completion certificate.
 - (3) Only once to each such vehicle regardless of the number of operators with course completion certificates.
- c. This discount shall not apply to a vehicle if the vehicle is classified and rated under the Miscellaneous Types Rule unless the vehicle is classified and rated as a private passenger auto.
- d. The discount may be cancelled if, during the policy period, the operator who completed the course is:
 - (1) Involved in an at-fault accident; or
 - (2) Convicted of or enters a plea of guilty or nolo contendere to a moving traffic violation or an offense involving the operation of a motor vehicle while under the influence of alcohol or controlled substances.

10. Excess Vehicle Credit

If there are more vehicles than drivers, a credit of **30%** will be applied to the extra vehicle(s).

The **30%** credit is applied in determining the premiums for the following coverage for each auto that qualifies: Single Limit Liability or Bodily Injury and Property Damage Coverage, Medical Payments Coverage, Comprehensive, and Collision Coverage.

11. Panel trucks, pickups and vans

When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to the Motor Homes section of the Miscellaneous Vehicle Rule.

Liability Coverage Only

Liability Coverage: Rate as private passenger.

Physical Damage Coverages Only

- a. When a symbol is displayed in the ISO Symbol and Identification Manual: Comprehensive and Collision-Rate as private passenger
- b. When NO symbol is displayed in the ISO Symbol and Identification Manual, determine a symbol based on original cost new from the Price/Symbol Chart located in the reference pages of the S&I Manual.
 - (1) Comprehensive -- Use the private passenger base rate.
 - (2) Collision -- Use the private passenger base rate.
- c. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:
 - (1) Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables on page 1 of the ISO Symbol and Identification Manual.
 - (2) Rate in accordance with paragraph a. above if a symbol for the pickup alone is displayed in the ISO Symbol and Identification Manual.
 - (3) Rate in accordance with paragraph b. above if NO symbol for the pickup alone is displayed in the ISO Symbol and Identification Manual.

Classification Rules

12. Insurance Bureau Scoring (IBS) Factor

Apply factor to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Uninsured Motorists Coverage, Medical Payments Coverage, Comprehensive and Collision Coverages and any Optional Coverages. The factor assigned is determined by the band. The band is determined by the IBS of the first named insured listed on the policy.

IBS Band	CSL	UM	Medical Payments	Comprehensive	Collision	Optional Coverages
1	0.720	0.810	0.810	0.680	0.720	0.680
2	0.780	0.830	0.830	0.760	0.790	0.760
3	0.860	0.880	0.880	0.850	0.870	0.850
4	0.930	0.900	0.900	0.930	0.940	0.930
5	1.000	1.000	1.000	1.000	1.000	1.000
6	1.080	1.000	1.000	1.090	1.070	1.090
7	1.170	1.370	1.370	1.190	1.150	1.190
8	1.500	1.370	1.370	1.480	1.450	1.480

If there is “no score” (insufficient history) associated with the first named insured, the policy shall be rated as neutral in Band 5. A “no-hit” (the inability to obtain a score when one exists) shall also be rated in Band 5.

An insured may request an exception if their credit information has been adversely impacted by an extraordinary life event. If an exception is granted, the policy will be rated as neutral in Band 5 with a 1.00 rate factor. However, if the impacted credit score results in a rate factor less than 1.00, the lower rate factor will be applied.

Extraordinary Life Events include the following:

1. A catastrophic event, as declared by the federal or a state government;
2. A serious illness or injury, or serious illness or injury to an immediate family member;
3. The death of a spouse, child, or parent;
4. Divorce or involuntary interruption of legally owed alimony or support payments;
5. Identity theft;
6. Temporary loss of employment for a period of 3 months or more, if such loss results from involuntary termination of employment;
7. Military deployment overseas; or
8. Other events, as determined by the insurer.

13. Continuous Insurance Credit

The following credits apply to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains continuous motor vehicle insurance for three or five years with the Company or an affiliate and/or one other carrier.

Years	Credit
3	2%
5	4%

14. Account Credit

A **5%** discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the annual premium associated with all lines written with the Company or its affiliates is \$25,000 or greater, prior to the discount applying.

Classification Rules

15. Valuables Credit

A **5%** discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains a Valuables policy with a total limit of at least \$100,000 or a jewelry coverage limit of at least \$50,000.

16. Accident-Free Credit

An accident-free credit is applicable on policies where:

- a. All operators have been accident free for the past 3 years.
- b. A **5%** discount is applied to the following coverages for each vehicle: Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision.
- c. Discount is decreased from 5% to 3% on the renewal following the first at-fault accident (Comprehensive losses are excluded).
- d. Discount is eliminated on the renewal following the accumulation of two or more accidents (Comprehensive losses are excluded).
- e. A 5% discount is applied again once all operators have been accident free for 3 years. Paragraphs b. through d. of this rule still apply.

Safe Driver Insurance Plan Rules

A. Eligibility

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more resident relatives.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. For a private passenger auto not eligible for the Plan add 0.20 to the Rating Factor otherwise applicable. Refer to Statistical Plan for codes.

B. Definitions**1. Driving Record Points****a. Convictions**

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Three points are assigned for conviction of:

- (a) driving while intoxicated or under the influence of drugs;
- (b) failure to stop and report when involved in an accident;
- (c) homicide or assault arising out of the operation of a motor vehicle; or
- (d) driving while license is suspended or revoked.

(2) Two points are assigned for the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of financial responsibility under any Financial Responsibility Law as of the effective date of the policy.**(3) One point is assigned for conviction of any other moving traffic violation resulting in:**

- (a) suspension or revocation of an operator's license; or
- (b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period involving the applicant or any other currently resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in:

- (a) bodily injury or death; or
- (b) total damage to all property including his or her own in excess of \$1,000.

(2) One point is assigned if, during the experience period, there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Safe Driver Insurance Plan Rules

Exceptions:

- (1) No points are assigned for accidents incurred by an operator demonstrated to be a Named Insured or a principal operator of an auto insured under a separate policy.
- (2) No points are assigned for accidents occurring under the following circumstances:
 - (a) auto lawfully parked (if a parked auto rolls from the parked position, then any such accident is charged to the person who parked the auto);
 - (b) applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident, or has judgment against such person;
 - (c) auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident;
 - (d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident;
 - (e) auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator;
 - (f) accidents involving damage by contact with animals or fowl;
 - (g) accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or
 - (h) accidents occurring when using a vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.
- (3) No points are assigned for an accident unless the operator is determined to be 50% or more at fault in the accident.

c. Refund of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

Safe Driver Insurance Plan Rules

C. Driving Record Sub-Classification

1. The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period.

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

2. Refer to the Class Plan pages for the Secondary Classification Rating Factor that corresponds to the driving record sub-classification.

