

**NEW YORK
AUTO
PRODUCER MANUAL**

Pacific Employers Insurance Company

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General Rules

1. DEFINITIONS

A. Private Passenger Auto

1. 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
 - a. not used as a public or livery conveyance for passengers,
 - b. not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
 - a. has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and
 - b. is not used for the delivery or transportation of goods or materials unless such use is:
 - 1) incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - 2) for farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

 - a. it meets the conditions in **a.** and **b.**, above; and
 - b. coverage is limited in accordance with the Federal Employees Using Autos in Government Business endorsement.
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. it is principally garaged on a farm or ranch, and
 - b. it otherwise meets the definitions in **1.** and **2.** above.

- B. **AUTO** as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C. **LIABILITY** as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D. **SINGLE LIMIT LIABILITY** as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.
- E. **COMPREHENSIVE COVERAGE** as used in this manual refers to other than Collision damage to a motor vehicle.
- F. **OWNED** as used in this manual includes;

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1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured-lessor endorsement.
2. A vehicle owned by a trust. Refer to Rule **2.E.** for eligibility requirements applicable to vehicles owned by a trust.

G. GROSS VEHICLE WEIGHT RATING as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY – ELIGIBILITY

A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule **1.**, if:

1. They are written on a specified auto basis, and
2. They are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the Declarations page.

B. A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule **1.**, that are owned jointly by two or more:

1. Resident relatives other than husband and wife; or
2. Resident individuals; or
3. Non-resident relatives, including a non-resident husband and wife; if:
 - a. They are written on a specified auto basis,
 - b. The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned, and
 - c. The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

C. A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles and snowmobiles if:

1. They are written on a specified vehicle basis; and
2. They are owned by:
 - a. an individual; or
 - b. a husband and wife; or
 - c. two or more relatives other than husband and wife; or
 - d. two or more resident individuals; and

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3. Coverage is limited in accordance with the Miscellaneous Type Vehicle or Snowmobile endorsement.
- D. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The Named Non-Owner Coverage endorsement must be attached.
- Exception:** Exposures in **A.**, **B.**, or **C.** above may be written under a Commercial Auto Policy when combined with a Commercial risk.
- E. A Personal Auto Policy shall be used to afford coverage to:
1. Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 2. Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles; if they are owned jointly by a trust and the named insured.

Notes:

1. The trust may not be designated in the Declarations as a named insured.
 2. If the trust is the exclusive owner of any of the vehicles described above, the exposure may be written under a commercial auto policy.
- F. A Personal Auto Policy shall be used to afford coverage to private passenger autos that are owned by a corporation, under the following conditions only:
1. The corporation owns fewer than 5 licensed vehicles having 4 or more wheels, and
 2. The automobiles are primarily operated by the corporate officer named in the Declarations, or family members who are residents of the same household, and
 3. The automobiles are private passenger, station wagon, pickup, or van-type vehicles.

ANY AUTOMOBILE OPERATED BY AN EMPLOYEE OF THE CORPORATION (OTHER THAN THE CORPORATE OFFICER NAMED IN THE DECLARATIONS) IS NOT ELIGIBLE

Rate eligible corporate owned automobiles in accordance with the Premium Determination and Private Passenger Rating Classifications rules, as if they were individually owned.

Vehicles which require a State or Federal Motor Carrier Permit to operate are not eligible for a Personal Auto Policy.

3. PREMIUM DETERMINATION

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

- A. Refer to the Classification Rule to determine the applicable classification, rating factor and statistical code.
- B. Refer to the Model Year/Age Group Rule to determine the model year/age of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.

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When model year is used in rating and the rates for a model year are not displayed in the Rate Pages, increase the rates shown for the latest model year rate by five percent (5%) per year.

1. If no Rating Symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Section 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 Section 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 Section.
- C. Refer to Territory Definitions to determine the territorial schedule code number 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.
- D. Refer to the Rate Pages to determine base rates for the desired coverage for the appropriate territory.
- E. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor and adding the appropriate expense fees according to the following rule:

EXPENSE FEES

1. Refer to the Rate Pages to determine the applicable expense fees.
2. Expense fees are added separately to the premium for the Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and No-Fault coverages applying to each auto.
3. Expense fees are not subject to modification by the provisions of any rating plans or other rating rules (e.g., Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.).
4. Expense fees are subject to the Cancellation and Suspension provisions of this manual.
5. Expense fees apply to the rates for Miscellaneous Types vehicles as follows:
 - a. Motorcycles, Go Carts and Similar Vehicles

Add the expense fees to the Bodily Injury, Property Damage, Comprehensive, Collision, and, if applicable, No-Fault rates that apply.
 - b. Snowmobiles and All-Terrain Vehicles, Dune Buggies, Golf Carts and Antique Autos

Add the expense fees to the Liability rates and, if applicable, No-Fault rates.

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- c. Classic Autos, Electric Autos and Motor Homes
Add the expense fees to the Liability, Physical Damage and, if applicable, No-Fault rates.

- d. Recreational Trailers

Add the expense fees to the Comprehensive and Collision rates.

- F. When a surcharge is applicable under the Certified Risk - Financial Responsibility Laws Rule, the surcharge is to be applied to the Liability premium determined by the foregoing provisions.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule 19 unless otherwise specified.

Refer to Section C. below for definitions of terms used in this rule.

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

- 1. Primary Classification

- a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student classes, 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 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 Classifications are made. This includes the addition or deletion of an operator during the policy term.

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Exceptions:

1. A policy shall not be changed mid-term because of the attained age of an operator of the auto.
2. A policy shall not be changed mid-term to affect a change in the Driving Record Sub-Classification.

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3. Policies exceeding one year:

The attained age of an operator shall be recognized during the 2nd and 3rd annual policy periods or the portion of these years affected

4. A policy shall not be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

B. Private Passenger Autos owned by farm family co-partnerships or farm family corporations and covered by a Personal Auto Policy.

A private passenger auto owned by a farm family co-partnership or farm family corporation, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:

1. not experience rated, and
2. not used in an occupation other than farming or ranching, or
3. used only in driving to or from work.

C. 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

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- a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 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 car 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

- 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** when the Federal Employees Using Autos in Government Business endorsement is used to limit coverage.