D. Multi Car Policies

1. Two Car Policies

The Driving Record Sub-Classification as determined above shall apply to each auto as shown under the Multi-Car Section in the Secondary Classifications Table.

2. Three or More Car Policies

Any points developed under SDIP are assigned to the two cars with the highest total base premiums. The remaining autos are rated at Sub-Class 0.

Total base premium is the sum of the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

E. Administration of SDIP

1. New Business

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. Renewal Business

Information necessary to assign the proper renewal Driving Record Sub-Classification shall be determined from any one or a combination of the following:

- a. Company's own records;
- b. Motor Vehicle records; or
- c. An application signed by the applicant and producer.

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by 1.05 for each model year above the latest model year. For example, if 2011 is the latest model year shown in the Table, the factor for model year 2013 is calculated by multiplying the 2011/desired symbol factor by 1.10 (1.05 X 1.05, rounded to two decimal places).
- D. Use the last two digits of the model year for coding purposes. For example, code 2011 vehicles as 11, 2012 as 12, etc.

Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 70 by +0.50 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 70 by +0.39 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

2. 1990 - 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 26 by +0.39 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

Miscellaneous Rules

3. 1989 and Prior Model Year Vehicles

Apply the following factors to the Symbol 8/Base Model Year rate:

Symbol	COMPREHENSIVE		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor
1-4	0.12	0.12	0.12
5	0.14	0.14	0.14
6	0.22	0.22	0.22
7	0.28	0.28	0.28 †
8	0.36	0.36	
10	0.46	0.46	
11	0.55	0.55	
12	0.65	0.65	
13	0.78	0.78	
14	0.93	0.99	
15	1.11		
16	1.29		
17	1.50		
18	1.74		
19	2.02		
20	2.36		
21	2.95		

Symbol	COLLISION		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor
1-4	0.20	0.20	0.20
5	0.25	0.25	0.25
6	0.30	0.30	0.30
7	0.34	0.34	0.34 †
8	0.38	0.38	
10	0.42	0.42	
11	0.47	0.47	
12	0.51	0.51	
13	0.57	0.57	
14	0.63	0.66	
15	0.71		
16	0.79		
17	0.86		
18	0.93		
19	1.01		
20	1.11		
21	1.30		

† **1975 And Prior Model Year Vehicles Above \$10,000:**

- COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- COLLISION: Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost

4. Original Cost Means:

- a. Original F.O.B. List Price for autos built in the U.S.;
- b. Original Cost New in U.S. for specially built autos; or
- c. Original Cost New in U.S. for imported autos.

Miscellaneous Rules

Suspension

- A. Under any policy providing just physical damage coverage, only Collision may be suspended.
- B. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:
 - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
 - 2. Reinstatement shall not extend the policy beyond its original expiration date.
 - 3. Premium adjustment on a pro-rata basis shall be made at the time of suspension or reinstatement. The premium for suspended coverages will be refunded for the remainder of the current policy period, and the premium for reinstate coverages will be billed in accordance with the company's regular billing procedures.
- D. If liability or Collision is suspended on all owned autos, coverage for which separate premiums apply -- including Uninsured Motorists Coverage and Medical Payment Coverage - may be continued in force without premium adjustment for these coverages.
- E. If liability or Collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage, for liability only, will be continued in force with no additional premium charge.
- F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section C., provided the named insured furnishes the company with a letter requesting the return premium. The letter shall be written on the named insured's letterhead, signed by an executive of the company, and shall include the following:
 - 1. A description of each auto.
 - 2. The dates between which it was laid up because of the strike.
 - 3. A statement by the named insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Miscellaneous Rules

Uninsured Motorists Coverage (includes Underinsured Motorists Coverage)

- A. This form of auto insurance for Bodily Injury must be afforded, on a form approved by the Nevada Insurance Commissioner, under every auto liability policy issued for delivery in Nevada at limits equal to the Single Limit or Split Limit Bodily Injury Liability Limits on the policy. This form of insurance must apply to all vehicles on the policy.

Attach AUTO527 – Nevada Uninsured Motorists Coverage

Exceptions:

- a. The named insured has the right to reject such coverage in writing or select lower limits.
- b. If rejected, the coverage need not be offered on replacement, reinstatement, substitute or amended policies issued by the same insurer, unless the named insured requests the coverage in writing. Each renewal must include a copy of the form offering the coverage.

B. Rates

1. Basic Limits - Bodily Injury

Basic rates for \$100,000 Single Limit Bodily Injury Uninsured Motorist Coverage and \$100,000/\$300,000 Bodily Injury Split Uninsured Motorist Coverage are displayed on the territory rate pages.

2. Increased Limits – Bodily Injury

Increased limits may be afforded but may not be in excess of the Single Limit Liability or Split Limit Bodily Injury Liability limits on the policy. Apply the appropriate factor listed below to the Uninsured Motorist Basic Limits rate determined above.

3. Rates

Rates for Uninsured Motorists Coverage are provided for single car and multi-car risks. Rates for multi-car risks are on a per POLICY basis.

Single Limits	Group I Factor		Group II Factor	
	Single Car	Multi Car	Single Car	Multi Car
\$100,000	1.00	1.00	1.00	1.00
\$300,000	1.34	1.34	1.37	1.37
\$500,000	1.64	1.64	1.68	1.69
\$1,000,000	2.15	2.14	2.27	2.27

Split Limits	Group I Factor	Group II Factor	
	Single & Multi Car	Single Car	Multi Car
\$100,000/\$300,000	1.00	1.00	1.00
\$250,000/500,000	1.20	1.18	1.18
\$500,000/1,000,000	1.49	1.51	1.52

Group I: Territories 1, 2

Group II: Territories 3, 4, 5, 6, 7, 8

The provisions of Classifications and Safe Driver Insurance Plan do not apply to the rates for this coverage.

Miscellaneous Rules

Deductible Insurance

- A. Deductible liability insurance is not available for vehicles classified and rated in accordance with the rules of this manual.
- B. Collision Deductibles For Which No Premium Is Shown: Apply the following factor to the \$1,000 deductible premium:

DEDUCTIBLE	FACTOR
\$500	1.37
\$1,000	1.00
\$2,500	0.93
\$5,000	0.82
\$10,000	0.60

A deductible reserve is set up for each vehicle when a \$1,000 or higher collision deductible is chosen. Refer to the endorsement for details.

Attach AUTO83 – Deductible Reserve - Collision

- C. Comprehensive Deductibles For Which No Premium Is Shown: Apply the following factor to the \$1,000 deductible premium:

DEDUCTIBLE	FACTOR
\$500	1.10
\$1,000	1.00
\$2,500	0.89
\$5,000	0.70
\$10,000	0.33

A deductible reserve is set up for each vehicle when a \$1,000 or higher comprehensive deductible is chosen. Refer to the endorsement for details.

Attach AUTO82 – Deductible Reserve - Comprehensive

Miscellaneous Rules

Increased Limits**A. Liability**

Use the base rates displayed on the rate pages.

The following tables contain the factors to be applied to the basic \$300,000 Single Limit Liability or \$250,000/500,000 Split Limit Bodily Injury Liability and \$100,000 Property Damage Liability rates:

Single Limits	Factor
\$300,000	1.00
\$500,000	1.07
\$1,000,000	1.19

Split Limits	Factor
\$250,000/500,000	1.00
\$500,000/1,000,000	1.09

Property Damage	Factor
\$100,000	1.00
\$250,000	1.08
\$500,000	1.13

B. Medical Payments

1. Limits – Medical Payments coverage may be increased to a maximum limit of \$100,000.
2. The following table contains the factors to be applied to the basic \$5,000 Medical Payments Coverage rate displayed on the rate pages:

LIMIT	FACTOR
\$5,000	1.00
\$10,000	1.06
\$25,000	1.23
\$50,000	1.51
\$100,000	2.09

Optional Coverage Rules

Agreed Value

1. Agreed Value Coverage

- a. Coverage may only be offered for private passenger autos, pickup trucks and vans.
- b. The vehicle must have Comprehensive and Collision Coverage.
- c. Agreed Value is the value of the vehicle as shown on the Declarations Page. Agreed Value may be established in one of the following ways: cost new, sticker price, lease papers, loan papers, NADA, The Red Book, or an appraisal.
- d. The basic Agreed Value premium charge is based on the vehicle's agreed value and is in addition to the vehicle's Comprehension and Collision premiums as determined under the Premium Determination rules in this manual:

AGREED VALUE	PREMIUM	AGREED VALUE	PREMIUM
\$0 - \$30,000	\$ 22	\$60,001 - \$90,000	75
\$30,001 - \$60,000	48	\$90,001 or more	100

- e. If the Agreed Value is more than the Market Value, add \$10 for every \$1,000, or fraction thereof, of the difference.
- f. Market Value means the average retail value as defined in the most current "Red Book/Blue Book/NADA Book" at the time the policy is issued or renewed (rounded to the nearest \$100). Market Value does not include optional equipment that is not already considered in the book's option package code.

Attach AUTO22 – Agreed Value Coverage

2. Classic Auto Agreed Value Coverage

A Classic Auto is a private passenger type motor vehicle which is ten or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

- a. Determine the agreed value of coverage applicable to the vehicle. Agreed value is established by an appraisal. The value remains constant at each renewal unless a subsequent appraisal increases or decreases the value.
- b. Assign a symbol based on the agreed value from the Price/Symbol Chart located in the reference pages of the ISO S&I Manual corresponding to the model year of the vehicle.
- c. Classify and rate as a private passenger auto using the base rate for the current model year.
- d. The Agreed Value premium charge is a flat charge based on the value of the vehicle:

VALUE	PREMIUM
\$0 - \$15,000	\$40
\$15,001 - \$40,000	80
\$40,001 - \$60,000	150

- e. Agreed Value amounts over \$60,000 may be purchased. The rate is \$150 plus \$10.00 for every additional \$1,000 of value or fraction.

Attach AUTO23 – Classic Auto Agreed Value Coverage

Optional Coverage Rules

Coverage for Electronic Equipment and Accessories

1. The Auto policy may be endorsed to cover loss of or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio or telephone -- including its accessories, equipment and antenna -- if the equipment is permanently installed in the auto. This coverage includes tapes, wires, discs and other accessories used with sound reproduction equipment permanently installed in the auto.
2. Premium charges per vehicle are as follows:

AMOUNT OF COVERAGE	PREMIUM
\$0 - 1,000	\$57
1,001 - 2,500	127
2,501 and over	234

Attach AUTO9 – Coverage for Electronic Equipment and Accessories

Customizing Equipment Coverage for Vans, Pickups and Panel Trucks Only

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol, based on the amount developed above, from the tables in the ISO Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined above.

Attach AUTO10 – Customizing Equipment Coverage

Optional Coverage Rules

Replacement Cost Coverage

- a. Coverage may only be offered to a vehicle with a model year within the prior three years.
- b. The vehicle must have Comprehensive and Collision Coverage.
- c. A vehicle is no longer eligible for Replacement Cost Coverage if it is more than 9 years old.
- d. List Cost New may be established in one of the following ways: cost new, sticker price, lease papers, loan papers, NADA, The Red Book, or an appraisal.
- e. Market Value is determined by applying the appropriate factor to the List Cost New for each year since the model year.

AGE OF VEHICLE	FACTOR		AGE OF VEHICLE	FACTOR
1	0.75		5	0.85
2	0.88		6	0.85
3	0.88		7	0.86
4	0.86		8-9	0.87

- f. Current Model Year Price is determined by applying the appropriate factor to the List Cost New for each model year after the current model.

AGE OF VEHICLE	FACTOR		AGE OF VEHICLE	FACTOR
1	1.03		5	1.03
2	1.03		6	1.03
3	1.03		7	1.03
4	1.03		8-9	1.03

- g. The basic Replacement Cost premium charge is based on the vehicle's List Cost New and is in addition to the vehicle's Comprehension and Collision premiums as determined under the Premium Determination rules in this manual:

LIST COST NEW	PREMIUM		LIST COST NEW	PREMIUM
\$0 - \$30,000	\$ 22		\$60,001 - \$90,000	75
\$30,001 - \$60,000	48		\$90,001 or more	100

- h. Add to the basic Replacement Cost Coverage premium, \$10 for every \$1,000, or fraction thereof, of the difference between the calculated Market Value and the Current Model Year Price.