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, or any other person who customarily operates the auto, who is one of the following:
- 1) **YOUTHFUL UNMARRIED MALE OPERATOR** – unmarried male under 25 years of age who is not an owner or principal operator;
 - 2) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** – unmarried male under 30 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 FEMALE OPERATOR** – unmarried female under 25 years of age who is not an owner or principal operator;
 - 5) **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** – unmarried female under 30 years of age who is an owner or principal operator;
 - 6) **YOUTHFUL MARRIED FEMALE OPERATOR** – married female under 25 years of age.
- b. **NO YOUTHFUL OPERATOR** means:
- 1) A Youthful Operator classification is not applicable to the auto, and

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- 2) The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
- a) Operator Age 30-39
 - b) Operator Age 40-49
 - c) Operator Age 50-64
 - d) Operator Age 65-69
 - e) Operator Age 70-74
 - f) Operator Age 75-79
 - g) Operator Age 80-84
 - h) Operator Age 85 or Over
 - i) All Other: Operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
- c. **AGE** means the age attained on the last birthday.
- d. **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.
- e. **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**.

Note: For the purpose of Exception 2., if the rating factor for a married youthful operator is greater than the factor for an unmarried youthful operator, use the lower factor and corresponding statistical code.
3. For the purpose of determining the Loyalty Credit, Multi-car Credit and Portfolio Credit, when an emancipated youthful operator is written on a separate policy, they will be considered a resident until the policy expiration date following their attaining the age of 27.

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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 their 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 practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 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 agency, or
- e.** The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that the 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.**, **c.**, **d.** or **e.** above.

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4. Good Student

The applicable Good Student Classification applies provided:

a. The owner or operator is:

- 1)** at least 16 years of age, and
- 2)** a full time high school, college or university student.

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, or
- 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 grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
- 4)** 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 cannot be effected between anniversary dates of the policy.

c. The Good Student discount will also be extended to graduates of a college or university if they are under age 25, and their final transcript meets the criteria listed in Section **b**.

5. a. Youthful Operators

1) Single Car Risks

The youthful operator with the highest Primary Rating Factor shall apply.

2) Multi-Car Risks

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

(b) Assign other youthful operators to 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.

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- (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 at the appropriate No Youthful Operator classification.
- (vi) If the number of autos exceeds the number of operators, the "All Other" classification shall apply to the autos in excess of the number of operators.

b. Operators Age 50 and Over

- 1) The Operator Age 50-64 Class shall apply if the principal operator of the auto is age 50-64.
- 2) The Operator Age 65-69 Class shall apply if the principal operator of the auto is age 65-69.
- 3) The Operator Age 70-74 Class shall apply if the principal operator of the auto is age 70-74.
- 4) The Operator Age 75-79 Class shall apply if the principal operator of the auto is age 75-79.
- 5) The Operator Age 80-84 Class shall apply if the principal operator of the auto is age 80-84.
- 6) The Operator Age 85 or Over Class shall apply if the principal operator of the auto is age 85 or over.
- 7) If all operators in the household are age 50 or over, the above classes shall apply to all autos.
- 8) If there are operators in the household under age 50:
 - (a) Any youthful operator class shall apply in accordance with the youthful operator rules.
 - (b) The age of the operator shall be disregarded for the purpose of rating automobiles in excess of the number of operators age 50 and over (unless a youthful operator classification is applicable).
 - (c) Autos principally operated by an adult under age 50 shall be rated at the "Operator Age 30-39", "Operator Age 40-49" or "All Other" Classification (unless a youthful operator classification is applicable).

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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 relatives or resident individuals, and two or more 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, no-fault, comprehensive or collision.

A company vehicle, in addition to the vehicles listed in the policy, shall be counted to determine if the Multi-Car discount applies. A company vehicle is any non-owned private passenger vehicle furnished for the insured's regular use that is principally operated by a driver listed on the policy.

- d. TOTAL BASE PREMIUM** is the sum of the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, No-Fault, Comprehensive and Collision coverages that apply to the auto.

6. Vehicle Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a.** a hood lock which can be released only from inside the vehicle, and
- b.** a device meeting the criteria of either paragraph **1.** or **2.** below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

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

1. Alarm **ONLY (Cov. Code 1) and Active Disabling Devices (Cov. Code 2)**

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 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.

2. Passive Disabling Devices (Cov. Code 3)

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.

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7. Safety Equipment Discounts

a. Passive Restraint Discount

The following discounts apply to Medical Payments and/or any No-Fault 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 of either paragraph **(1)** or **(2)** below:

- (1)** 20% discount shall be afforded when the restraint is installed in the driver-side-only position.
- (2)** 30% discount shall be afforded when the restraints are installed in both front out-board seat positions.

b. Anti-Lock Braking System Discount

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

Refer to Company for required evidence of Anti-Lock Braking System prior to granting a discount.

8. Pickups and Vans

- a. Liability and Physical Damage: Rate as private passenger. For non-symbolled pickups, determine a symbol based on original cost new from the tables on page 1 and 2 of the Symbol and Identification Section.
- b. Coverage for caps, covers or bed liners on a pickup is provided without additional premium charge and without specific description of the cap, cover or bed liner.
- c. Camper bodies with or without facilities for cooking or sleeping: Rate as a separate item. Refer to the Rule **19**. Miscellaneous Types.

Please see State Exception Pages for additional state specific rating factors that may apply.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to policies written in companies authorizing its use. When SDIP is used, it is to be applied to all eligible autos.

A. Eligibility

An auto is eligible for rating under this Plan if it is:

- 1. Owned by an individual or owned jointly by two or more relatives or resident individuals.
- 2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and

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- c. Not used in any occupation other than farming or ranching.

Exceptions:

- 1. The SDIP does not apply to an auto that is used in the business of driver training.
- 2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

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 current resident operator as follows:

- 1) Three points are assigned for conviction of:
 - a) Driving while intoxicated or under the influence of drugs; or
 - b) Failure to stop and report when involved in an accident; or
 - c) Homicide or assault arising out of the operation of a motor vehicle; or
 - d) Driving while license is suspended or revoked.
- 2) 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 current 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.

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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; and
2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - b. The 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; or
 - 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; or
 - 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; or
 - 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; or
 - f. Accidents involving damage by contact with animals or fowl; or
 - g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
 - h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of 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 auto ceases to be used in response to such emergency.

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 prior to the effective date of the policy for both new and renewal policies.

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C. Driving Record Sub-Classification

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

| Number of Driving Record Points | Driving Record Sub-Classification |
|------------------------------------|--------------------------------------|
| 0 | 0 |
| 1 | 1 |
| 2 | 2 |
| 3 | 3 |
| 4 | 4 |
| 5 | 5 |
| 6 | 6 |
| 7 or more | 7 |

D. Driving Record Point Rule**1. Single Car Risk**

The assigned operators combined driving record sub-classification, as determined above (Rule **5.C.**), shall apply to the auto.