Attach AUTO460 – Replacement Cost Coverage

Vehicles Held In Trust or by Limited Liability Company

An auto policy may be issued in the name of a trust and trustee(s) or Limited Liability Company (LLC) when the title of the vehicle(s) is held by a trust or LLC. If the title is held in trust, the grantor of the trust must be an individual or a husband and wife. All vehicles insured under the policy are owned by the trust or LLC.

There is no premium charge for this endorsement.

Attach AUTO472 – Vehicles Held In Trust Or By Limited Liability Company

Miscellaneous Type Vehicle Rules

Motor Homes (Class Code 943700)

A motor home is a self propelled motor vehicle with a living area that is an integral part of the vehicle chassis or a pickup with a permanently attached camper body. The living area or camper body must include facilities for cooking and sleeping.

Liability, Medical Payments and Uninsured Motorists

1. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos.
2. Pleasure Use Motor Homes – Charge **50%** of the otherwise applicable base rates for private passenger autos. The Safe Driver Insurance Plan does not apply.

Physical Damage

1. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
2. a. Assign a symbol based on the amount determined above, using the Price/Symbol Chart in the ISO Symbol and Identification Manual corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.
b. If the symbol is not displayed, to develop base rates, determine rates in accordance with Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables Rule, depending on the model year of the motor home.

Exception: For 1989 and prior model year motor homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base Rate as follows:

- (1) Comprehensive – **1.7%** for each \$1,000 or part of \$1,000 in excess of \$65,000.
 - (2) Collision – **1.4%** for each \$1,000 or part of \$1,000 in excess of \$65,000.
- c. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos, using the base rates calculated in a. or b. above.
 - d. Pleasure Use Motor Homes – Charge **35%** of the base rates calculated in a. or b. above. The Safe Driver Insurance Plan does not apply.
 - e. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home

Trailers Designed For Use With Private Passenger Autos

Liability

An Auto policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup, or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions: Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup, panel truck or van; or
- (2) when no auto is owned by the insured.

Miscellaneous Type Vehicle Rules

Medical Payments

An Auto policy affording Medical Payments coverage provides coverage for trailers designed for use with private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions: Coverage is not provided for a trailer:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van;
- (2) when no auto is owned by the insured; or
- (3) located for use as a residence or premises.

Liability and Medical Payments

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Physical Damage

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit.

1. Recreational Trailers and Camper Bodies (Class Code 944200)

- a. A recreational trailer is a non-self propelled recreational unit equipped as living quarters including cooking, dining, sleeping, plumbing and/or refrigeration facilities.
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing and/or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision - Use Motor Home rates.

2. All Other Trailers (Class Code 941000)

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$0.41	\$0.76
\$500	\$0.35	\$0.60
\$1000	\$0.32	\$0.44
\$2500	\$0.29	\$0.41

Miscellaneous Type Vehicle Rules

Motorcycles, Mopeds, Motor Scooters, Motorbikes, Go-Carts and Any Other Similar Motor Vehicles Not Used For Business Purposes.

Liability

Charge the following percentage of the private passenger liability base rate:

ENGINE SIZE CC	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
0-50	(Code 922100) 42%	(Code 923100) 28%
51-100	(Code 922100) 56%	(Code 923100) 35%
101-200	(Code 922200) 70%	(Code 923200) 42%
201-360	(Code 922300) 84%	(Code 923300) 53%
361-500	(Code 922400) 98%	(Code 923400) 63%
501 - 800	(Code 922500) 112%	(Code 923500) 74%
801-1000	(Code 922600) 126%	(Code 923600) 84%
Over 1000	(Code 922600) 140%	(Code 923600) 95%

Uninsured Motorists and Medical Payments

1. Uninsured Motorists – Charge **200%** of the private passenger base rate.
2. Medical Payments – Charge **400%** of the private passenger base rate.

Miscellaneous Type Vehicle Rules

Physical Damage

1. Comprehensive
 - a. 2011 and subsequent model year vehicles: Charge the applicable percentage of the symbol 3 rate for the model year of the vehicle.
 - b. 1990 – 2010 model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
 - c. 1989 and prior model year vehicles: Charge the applicable percentage of the symbol 7 rate for the model year of the vehicle.

ALL MODEL YEARS		
Original Cost New	Operator Under 25	All Other Operators
0-400	32%	21%
401-600	32%	21%
601-900	39%	28%
901-1200	60%	39%
1201-1500	81%	53%
1501-1800	102%	67%
1801-2100	119%	81%
2101-2400	140%	95%
2401-2700	161%	109%
2701 and over	+1% of Symbol Rate for Each \$100 Over \$2700	+0.5% of Symbol Rate for Each \$100 Over \$2700
*Refer to 1.a. and 1.b.		

2. Collision
 - a. 2011 and subsequent model year vehicles: Charge the applicable percentage of the symbol 3 rate for the model year of the vehicle.
 - b. 1990 – 2010 model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
 - c. 1989 and prior model year vehicles: Charge the applicable percentage of the symbol 7 rate for the model year of the vehicle.

ALL MODEL YEARS		
Original Cost New	Operator Under 25	All Other Operators
0-400	21%	14%
401-600	35%	21%
601-900	46%	32%
901-1200	60%	39%
1201-1500	67%	46%
1501-1800	77%	53%
1801-2100	88%	56%
2101-2400	105%	67%
2401-2700	116%	77%
2701 and over	+0.8% of Symbol Rate for Each \$100 Over \$2700	+0.5% of Symbol Rate for Each \$100 Over \$2700
*Refer to 2.a. and 2.b.		

Miscellaneous Type Vehicle Rules

Snowmobiles and All Terrain Vehicles (Class Code 967000)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

An all terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads designed for use on rugged terrain or rugged terrain and water.

Liability

Charge 50% of private passenger base rates.

Medical Payments

Charge 200% of Private Passenger base rate.

Uninsured Motorists

Charge the private passenger rate.