2. Multi-Car Risk

- a.** If the number of cars is equal to the number of operators, the driving record sub-classification, as determined above (Rule **5.C.**), shall apply for each principal operator to the auto that they principally operate. Sub-classifications of occasional operators shall also apply to the vehicle they most frequently operate.
- b.** If the number of cars is greater than the number of operators:
 - (1)** The operators with the highest combined driving record sub-classification, as determined above (Rule **5.C.**), shall apply to the auto with the highest total base premium for which no principal operator has been assigned.
 - (2)** Remaining operators with driving record sub-classification points are assigned to remaining autos in order of highest rated driver to the auto with the highest total base premium for which no principal operator has been assigned.
 - (3)** After all operators have been assigned to a vehicle, any remaining vehicles over operators will receive no driving record points.
- c.** If there are more operators than cars, the sub-classification is determined by adding all points of principal and occasional operators assigned to a vehicle, as determined above (Rule **5.C.**), and applying the sum to the auto for which the driver is assigned.

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.

General Rules

- 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.

General Rules

2. Renewal Business

Information necessary to assign proper renewal driving record sub-classification shall be determined from any one or combination of the following:

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

6. MODEL YEAR / AGE GROUPS FOR COMPREHENSIVE AND COLLISION COVERAGES

A. Where Model Year Is Used in Rating

- 1.** The model year of the auto is the year assigned by the auto manufacturer.
- 2.** Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- 3.** If the rates for the model year are not displayed in the rate pages, increase the latest model year rates by five percent (5%) per year.

B. Where Age Is Used in Rating

- 1.** Age is determined as follows:

Age Group Definition

- 1** Autos of current model year*
- 2** Autos of first preceding year
- 3** Autos of second preceding year
- 4** Autos of third preceding year
- 5** Autos of fourth preceding year
- 6** All Other Autos

* The "current model year," as used in this section, changes effective October 1 of each calendar year regardless of the actual introduction of the makes and models.

- 2.** Rebuilt or Structurally Altered Autos - the age of the chassis determines the age of the autos.

C. Coding applicable whether Model Year or Age is used in rating:

- 1.** Policies effective July 1, 1980 and subsequent.

Code the last two digits of the model year, for example, code 1980 vehicles as 80, 1981 as 81, etc.

General Rules

2. Policies effective prior to July 1, 1980:

| Description | Code |
|-----------------------------|------|
| Current Model Year | 1 |
| First Preceding Model Year | 2 |
| Second Preceding Model Year | 3 |
| Third Preceding Model Year | 4 |
| Fourth Preceding Model Year | 5 |
| Fifth and Prior Model Years | 6 |

7. MINIMUM PREMIUM RULE

- A. A minimum semi-annual premium or annual premium charge shall be made for each policy, certificate, declaration or binder covering one or more of the following perils;
1. Comprehensive,
 2. Collision,
 3. Single Limit Liability,
 4. Bodily Injury Liability, or
 5. Property Damage Liability.
- B. Premium for other coverages, which may also be included in the policy, shall be in addition to the minimum semi-annual premium or annual premium.
- C. The minimum semi-annual premium or annual premium charge is not subject to reduction except in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.
- D. The minimum semi-annual premium charge is \$5.00. The minimum annual premium charge is \$10.00.

8. POLICY PERIOD

- A. No policy may be written for a period longer than 12 months for Liability coverage or 36 months for Physical Damage coverage.
- B. Premium charged for policy terms not exceeding 12 months is as follows:
1. Twelve Month Policies - Charge 100% of the annual premium or minimum premium, whichever applies.
 2. Six Month Policies - Charge 50% of the annual premium or minimum premium, whichever applies.
 3. Other Term Policies shall be written on a pro rata basis in accordance with the Pro Rata Table in the Cancellation Rule.

General Rules

Exceptions:

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
 2. When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
 3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C. Long Term Physical Damage Policies written for a term in excess of 12 months – Determine premium as follows:
1. 1st 12 months:

Charge the first year premium.
 2. 2nd 12 months:

In addition to the above, charge the second year premium.

If the term is more than 12 months but less than 24 months, charge pro rata of such second year premium or minimum premium for the period in excess of 12 months.
 3. 3rd 12 months:

In addition to the premium for the 1st and 2nd 12-month periods, charge the third year premium.

If the term is more than 24 months but less than 36 months charge the pro rata of such third year premium for the period in excess of 24 months.
- Note:** Calculation of the premium for the 2nd and 3rd 12-month periods, or pro rata part thereof shall recognize:
1. The attained age of operator(s) during a previous 12-month period;
 2. Any change in the model year/age group of the insured auto, during a previous 12-month period.
 3. Any change in sub-classification under the Safe Driver Insurance Plan.
 4. A change in symbol assignment based on a review of loss experience.

General Rules

9. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments of \$5 or less:
 - 1. Premium amounts of \$5 or less resulting from a change to an existing policy may be waived, charged as minimum \$5 premium, or be applied to the renewal premium. However, these amounts must be returned at the request of the insured.
 - 2. Companies need not refund a return premium of less than \$5 if the insured requests the following:
 - a. Cancellation of coverage,
 - b. Reduction of limits of liability,
 - c. Increase in deductible,except that actual return premium shall be returned at the request of the insured.
 - 3. If the limits of liability are increased because of a change in the limits prescribed under any Financial Responsibility Law, the additional premium charge shall be the actual difference in premium charges. If \$5 or less, it may be charged or waived.
 - 4. Minimum premium of \$5 applies if an insured requests the following during the policy period:
 - a. Additional coverage,
 - b. An increase in limits of liability,
 - c. A reduced deductible.

10. CANCELLATION

- A. If a policy, vehicle or form of coverage is cancelled by the company or the insured:

Compute return premium pro rata.
- B. Instructions for Use of **PRO RATA TABLES**
 - 1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Tables, e.g., March 7, 1976 is designated as 1976.181.
 - 2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

General Rules

3. The difference in the case of 1 Year policies, represents the percentage of the annual premium which is to be retained by the Company.
4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium, which is to be retained by the carrier.
5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

Example:

| | |
|--------------------------------|-----------------|
| Cancellation date May 19, 1976 | 1976.381 |
| Effective date March 2, 1976 | <u>1976.167</u> |
| | .214 |

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

For a 6 Month Term Policy: Multiply .214 by 2. ($.214 \times 2 = .428$). Earned premium will be .428 times the semi-annual term premium.

For a 3 Month Term Policy: Multiply .214 by 4. ($.214 \times 4 = .856$). Earned premium will be .856 times the quarter-annual term premium.

Note: As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

General Rules

10. CANCELLATION (Cont.)**PRO RATA TABLE**

| Day of Month | January Day of Year | Ratio | Day of Month | February Day of Year | Ratio | Day of Month | March Day of Year | Ratio | Day of Month | April Day of Year | Ratio |
|--------------------|------------------------------|-------|--------------------|-------------------------------|-------|--------------------|----------------------------|-------|--------------------|----------------------------|-------|
| 1 | 1 | .003 | 1 | 32 | .088 | 1 | 60 | .164 | 1 | 91 | .249 |
| 2 | 2 | .005 | 2 | 33 | .090 | 2 | 61 | .167 | 2 | 92 | .252 |
| 3 | 3 | .008 | 3 | 34 | .093 | 3 | 62 | .170 | 3 | 93 | .255 |
| 4 | 4 | .011 | 4 | 35 | .096 | 4 | 63 | .173 | 4 | 94 | .258 |
| 5 | 5 | .014 | 5 | 36 | .099 | 5 | 64 | .175 | 5 | 95 | .260 |
| 6 | 6 | .016 | 6 | 37 | .101 | 6 | 65 | .178 | 6 | 96 | .263 |
| 7 | 7 | .019 | 7 | 38 | .104 | 7 | 66 | .181 | 7 | 97 | .266 |
| 8 | 8 | .022 | 8 | 39 | .107 | 8 | 67 | .184 | 8 | 98 | .268 |
| 9 | 9 | .025 | 9 | 40 | .110 | 9 | 68 | .186 | 9 | 99 | .271 |
| 10 | 10 | .027 | 10 | 41 | .112 | 10 | 69 | .189 | 10 | 100 | .274 |
| 11 | 11 | .030 | 11 | 42 | .115 | 11 | 70 | .192 | 11 | 101 | .277 |
| 12 | 12 | .033 | 12 | 43 | .118 | 12 | 71 | .195 | 12 | 102 | .279 |
| 13 | 13 | .036 | 13 | 44 | .121 | 13 | 72 | .197 | 13 | 103 | .282 |
| 14 | 14 | .038 | 14 | 45 | .123 | 14 | 73 | .200 | 14 | 104 | .285 |
| 15 | 15 | .041 | 15 | 46 | .126 | 15 | 74 | .203 | 15 | 105 | .288 |
| 16 | 16 | .044 | 16 | 47 | .129 | 16 | 75 | .205 | 16 | 106 | .290 |
| 17 | 17 | .047 | 17 | 48 | .132 | 17 | 76 | .208 | 17 | 107 | .293 |
| 18 | 18 | .049 | 18 | 49 | .134 | 18 | 77 | .211 | 18 | 108 | .296 |
| 19 | 19 | .052 | 19 | 50 | .137 | 19 | 78 | .214 | 19 | 109 | .299 |
| 20 | 20 | .055 | 20 | 51 | .140 | 20 | 79 | .216 | 20 | 110 | .301 |
| 21 | 21 | .058 | 21 | 52 | .142 | 21 | 80 | .219 | 21 | 111 | .304 |
| 22 | 22 | .060 | 22 | 53 | .145 | 22 | 81 | .222 | 22 | 112 | .307 |
| 23 | 23 | .063 | 23 | 54 | .148 | 23 | 82 | .225 | 23 | 113 | .310 |
| 24 | 24 | .066 | 24 | 55 | .151 | 24 | 83 | .227 | 24 | 114 | .312 |
| 25 | 25 | .068 | 25 | 56 | .153 | 25 | 84 | .230 | 25 | 115 | .315 |
| 26 | 26 | .071 | 26 | 57 | .156 | 26 | 85 | .233 | 26 | 116 | .318 |
| 27 | 27 | .074 | 27 | 58 | .159 | 27 | 86 | .236 | 27 | 117 | .321 |
| 28 | 28 | .077 | 28 | 59 | .162 | 28 | 87 | .238 | 28 | 118 | .323 |
| 29 | 29 | .079 | | | | 29 | 88 | .241 | 29 | 119 | .326 |
| 30 | 30 | .082 | | | | 30 | 89 | .244 | 30 | 120 | .329 |
| 31 | 31 | .085 | | | | 31 | 90 | .247 | | | |

General Rules

10. CANCELLATION (Cont.)**PRO RATA TABLE**

| Day of Month | May Day of Year | Ratio | Day of Month | June Day of Year | Ratio | Day of Month | July Day of Year | Ratio | Day of Month | August Day of Year | Ratio |
|--------------------|--------------------------|-------|--------------------|---------------------------|-------|--------------------|---------------------------|-------|--------------------|-----------------------------|-------|
| 1 | 121 | .332 | 1 | 152 | .416 | 1 | 182 | .499 | 1 | 213 | .584 |
| 2 | 122 | .334 | 2 | 153 | .419 | 2 | 183 | .501 | 2 | 214 | .586 |
| 3 | 123 | .337 | 3 | 154 | .422 | 3 | 184 | .504 | 3 | 215 | .589 |
| 4 | 124 | .340 | 4 | 155 | .425 | 4 | 185 | .507 | 4 | 216 | .592 |
| 5 | 125 | .342 | 5 | 156 | .427 | 5 | 186 | .510 | 5 | 217 | .595 |
| 6 | 126 | .345 | 6 | 157 | .430 | 6 | 187 | .512 | 6 | 218 | .597 |
| 7 | 127 | .348 | 7 | 158 | .433 | 7 | 188 | .515 | 7 | 219 | .600 |
| 8 | 128 | .351 | 8 | 159 | .436 | 8 | 189 | .518 | 8 | 220 | .603 |
| 9 | 129 | .353 | 9 | 160 | .438 | 9 | 190 | .521 | 9 | 221 | .605 |
| 10 | 130 | .356 | 10 | 161 | .441 | 10 | 191 | .523 | 10 | 222 | .608 |
| 11 | 131 | .359 | 11 | 162 | .444 | 11 | 192 | .526 | 11 | 223 | .611 |
| 12 | 132 | .362 | 12 | 163 | .447 | 12 | 193 | .529 | 12 | 224 | .614 |
| 13 | 133 | .364 | 13 | 164 | .449 | 13 | 194 | .532 | 13 | 225 | .616 |
| 14 | 134 | .367 | 14 | 165 | .452 | 14 | 195 | .534 | 14 | 226 | .619 |
| 15 | 135 | .370 | 15 | 166 | .455 | 15 | 196 | .537 | 15 | 227 | .622 |
| 16 | 136 | .373 | 16 | 167 | .458 | 16 | 197 | .540 | 16 | 228 | .625 |
| 17 | 137 | .375 | 17 | 168 | .460 | 17 | 198 | .542 | 17 | 229 | .627 |
| 18 | 138 | .378 | 18 | 169 | .463 | 18 | 199 | .545 | 18 | 230 | .630 |
| 19 | 139 | .381 | 19 | 170 | .466 | 19 | 200 | .548 | 19 | 231 | .633 |
| 20 | 140 | .384 | 20 | 171 | .468 | 20 | 201 | .551 | 20 | 232 | .636 |
| 21 | 141 | .386 | 21 | 172 | .471 | 21 | 202 | .553 | 21 | 233 | .638 |
| 22 | 142 | .389 | 22 | 173 | .474 | 22 | 203 | .556 | 22 | 234 | .641 |
| 23 | 143 | .392 | 23 | 174 | .477 | 23 | 204 | .559 | 23 | 235 | .644 |
| 24 | 144 | .395 | 24 | 175 | .479 | 24 | 205 | .562 | 24 | 236 | .647 |
| 25 | 145 | .397 | 25 | 176 | .482 | 25 | 206 | .564 | 25 | 237 | .649 |
| 26 | 146 | .400 | 26 | 177 | .485 | 26 | 207 | .567 | 26 | 238 | .652 |
| 27 | 147 | .403 | 27 | 178 | .488 | 27 | 208 | .570 | 27 | 239 | .655 |
| 28 | 148 | .405 | 28 | 179 | .490 | 28 | 209 | .573 | 28 | 240 | .658 |
| 29 | 149 | .408 | 29 | 180 | .493 | 29 | 210 | .575 | 29 | 241 | .660 |
| 30 | 150 | .411 | 30 | 181 | .496 | 30 | 211 | .578 | 30 | 242 | .663 |
| 31 | 151 | .414 | | | | 31 | 212 | .581 | 31 | 243 | .666 |