Physical Damage

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$1.29	\$1.68
\$500	\$1.10	\$1.32
\$1,000	\$1.01	\$0.96
\$2,500	\$0.90	\$0.90

Miscellaneous Type Vehicle Rules

Dune Buggies

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

1. Registered Dune Buggies (Class Code 942700) Classify and rate as private passenger autos.
2. Non-Registered Dune Buggies (Class Code 943400)

Liability

Charge 90% of private passenger base rates.

Medical Payments

Charge the private passenger base rate.

Uninsured Motorists

Charge the private passenger rate

Physical Damage

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$1.36	\$5.70
\$500	\$1.16	\$4.49
\$1,000	\$1.06	\$3.28
\$2,500	\$0.94	\$3.05

Miscellaneous Type Vehicle Rules

Golf Carts (Class Code 943500)

A golf cart is a vehicle with four wheels or less with limited speed capabilities, designed to carry golfers and their equipment.

Liability

Charge **25%** of the private passenger base rate.

Physical Damage

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$0.45	\$0.80
\$500	\$0.39	\$0.63
\$1,000	\$0.35	\$0.46
\$2,500	\$0.31	\$0.43

Antique Autos (Class Code 962000)

An antique auto, collectible or special interest auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally may be used for other purposes.

Liability

Charge 40% of the private passenger base rate.

Medical Payments and Uninsured Motorists

Charge the private passenger base rates.

Physical Damage

For Physical Damage Rates, use the premiums below per \$100 of insurance. Physical Damage coverage is provided on an agreed value basis.

Attach AUTO435 - Antique Auto Agreed Value Coverage - (Physical Damage)

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$0.30	\$0.31
\$500	\$0.29	\$0.30
\$1,000	\$0.27	\$0.27
\$2,500	\$0.25	\$0.25

Class Plan Rating Factors

Primary Classifications Rating Factors and Statistical Codes

No Youthful Operator

AGE AND SEX		Pleasure Use		Drive to or from Work				Business Use		Farm Use	
				Less than 15 Miles		15 or More Miles					
PRINCIPAL OPERATOR AGE 75 OR OVER	Factor/Code	8031	1.00	8032	1.05	8033	1.15	8038	1.20	8039	0.85
PRINCIPAL OPERATOR AGE 65-74	Factor/Code	8801	0.85	8802	0.90	8803	1.00	8808	1.05	8809	0.70
PRINCIPAL OPERATOR AGE 50-64	Factor/Code	8851	0.80	8852	0.85	8853	0.95	8858	1.00	8859	0.65
ONLY OPERATOR FEMALE AGE 30-49	Factor/Code	8861	1.00	8862	1.05	8863	1.15	8868	1.20	8869	0.85
ALL OTHER	Factor/Code	8871	1.00	8872	1.05	8873	1.15	8878	1.20	8879	0.85

Youthful Operator Not Eligible for Good Student Credit

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8024	2.10	8025	2.25	8124	2.60	8125	2.75
	18	Factor/Code	8034	2.10	8035	2.25	8134	2.60	8135	2.75
	19	Factor/Code	8044	2.10	8045	2.25	8144	2.60	8145	2.75
	20	Factor/Code	8054	2.10	8055	2.25	8154	2.60	8155	2.75
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8064	1.90	8065	2.05	8164	2.35	8165	2.50
	18	Factor/Code	8074	1.90	8075	2.05	8174	2.35	8175	2.50
	19	Factor/Code	8084	1.90	8085	2.05	8184	2.35	8185	2.50
	20	Factor/Code	8094	1.90	8095	2.05	8194	2.35	8195	2.50
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8254	1.30	8255	1.45	8354	1.60	8355	1.75

Class Plan Rating Factors

Primary Classifications Rating Factors and Statistical Codes

Youthful Operator Not Eligible for Good Student Credit

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8400	2.50	8403	2.65	8600	3.30	8603	3.45
	18	Factor/Code	8401	2.50	8405	2.65	8601	3.30	8605	3.45
	19	Factor/Code	8451	2.50	8455	2.65	8651	3.30	8655	3.45
	20	Factor/Code	8450	2.50	8453	2.65	8650	3.30	8653	3.45
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8460	2.25	8463	2.40	8660	3.00	8663	3.15
	18	Factor/Code	8470	2.25	8473	2.40	8670	3.00	8673	3.15
	19	Factor/Code	8480	2.25	8483	2.40	8680	3.00	8683	3.15
	20	Factor/Code	8490	2.25	8493	2.40	8690	3.00	8693	3.15
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8754	1.35	8755	1.50	8704	1.75	8705	1.90
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	Factor/Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR				8708	1.30	8709	1.45

Youthful Operator Good Student Classifications

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8026	1.90	8027	2.05	8126	2.35	8127	2.50
	18	Factor/Code	8036	1.90	8037	2.05	8136	2.35	8137	2.50
	19	Factor/Code	8046	1.90	8047	2.05	8146	2.35	8147	2.50
	20	Factor/Code	8056	1.90	8057	2.05	8156	2.35	8157	2.50
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8066	1.70	8067	1.85	8166	2.10	8167	2.25
	18	Factor/Code	8076	1.70	8077	1.85	8176	2.10	8177	2.25
	19	Factor/Code	8086	1.70	8087	1.85	8186	2.10	8187	2.25
	20	Factor/Code	8096	1.70	8097	1.85	8196	2.10	8197	2.25
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8256	1.10	8257	1.25	8356	1.10	8357	1.25

Class Plan Rating Factors

Primary Classifications Rating Factors and Statistical Codes

Youthful Operator Good Student Classifications

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8406	2.25	8408	2.40	8606	3.00	8608	3.15
	18	Factor/Code	8402	2.25	8404	2.40	8602	3.00	8604	3.15
	19	Factor/Code	8452	2.25	8454	2.40	8652	3.00	8654	3.15
	20	Factor/Code	8456	2.25	8458	2.40	8656	3.00	8658	3.15
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8466	2.00	8468	2.15	8666	2.65	8668	2.80
	18	Factor/Code	8476	2.00	8478	2.15	8676	2.65	8678	2.80
	19	Factor/Code	8486	2.00	8488	2.15	8686	2.65	8688	2.80
	20	Factor/Code	8496	2.00	8498	2.15	8696	2.65	8698	2.80
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8756	1.15	8757	1.30	8706	1.50	8707	1.65