General Rules

10. CANCELLATION (Cont.)**PRO RATA TABLE**

| September | | | October | | | November | | | December | | |
|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|
| Day of Month | Day of Year | Ratio | Day of Month | Day of Year | Ratio | Day of Month | Day of Year | Ratio | Day of Month | Day of Year | Ratio |
| 1 | 244 | .668 | 1 | 274 | .751 | 1 | 305 | .836 | 1 | 335 | .918 |
| 2 | 245 | .671 | 2 | 275 | .753 | 2 | 306 | .838 | 2 | 336 | .921 |
| 3 | 246 | .674 | 3 | 276 | .756 | 3 | 307 | .841 | 3 | 337 | .923 |
| 4 | 247 | .677 | 4 | 277 | .759 | 4 | 308 | .844 | 4 | 338 | .926 |
| 5 | 248 | .679 | 5 | 278 | .762 | 5 | 309 | .847 | 5 | 339 | .929 |
| 6 | 249 | .682 | 6 | 279 | .764 | 6 | 310 | .849 | 6 | 340 | .932 |
| 7 | 250 | .685 | 7 | 280 | .767 | 7 | 311 | .852 | 7 | 341 | .934 |
| 8 | 251 | .688 | 8 | 281 | .770 | 8 | 312 | .855 | 8 | 342 | .937 |
| 9 | 252 | .690 | 9 | 282 | .773 | 9 | 313 | .858 | 9 | 343 | .940 |
| 10 | 253 | .693 | 10 | 283 | .775 | 10 | 314 | .860 | 10 | 344 | .942 |
| 11 | 254 | .696 | 11 | 284 | .778 | 11 | 315 | .863 | 11 | 345 | .945 |
| 12 | 255 | .699 | 12 | 285 | .781 | 12 | 316 | .866 | 12 | 346 | .948 |
| 13 | 256 | .701 | 13 | 286 | .784 | 13 | 317 | .868 | 13 | 347 | .951 |
| 14 | 257 | .704 | 14 | 287 | .786 | 14 | 318 | .871 | 14 | 348 | .953 |
| 15 | 258 | .707 | 15 | 288 | .789 | 15 | 319 | .874 | 15 | 349 | .956 |
| 16 | 259 | .710 | 16 | 289 | .792 | 16 | 320 | .877 | 16 | 350 | .959 |
| 17 | 260 | .712 | 17 | 290 | .795 | 17 | 321 | .879 | 17 | 351 | .962 |
| 18 | 261 | .715 | 18 | 291 | .797 | 18 | 322 | .882 | 18 | 352 | .964 |
| 19 | 262 | .718 | 19 | 292 | .800 | 19 | 323 | .885 | 19 | 353 | .967 |
| 20 | 263 | .721 | 20 | 293 | .803 | 20 | 324 | .888 | 20 | 354 | .970 |
| 21 | 264 | .723 | 21 | 294 | .805 | 21 | 325 | .890 | 21 | 355 | .973 |
| 22 | 265 | .726 | 22 | 295 | .808 | 22 | 326 | .893 | 22 | 356 | .975 |
| 23 | 266 | .729 | 23 | 296 | .811 | 23 | 327 | .896 | 23 | 357 | .978 |
| 24 | 267 | .732 | 24 | 297 | .814 | 24 | 328 | .899 | 24 | 358 | .981 |
| 25 | 268 | .734 | 25 | 298 | .816 | 25 | 329 | .901 | 25 | 359 | .984 |
| 26 | 269 | .737 | 26 | 299 | .819 | 26 | 330 | .904 | 26 | 360 | .986 |
| 27 | 270 | .740 | 27 | 300 | .822 | 27 | 331 | .907 | 27 | 361 | .989 |
| 28 | 271 | .742 | 28 | 301 | .825 | 28 | 332 | .910 | 28 | 362 | .992 |
| 29 | 272 | .745 | 29 | 302 | .827 | 29 | 333 | .912 | 29 | 363 | .995 |
| 30 | 273 | .748 | 30 | 303 | .830 | 30 | 334 | .915 | 30 | 364 | .997 |
| | | | 31 | 304 | .833 | | | | 31 | 365 | 1.00 |

General Rules

11. 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 \$.50 or more shall be rounded to the next higher whole dollar.

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 company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE SHEETS

Refer to the Rate Pages for symbol factors and rating methodology.

13. SUSPENSION

- A. Insurance may be suspended by use of the suspension of insurance endorsement. However, coverage may not be suspended for:
 - 1. The minimum required insurance coverages for a motor vehicle which is registered in the state; or
 - 2. Risks for which a financial responsibility filing is in effect.
- B. Insurance may be reinstated by use of the reinstatement of insurance endorsement.
- C. The reinstatement of insurance endorsement shall not extend the policy beyond its original expiration date.
- D. Pro rata premium credit shall be granted for the period of suspension upon reinstatement provided the period of suspension is at least thirty (30) consecutive days. Companies can retain a minimum of ninety days premium calculated on a pro rata basis for the policy period.
- E. If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the Company.
- F. 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, afforded without separate premium charge under a Personal Auto Policy may be continued in force. In this case, 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.

General Rules

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

1. Owners - (Class Code - Refer to Statistical Plan)

This form of coverage may be afforded only if Single Limit Liability or Bodily Injury Liability coverage has been purchased.

If this form of insurance is purchased it must apply to all vehicles on the policy.

- a. Basic Limits - The rates shown on the State Exception Pages or Rate Pages are the minimum limits available and are the Financial Responsibility law limits of the state.
- b. Increased Limits - Increased Limits may be afforded but may not be in excess of the Single Limit Liability or Bodily Injury Liability limits on the policy. Rates are shown on the Rate Pages.
- c. Rates - The rates are not subject to classification rating or modification by any rating plan.

2. Non-Owners

If a named non-owner policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable Single Car Uninsured Motorists Coverage rate shown on the Rate Pages for owners.

B. Underinsured Motorists Coverage

1. Owners

a. Basic Limits

Protection for this coverage up to the Financial Responsibility law limits is provided under the Uninsured Motorists Coverage endorsement.

b. Increased Limits

Increased limits of Underinsured Motorists coverage may be afforded under the following conditions:

- (1) Only if increased limits Uninsured Motorists coverage is afforded.
- (2) Increased limits Uninsured and Underinsured Motorists insurance must be afforded at the same limits.
- (3) Underinsured Motorists coverage must apply to all vehicles insured under the policy.
- (4) The Underinsured Motorists coverage endorsement must be attached.

c. Rates

- (1) Rates are displayed on the Rate Pages.

General Rules

(2) Rates are not subject to classification rating or modification by any rating plan.

2. Non-Owners

If a named non-owner policy is extended to afford Underinsured Motorists coverage, the rate for such extension of coverage shall be the applicable Single Car Underinsured Motorists Coverage rate shown on the Rate Pages for owners.

C. Deductible Insurance

1. Deductible Liability Insurance - is not available for vehicles classified and rated according to the rules of this manual.
2. Comprehensive Deductibles For Which No Premium Is Shown - Refer to Rate Pages or State Exception Pages.
3. Collision Deductibles For Which No Premium Is Shown - Refer to Rate Pages or State Exception Pages.

D. Optional Limits Transportation Expenses Coverage

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

| Limits | Annual Rate Per Auto |
|-----------|-----------------------|
| \$ 30/900 | Refer to Rate Pages |
| 40/1200 | or |
| 50/1500 | State Exception Pages |

2. Rating

The provisions of Rule **4. Classifications** and Rule **5. Safe Driver Insurance Plan** do not apply to the rates for this coverage.

Refer to the Rate Pages or State Exception Pages for the annual rate per auto for the specified limits.

3. Endorsement

Attach the Optional Limits Transportation Expenses Coverage endorsement to the policy.

E. Towing and Labor Costs Coverage

1. **Roadside Response - Towing and Emergency Road Service Labor Cost Coverage – Private Passenger Autos**
 - a. This coverage may be written only for private passenger autos.
 - b. Rate - refer to the Rate Pages.
 - c. Attach the Roadside Response - Towing and Emergency Road Service Labor Cost Coverage

General Rules

2. Towing and Labor Costs Coverage – Motor Homes

- a. Coverage at the following limits is available with respect to motor homes at the following limits:

| Limit Per Disablement | Annual Rate Per Motor Home |
|-----------------------|----------------------------|
| \$150 | Refer to Rate Pages |
| 200 | |
| 250 | |

- b. Attach the Towing and Labor costs coverage endorsement.

F. Excess Electronic Equipment Coverage**1. Coverage**

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss, is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- a. Radios and Stereos;
- b. Tape decks;
- c. Compact Disk Systems;
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits shown below.

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

Refer to the Rate Pages for available limits and premiums.

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

General Rules

G. Tapes, Records, Disks and Other Media Coverage

1. Additional coverage for \$200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.

2. Tapes, Records, Disks and Other Media Only

When coverage is not provided for increased limits for excess electronic equipment, coverage for \$200 worth of tapes, records, disks and other media is available for an additional charge. Refer to Rate Pages for the premium per auto. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

H. Customized Vans and Pickups

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 customizing equipment.
2. Determine a symbol based on the amount developed in 1. from the tables on Pages 1 and 2 of the Symbol and Identification Section corresponding to the year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.
4. Attach the Customizing Equipment Coverage endorsement.

I. Limited Mexico Coverage

1. At the option of the Company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less if within twenty-five miles of the United States border.
2. Rate - Refer to Rate Pages or the State Exception Pages.
3. Attach the Limited Mexico Coverage endorsement.
4. Modification - The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

J. Auto Loan/Lease Coverage

1. Eligibility - A policy providing both Collision and Comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

General Rules

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van: and
- b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle.
- c. The symbol of the new vehicle, as determined in accordance with the Premium Determination Rule, is symbol 10 or greater.

Note: A new vehicle as used in this rule is a vehicle that has not previously been titled under the motor vehicle laws of any state.

2. Rates - Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage.
3. Endorsement - Attach the Auto Loan/Lease Coverage endorsement to the policy.

15. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Surcharges

1. Surcharges apply to Liability coverages only.
2. For SDIP rated risks, the rating factor shall be increased by .10.
3. In all other cases the appropriate charges shown below shall be applied to the final premium for the affected coverages for the period of time the certificate is required but not more than three years (after three years a 5% surcharge applies) as follows:
 - a. 50% for driving a motor vehicle while intoxicated, or failing to stop and report when involved in an accident, or homicide or assault arising out of the operation of a motor vehicle.
 - b. 25% for driving a motor vehicle at an excessive rate of speed or in a reckless manner, where an injury to person or damage to property actually results therefrom.
 - c. 5% for any other reason requiring filing.

B. Owners

1. If an owner is required to file evidence of financial responsibility for owned autos and for the operation of autos which he does not own, the additional premium shall be computed by applying the proper surcharge to the sum of the premium for the highest rated auto owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
2. In all other cases, the additional premium shall be computed by applying the proper surcharge to the premium for the highest rated auto owned by the insured, modified in accordance with any applicable rating plan.

C. Non-owners

1. If a policy is written to insure a named individual, the additional premium shall be computed by applying the proper surcharge to the premium for the policy.

General Rules

2. If coverage is provided under a policy which has been extended to cover a named individual in accordance with Rule 17. - Extended Non-Owned Liability Coverage, the additional premium shall be computed by applying the proper surcharge to:
 - a. the rates for the highest rated auto insured under the policy for the rating territory in which the named individual is located, or
 - b. if there is no auto at such location, 170% of the private passenger Base Rates for the territory in which the named individual is located.

16. NAMED NON-OWNER COVERAGE

A. Eligibility

The Named Non-Owner Coverage endorsement may be used for an individual who does not own an auto but drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

B. Rating

1. Liability and Medical Payments Coverage

Charge the following percentage of the applicable premiums that would apply if the named individual owned an auto, using the premium determination procedures set forth in Rule 3. Premium Determination.