Youthful Operator

AGE			MARRIED MALE							
			Not Eligible for Good Student				Eligible for Good Student			
			Pleasure Use or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8924	1.55	8925	1.70	8926	1.40	8927	1.55
	18	Factor/Code	8934	1.55	8935	1.70	8936	1.40	8937	1.55
	19	Factor/Code	8944	1.55	8945	1.70	8946	1.40	8947	1.55
	20	Factor/Code	8954	1.55	8955	1.70	8956	1.40	8957	1.55
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8964	1.40	8965	1.55	8966	1.25	8967	1.40
	18	Factor/Code	8974	1.40	8975	1.55	8976	1.25	8977	1.40
	19	Factor/Code	8984	1.40	8985	1.55	8986	1.25	8987	1.40
	20	Factor/Code	8994	1.40	8995	1.55	8996	1.25	8997	1.40
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8554	1.25	8555	1.40	8556	1.05	8557	1.20

Class Plan Rating Factors

Secondary Classification Rating Factors and Statistical Codes

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate factor from the table below to the Primary Rating Factor.

	DRIVING RECORD SUB-CLASSIFICATION				
	0	1A	2	3	4
Single Car	0.00	0.40	0.90	1.50	2.20
Codes*	10	11	12	13	14
Multi-Car	-0.20	0.00	0.25	0.55	0.90
Codes*	20	21	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the factor in this table is added or subtracted.

Base Rates/Rating Factor Tables

NEVADA AUTO – ANNUAL BASE RATES

	CSL	BI	PD	Med Pay	UM CSL		UM BI		COMP	COLL
Territory	300,000	250/500	100,000	5,000	100,000		100/300		Symbol 8 MY 2009 1000 Ded	Symbol 8 MY 2009 1000 Ded
					Single Car	Multi Car	Single Car	Multi Car		
1	864	428	319	91	224	458	179	367	99	419
2	1138	568	415	117	224	458	179	367	125	566
3	619	306	230	55	123	249	100	204	66	364
4	547	274	198	52	123	249	100	204	107	416
5	582	291	210	62	123	249	100	204	179	449
6	668	350	220	70	123	249	100	204	84	491
7	848	447	276	87	123	249	100	204	88	499
8	639	333	213	68	123	249	100	204	187	407

Base Rates/Rating Factor Tables

LIMIT FACTORS**Single Limit Factors**

\$300,000	\$500,000	\$1,000,000
1.00	1.07	1.19

Bodily Injury Limit Factors

\$250,000/\$500,000	\$500,000/\$1,000,000
1.00	1.09

Property Damage Limit Factors

\$100,000	\$250,000	\$500,000
1.00	1.08	1.13

Medical Payment Limit Factors

\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
1.00	1.06	1.23	1.51	2.09

Physical Damage Deductibles

Deductible Amount	Comp	Collision
\$500	1.10	1.37
1,000	1.00	1.00
2,500	0.89	0.93
5,000	0.70	0.82
10,000	0.33	0.60

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Comprehensive (Base Model Year 2009)

Symbol (a)	2011 (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
1	0.43	0.64	0.61	0.58	0.55	0.53	0.50	0.47	0.45	0.42	0.40	0.38	0.37	0.35
2	0.52	0.74	0.70	0.67	0.63	0.60	0.57	0.54	0.51	0.49	0.46	0.44	0.42	0.40
3	0.65	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.50	0.47	0.45
4	0.80	0.87	0.83	0.79	0.75	0.72	0.68	0.64	0.61	0.58	0.55	0.52	0.50	0.47
5	0.91	0.92	0.88	0.84	0.79	0.76	0.72	0.68	0.65	0.61	0.58	0.55	0.53	0.50
6	0.96	0.96	0.91	0.87	0.82	0.79	0.74	0.70	0.67	0.63	0.60	0.57	0.55	0.52
7	0.99	1.00	0.95	0.90	0.86	0.82	0.77	0.74	0.70	0.66	0.62	0.60	0.57	0.54
8	1.02	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	1.06	1.09	1.04	0.99	0.94	0.90	0.85	0.81	0.76	0.72	0.68	0.66	0.62	0.59
11	1.10	1.18	1.12	1.07	1.01	0.97	0.91	0.87	0.82	0.78	0.74	0.71	0.67	0.64
12	1.13	1.27	1.21	1.15	1.09	1.04	0.98	0.94	0.89	0.84	0.79	0.76	0.73	0.69
13	1.16	1.35	1.29	1.23	1.16	1.11	1.05	1.00	0.95	0.90	0.85	0.81	0.77	0.74
14	1.21	1.46	1.39	1.32	1.25	1.20	1.13	1.08	1.02	0.97	0.91	0.88	0.83	0.79
15	1.25	1.59	1.51	1.44	1.36	1.30	1.23	1.17	1.11	1.05	0.99	0.95	0.91	0.86
16	1.30	1.70	1.62	1.54	1.46	1.40	1.32	1.25	1.19	1.13	1.06	1.02	0.97	0.92
17	1.35	1.81	1.72	1.64	1.55	1.48	1.40	1.33	1.26	1.20	1.13	1.08	1.03	0.98
18	1.39	1.93	1.84	1.75	1.66	1.59	1.50	1.43	1.35	1.28	1.21	1.16	1.10	1.05
19	1.43	2.01	1.91	1.82	1.72	1.65	1.55	1.48	1.40	1.33	1.25	1.20	1.15	1.09
20	1.48	2.16	2.06	1.96	1.86	1.78	1.68	1.60	1.51	1.43	1.35	1.30	1.24	1.17
21	1.52	2.33	2.22	2.11	2.00	1.92	1.81	1.72	1.63	1.55	1.46	1.40	1.33	1.27
22	1.56	2.50	2.38	2.26	2.15	2.05	1.94	1.84	1.75	1.66	1.56	1.50	1.43	1.36
23	1.60	2.73	2.60	2.47	2.35	2.24	2.12	2.01	1.91	1.81	1.71	1.64	1.56	1.48
24	1.64	2.94	2.80	2.66	2.53	2.42	2.28	2.17	2.06	1.95	1.84	1.76	1.68	1.60
25	1.68	3.21	3.06	2.91	2.76	2.64	2.49	2.37	2.25	2.13	2.01	1.93	1.84	1.74
26	1.72	3.44	3.28	3.12	2.96	2.83	2.67	2.54	2.41	2.28	2.15	2.07	1.97	1.87
27	1.76	-	-	-	-	-	-	-	-	-	-	-	-	-
28	1.79	-	-	-	-	-	-	-	-	-	-	-	-	-
29	1.83	-	-	-	-	-	-	-	-	-	-	-	-	-
30	1.86	-	-	-	-	-	-	-	-	-	-	-	-	-
31	1.90	-	-	-	-	-	-	-	-	-	-	-	-	-
32	1.94	-	-	-	-	-	-	-	-	-	-	-	-	-
33	1.98	-	-	-	-	-	-	-	-	-	-	-	-	-
34	2.02	-	-	-	-	-	-	-	-	-	-	-	-	-
35	2.04	-	-	-	-	-	-	-	-	-	-	-	-	-
36	2.06	-	-	-	-	-	-	-	-	-	-	-	-	-
37	2.09	-	-	-	-	-	-	-	-	-	-	-	-	-
38	2.15	-	-	-	-	-	-	-	-	-	-	-	-	-
39	2.20	-	-	-	-	-	-	-	-	-	-	-	-	-
40	2.26	-	-	-	-	-	-	-	-	-	-	-	-	-
41	2.31	-	-	-	-	-	-	-	-	-	-	-	-	-
42	2.36	-	-	-	-	-	-	-	-	-	-	-	-	-
43	2.41	-	-	-	-	-	-	-	-	-	-	-	-	-
44	2.45	-	-	-	-	-	-	-	-	-	-	-	-	-
45	2.49	-	-	-	-	-	-	-	-	-	-	-	-	-
46	2.53	-	-	-	-	-	-	-	-	-	-	-	-	-
47	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-
48	2.64	-	-	-	-	-	-	-	-	-	-	-	-	-
49	2.70	-	-	-	-	-	-	-	-	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Comprehensive (Base Model Year 2009)