- a. Exclusions for vehicles furnished or available for regular use apply;

| Person(s) Named | Percentage Charge |
|---|-------------------|
| Named Individual | 40% |
| Named Individual and Resident Relatives (including Named Individual's Spouse) | 60% |

- b. Exclusions for vehicles furnished or available for regular use do NOT apply;

| Person(s) Named | Percentage Charge |
|---|-------------------|
| Named Individual | 60% |
| Named Individual and Resident Relatives (including Named Individual's Spouse) | 80% |

2. Uninsured Motorists Coverage

Charge the Single Car Uninsured Motorists Coverage rate that would apply if such individual owned an auto.

General Rules

3. Underinsured Motorists Coverage

Charge the Single Car Underinsured Motorists Coverage rate that would apply if such individual owned an auto.

C. Endorsement

Attach the Named Non-Owner Coverage endorsement to the policy.

17. EXTENDED NON-OWNED LIABILITY COVERAGE**A. Eligibility**

The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

B. Coverage

The Personal Auto Policy (PAP) may be extended to cover liability exposures for Vehicles Furnished Or Available For Regular Use Except As Public Or Livery Conveyances.

Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

C. Rating**Liability and Medical Payments Coverage**

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3. Premium Determination:

1. Vehicles Furnished Or Available For Regular Use Except Vehicles Furnished For Use As Public Or Livery Conveyances

| Primary Liability/Medical Payments Insurance in Effect | |
|--|--------------------------|
| Person(s) Named | Percentage Charge |
| Named Individual | 12% |
| Named Individual and Resident Relatives (including Named Individual's Spouse) | 13% |

| No Primary Liability/Medical Payments Insurance in Effect | |
|--|--------------------------|
| Person(s) Named | Percentage Charge |
| Named Individual | 90% |
| Named Individual and Resident Relatives (including Named Individual's Spouse) | 100% |

General Rules

D. Endorsements

Attach the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement.

18. INCREASED LIMITS

- A. Single Limit Liability, Bodily Injury or Property Damage Liability Increased Limits - Refer to Rate Pages for available limits.
- B. Medical Payments Increased Limits. Refer to Rate Pages for available limits.

19. MISCELLANEOUS TYPES

A. Motor Homes

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing, and refrigeration facilities.

Attach the Miscellaneous Type Vehicle and the Miscellaneous Type Vehicle Amendment (Motor Homes) endorsements to the policy.

Note: Household Composition factor does not apply.

LIABILITY, MEDICAL PAYMENTS/NO-FAULT UNINSURED AND UNDERINSURED MOTORISTS COVERAGES

- 1. Motor Homes - Classify and rate as private passenger autos.
 - a. Motor Homes 5,000 or less annual mileage - Charge 50% of the otherwise applicable Pleasure Use rates for private passenger autos. (Class Code 943700)
 - b. Motor Homes more than 5,000 annual mileage - Charge 75% of the otherwise applicable Pleasure Use rates for private passenger autos. (Class Code 943700)
 - c. Expense Fees - add the appropriate expense fees, according to the Premium Determination rule.

PHYSICAL DAMAGE

- 2. Determine the current 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.
 - a. Assign a symbol based on the amount determined in 2. above using the 1990 and subsequent tables on page 1 of the Symbol and Identification Section. Refer to the Rate Pages to determine the base rate using the current model year base for the appropriate symbol.
 - b. Motor Homes - Classify and rate as private passenger autos. Charge 100% of the base rates calculated in a. (Class Code 943700)

General Rules

- c. Expense Fees - add the appropriate expense fees, according to the Premium Determination rule.
- d. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

RENTAL COVERAGE

4. Liability, Medical Payments, Comprehensive and Collision coverages may be extended to apply while a motor home is rented to others. To determine the **additional** premium, apply the following factor separately to the otherwise applicable motor home coverage premium:

| Number of Weeks Rented Per Year | Factor |
|------------------------------------|--------|
| 1-4 | .50 |
| Over 4 | 1.00 |

B. Trailers and Camper Bodies Designed for Use With Private Passenger Autos and Pickups**LIABILITY**

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup, panel truck or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of 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.

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with a private passenger auto, pickup, panel truck, 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; or
- 3) Located for use as a residence or premises.

General Rules

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, panel truck or van.

General Rules

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. Attach the trailer/camper body (maximum limit of liability) coverage endorsement.

Note: Coverage is not provided on an "agreed value" basis.

1. Recreational Trailers and Camper Bodies (Class Code 958200)

- a)** A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing 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 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)

For rates refer to Rate Pages or State Exception Pages.

C. Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts And Any Other Similar Motor Vehicles Not Used For Business Purposes.

Attach the Miscellaneous Type Vehicle endorsement.

Note: Household Composition factor does not apply.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as private passenger autos. Charge the following percentages of the Private Passenger Liability Base Rate:

| Engine Size cc | Operator Under Age 25 | All Other Operators |
|-------------------|--------------------------|------------------------|
| 1 -100 | (Code 922100) 25% | (Code 923100) 25% |
| 101 - 200 | (Code 922200) 50% | (Code 923200) 50% |
| 201 - 360 | (Code 922300) 50% | (Code 923300) 50% |
| 361 - 500 | (Code 922400) 50% | (Code 923400) 50% |
| 501 - 800 | (Code 922500) 75% | (Code 923500) 75% |
| 801 - 1000 | Code 922600 75% | (Code 923600) 75% |
| Over 1000 | (Code 922600) 90% | (Code 923600) 90% |

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General Rules

Note: To convert cubic inch engine displacement to cc, multiply by 16.38706.

Passenger Hazard Exclusion - Reduce Split Limit Bodily Injury Liability rate by 20% or the Single Limit Liability rate by 10%.

Medical Payments - 200% of the private passenger rate.

Uninsured Motorists - 200% of the private passenger rate.

Blanket Liability, Medical Payments and Uninsured Motorists - When the number of motorcycles exceeds the number of operators, coverage may be extended to the excess motorcycles without additional charge.

PHYSICAL DAMAGE

Determine the current value and assign a symbol using the 1990 and subsequent tables on page 1 of the Symbol and Identification Section. Refer to the Rate Pages to determine the base rate using the current model year base for the appropriate symbol.

1. Comprehensive – Charge 150% of the private passenger rates.
2. Collision – Charge 100% of the private passenger rates.

D. Snowmobiles and All-Terrain Vehicles

(Class Code - 959000) (Including Passenger Hazard)

(Class Code - 967000) (Excluding Passenger Hazard)

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

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. Attach the Miscellaneous Type Vehicle endorsement.

Note: Household Composition factor does not apply.

All premiums apply for the period of coverage.