Symbol (a)	2011 (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
50	2.76	-	-	-	-	-	-	-	-	-	-	-	-	-
51	2.82	-	-	-	-	-	-	-	-	-	-	-	-	-
52	2.87	-	-	-	-	-	-	-	-	-	-	-	-	-
53	2.90	-	-	-	-	-	-	-	-	-	-	-	-	-
54	2.96	-	-	-	-	-	-	-	-	-	-	-	-	-
55	3.03	-	-	-	-	-	-	-	-	-	-	-	-	-
56	3.10	-	-	-	-	-	-	-	-	-	-	-	-	-
57	3.17	-	-	-	-	-	-	-	-	-	-	-	-	-
58	3.28	-	-	-	-	-	-	-	-	-	-	-	-	-
59	3.41	-	-	-	-	-	-	-	-	-	-	-	-	-
60	3.53	-	-	-	-	-	-	-	-	-	-	-	-	-
61	3.73	-	-	-	-	-	-	-	-	-	-	-	-	-
62	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-
63	4.28	-	-	-	-	-	-	-	-	-	-	-	-	-
64	4.55	-	-	-	-	-	-	-	-	-	-	-	-	-
65	4.83	-	-	-	-	-	-	-	-	-	-	-	-	-
66	5.24	-	-	-	-	-	-	-	-	-	-	-	-	-
67	5.78	-	-	-	-	-	-	-	-	-	-	-	-	-
68	6.33	-	-	-	-	-	-	-	-	-	-	-	-	-
69	6.88	-	-	-	-	-	-	-	-	-	-	-	-	-
70	7.43	-	-	-	-	-	-	-	-	-	-	-	-	-
71	7.98	-	-	-	-	-	-	-	-	-	-	-	-	-
72	8.52	-	-	-	-	-	-	-	-	-	-	-	-	-
73	9.07	-	-	-	-	-	-	-	-	-	-	-	-	-
74	9.62	-	-	-	-	-	-	-	-	-	-	-	-	-
75	10.17	-	-	-	-	-	-	-	-	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2011, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2013 factor is 1.10 (1.05 X 1.05) times a 2011 factor.

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2009)

Symbol (a)	2011 (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
1	0.48	0.63	0.60	0.56	0.53	0.50	0.46	0.42	0.40	0.37	0.35	0.33	0.31	0.29
2	0.60	0.71	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.37	0.35	0.33
3	0.73	0.79	0.75	0.71	0.66	0.62	0.57	0.53	0.50	0.47	0.44	0.41	0.38	0.36
4	0.84	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.90	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.94	0.94	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.49	0.46	0.43
7	0.97	0.99	0.94	0.88	0.83	0.78	0.71	0.66	0.62	0.58	0.55	0.52	0.48	0.45
8	1.01	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	1.05	1.09	1.04	0.98	0.91	0.86	0.79	0.73	0.69	0.65	0.60	0.57	0.53	0.50
11	1.10	1.14	1.09	1.03	0.96	0.90	0.83	0.76	0.72	0.68	0.63	0.60	0.56	0.52
12	1.13	1.20	1.14	1.07	1.00	0.95	0.87	0.80	0.75	0.71	0.66	0.63	0.58	0.55
13	1.15	1.25	1.19	1.12	1.05	0.99	0.90	0.83	0.79	0.74	0.69	0.65	0.61	0.57
14	1.18	1.31	1.25	1.18	1.10	1.04	0.95	0.88	0.83	0.78	0.73	0.69	0.64	0.60
15	1.21	1.39	1.32	1.24	1.16	1.10	1.00	0.92	0.87	0.82	0.77	0.73	0.67	0.63
16	1.24	1.46	1.39	1.31	1.22	1.15	1.06	0.97	0.92	0.86	0.81	0.76	0.71	0.67
17	1.26	1.52	1.45	1.36	1.28	1.20	1.10	1.02	0.96	0.90	0.84	0.80	0.74	0.70
18	1.29	1.58	1.51	1.42	1.33	1.25	1.15	1.06	1.00	0.94	0.88	0.83	0.77	0.72
19	1.32	1.62	1.54	1.45	1.35	1.28	1.17	1.08	1.02	0.96	0.89	0.85	0.79	0.74
20	1.34	1.68	1.60	1.51	1.41	1.33	1.21	1.12	1.06	0.99	0.93	0.88	0.82	0.77
21	1.37	1.74	1.66	1.56	1.46	1.38	1.26	1.16	1.10	1.03	0.96	0.91	0.85	0.80
22	1.39	1.77	1.69	1.59	1.49	1.40	1.28	1.18	1.12	1.05	0.98	0.93	0.86	0.81
23	1.42	1.80	1.72	1.62	1.51	1.43	1.31	1.21	1.14	1.07	1.00	0.94	0.88	0.83
24	1.44	1.91	1.82	1.71	1.60	1.51	1.38	1.28	1.20	1.13	1.06	1.00	0.93	0.87
25	1.46	2.00	1.91	1.80	1.68	1.59	1.45	1.34	1.26	1.18	1.11	1.05	0.97	0.92
26	1.49	2.08	1.98	1.86	1.74	1.64	1.50	1.39	1.31	1.23	1.15	1.09	1.01	0.95
27	1.51	-	-	-	-	-	-	-	-	-	-	-	-	-
28	1.53	-	-	-	-	-	-	-	-	-	-	-	-	-
29	1.55	-	-	-	-	-	-	-	-	-	-	-	-	-
30	1.57	-	-	-	-	-	-	-	-	-	-	-	-	-
31	1.59	-	-	-	-	-	-	-	-	-	-	-	-	-
32	1.62	-	-	-	-	-	-	-	-	-	-	-	-	-
33	1.64	-	-	-	-	-	-	-	-	-	-	-	-	-
34	1.66	-	-	-	-	-	-	-	-	-	-	-	-	-
35	1.66	-	-	-	-	-	-	-	-	-	-	-	-	-
36	1.67	-	-	-	-	-	-	-	-	-	-	-	-	-
37	1.69	-	-	-	-	-	-	-	-	-	-	-	-	-
38	1.71	-	-	-	-	-	-	-	-	-	-	-	-	-
39	1.73	-	-	-	-	-	-	-	-	-	-	-	-	-
40	1.75	-	-	-	-	-	-	-	-	-	-	-	-	-
41	1.77	-	-	-	-	-	-	-	-	-	-	-	-	-
42	1.79	-	-	-	-	-	-	-	-	-	-	-	-	-
43	1.81	-	-	-	-	-	-	-	-	-	-	-	-	-
44	1.82	-	-	-	-	-	-	-	-	-	-	-	-	-
45	1.83	-	-	-	-	-	-	-	-	-	-	-	-	-
46	1.84	-	-	-	-	-	-	-	-	-	-	-	-	-
47	1.85	-	-	-	-	-	-	-	-	-	-	-	-	-
48	1.86	-	-	-	-	-	-	-	-	-	-	-	-	-
49	1.86	-	-	-	-	-	-	-	-	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2009)

Symbol (a)	2011 (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
50	1.87	-	-	-	-	-	-	-	-	-	-	-	-	-
51	1.88	-	-	-	-	-	-	-	-	-	-	-	-	-
52	1.89	-	-	-	-	-	-	-	-	-	-	-	-	-
53	1.91	-	-	-	-	-	-	-	-	-	-	-	-	-
54	1.94	-	-	-	-	-	-	-	-	-	-	-	-	-
55	1.98	-	-	-	-	-	-	-	-	-	-	-	-	-
56	2.01	-	-	-	-	-	-	-	-	-	-	-	-	-
57	2.03	-	-	-	-	-	-	-	-	-	-	-	-	-
58	2.07	-	-	-	-	-	-	-	-	-	-	-	-	-
59	2.11	-	-	-	-	-	-	-	-	-	-	-	-	-
60	2.15	-	-	-	-	-	-	-	-	-	-	-	-	-
61	2.28	-	-	-	-	-	-	-	-	-	-	-	-	-
62	2.49	-	-	-	-	-	-	-	-	-	-	-	-	-
63	2.70	-	-	-	-	-	-	-	-	-	-	-	-	-
64	2.92	-	-	-	-	-	-	-	-	-	-	-	-	-
65	3.13	-	-	-	-	-	-	-	-	-	-	-	-	-
66	3.45	-	-	-	-	-	-	-	-	-	-	-	-	-
67	3.88	-	-	-	-	-	-	-	-	-	-	-	-	-
68	4.31	-	-	-	-	-	-	-	-	-	-	-	-	-
69	4.73	-	-	-	-	-	-	-	-	-	-	-	-	-
70	5.16	-	-	-	-	-	-	-	-	-	-	-	-	-
71	5.59	-	-	-	-	-	-	-	-	-	-	-	-	-
72	6.01	-	-	-	-	-	-	-	-	-	-	-	-	-
73	6.44	-	-	-	-	-	-	-	-	-	-	-	-	-
74	6.87	-	-	-	-	-	-	-	-	-	-	-	-	-
75	7.30	-	-	-	-	-	-	-	-	-	-	-	-	-

- (a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.
- (b) If the model year is greater than 2011, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.
- Example: A 2013 factor is 1.10 (1.05 X 1.05) times a 2011 factor.

<u>Form Number</u>		<u>Form Name</u>
ACE01	0413	ACE Group of Companies U.S. Privacy Notice
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-1K11h	0314	Signature Endorsement
AUTO ACE	0208	Auto Contract
AUTO8 ACE	0208	Additional Interest Corporate Owned Vehicle
AUTO9 ACE	0208	Coverage for Electronic Equipment and Accessories
AUTO10 ACE	0208	Customizing Equipment Coverage
AUTO12 ACE	0208	Additional Interest
AUTO14 ACE	0208	Loss Payable Clause
AUTO22 ACE	0111	Agreed Value Coverage
AUTO23 ACE	0208	Classic Auto Agreed Value Coverage
AUTO82 ACE	0509	Deductible Reserve - Comprehensive
AUTO83 ACE	0509	Deductible Reserve - Collision
AUTO418 ACE	0110	Nevada Automobile Endorsement
AUTO435 ACE	0208	Antique Auto Agreed Value Coverage – Physical Damage
AUTO460 ACE	0911	Replacement Cost Coverage
AUTO472 ACE	0209	Vehicles Held In Trust Or By Limited Liability Company
AUTO527 ACE	0709	Nevada Uninsured Motorists Coverage
AUTO528 ACE	0709	Nevada Split Bodily Injury and Uninsured Motorists Liability Limits
AUTO529 ACE	0709	Nevada Offer of Medical Payments Coverage and Uninsured Motorists Coverage
AUTO530 ACE	0709	Nevada Auto Notice – Conviction and Accident Rating

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