1. Liability - Charge 50% of private passenger base rates.
2. Passenger Hazard Exclusion - Reduce Split Limit Bodily Injury Liability rate by 20% or the Single Limit Liability rate by 10%.
3. Medical Payments - \$1,000 limit only - Charge 200% of Private Passenger base rates.
4. Uninsured Motorists - Charge the private passenger rate.
5. Physical Damage - Refer to the Rate Pages or State Exception Pages.

General Rules

E. Dune Buggies

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

All premiums apply for the period of coverage.

Attach the Miscellaneous Type Vehicle endorsement.

Note: Household Composition factor does not apply.

1. Registered Dune Buggies - Classify and rate as private passenger autos.
2. Non-registered Dune Buggies
 - Class Code - 943200 (Including Passenger Hazard)
 - Class Code - 943400 (Excluding Passenger Hazard)
 - a. Liability - Charge 90% of private passenger base rates.
 - b. Passenger Hazard Exclusion - Reduce Split Limit Bodily Injury Liability rate by 20% or the Single Limit Liability rate by 10%.
 - c. Medical Payments - Charge the private passenger base rate.
 - d. Uninsured Motorists - Charge the private passenger rate.
 - e. Physical Damage - Refer to the Rate Pages or State Exception Pages.

F. Golf Carts (Class Code 943500)

A golf cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

All premiums apply for the period of coverage.

Attach the Miscellaneous Type Vehicle endorsement.

LIABILITY

Charge 25% of private passenger base rates.

PHYSICAL DAMAGE

Refer to the Rate Pages or State Exception Pages.

G. Antique Autos Or Other Collectible Vehicles (Class Code 962000)

An antique 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 used for other purposes.

General Rules

Note: Household Composition factor does not apply.

General Rules

LIABILITY

Charge 25% of private passenger base rates.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS AND NO-FAULT

Charge the private passenger base rates or premiums.

Note: No-Fault coverages are to be afforded only where required.

Blanket Liability, Medical Payments and Uninsured Motorists - When the number of antique or collectible vehicles exceed the number of operators, coverage may be extended to the excess vehicles without additional charge.

PHYSICAL DAMAGE

Determine the current value and assign a symbol using the 1990 and subsequent tables on page 1 of the Symbol and Identification Section. Refer to the Rate Pages to determine the base rate using the current model year base for the appropriate symbol.

1. Comprehensive and Collision (Actual Cash Value) – Use 25% private passenger rates.
2. Comprehensive and Collision (Agreed Value) – Use 35% private passenger rates.
3. To determine the base rates for symbols not displayed on Rate Pages, determine rates in accordance with Rule 12. using the current model year base rate.

Agreed value physical damage coverage may be provided only for vehicles which are restored to or in good unmodified factory condition. Current market value, as determined by an established collector market, must exceed the original cost of the vehicle when new.

H. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 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 classic auto maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes may be rated in accordance with the Antique Autos Or Other Collectible Vehicles rule.

Note: May be counted for Household Composition factor.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS, NO-FAULT

Classify and rate as private passenger auto.

PHYSICAL DAMAGE

Note: Coverage is not provided on an "agreed value" basis.

Attach the Coverage for Damage to Your Auto (Maximum Limit of Liability) Endorsement.

General Rules

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the table for 1990 and subsequent model years on Page 1 of the Symbol and Identification Section.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

20. RATING TERRITORIES

- A. The Rate Pages display rates by territory.
- B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.
 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 the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.

EXCEPTION PAGES

1. DEFINITIONS

Section **A.2.** is replaced by the following:

- 2.** A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:

- a.** Is predominantly used for non-business purposes; or
- b.** Is used for farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto, only if:

- a.** It meets the conditions in **a.** above; and
- b.** Coverage is limited in accordance with the Federal Employees Using Autos in Government Business endorsement.

2. PERSONAL AUTO POLICY – ELIGIBILITY

Sections **B.1.** and **B.3.** are replaced by the following:

- 1.** Resident relatives other than spouses;
- 3.** Non-resident relatives, including non-resident spouses; if:
 - a.** They are written on a specified auto basis,
 - b.** The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned, and
 - c.** The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

Note: The insurer may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage endorsement. Refer to company for the application of this exclusion.

Section **C.2.** is replaced by the following:

- 2.** They are owned by:
- a.** An individual; or
 - b.** Spouses;
 - c.** Two or more relatives other than spouses; or
 - d.** Two or more resident individuals; and

EXCEPTION PAGES

The following is added to Section **C.**:

However, all-terrain vehicles subject to New York Department of Financial Services' Insurance Regulation 35-C and Regulation 68-A are not eligible for the Liability, Uninsured Motorists, or Personal Injury Protection Coverages in the Personal Auto Policy. Refer to Regulation 35-C and Regulation 68-A for the standards that apply to these vehicles. Refer to Company for the applicable policy forms and rates.

The following is added to this rule:

PERSONAL INJURY PROTECTION COVERAGE

Any motor vehicle, including a motorcycle or Class A or Class B limited use motorcycle, and any trailer rated in accordance with this Manual shall be afforded Bodily Injury Liability, Property Damage Liability and Personal Injury Protection as prescribed in the New York No-Fault Law if it is a vehicle or trailer required to be registered in the State of New York.

RENTAL VEHICLE COVERAGE

1. Every motor vehicle liability policy covering a:
 - a. Motor vehicle registered in New York; or
 - b. Miscellaneous Types vehicle not subject to registration requirements,shall provide Rental Vehicle Coverage without additional premium charge. Attach the Rental Vehicle Coverage endorsement to the policy.
2. Rental Vehicle Coverage shall not be provided on Named Non-Owner Policies.

EXCEPTION PAGES

3. PREMIUM DETERMINATION

The introductory paragraph to this rule is replaced by the following:

Single Limit Liability, or Bodily Injury and Property Damage Liability; Personal Injury Protection (except Additional Personal Injury Protection); Comprehensive and Collision premiums shall be determined as follows:

Section B. is replaced by the following:

- B. Refer to the Model Year/Age Group Rule to determine the model year/age of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.

When model year is used in rating and the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

Section E. is modified as follows:

The introductory paragraph to Section E., is replaced by the following:

- E. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor and adding the appropriate Expense Fees according to the following rule.
- Use the "Comprehensive Coverage Only" Primary Rating Factor Table (Table III) on New York Class Plan pages for rating Comprehensive Coverage.
 - For all coverages except Comprehensive, refer to Rule 4. on these Exception Pages to determine whether Primary Rating Factor Table I or Table II applies for the territory in which the auto is principally garaged.

Section 3. of Expense Fees is replaced by the following:

3. Expense Fees are not subject to modification by the provisions of any rating plans or other rating rules (e.g., Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.). Expense fees are displayed for an annual policy. If policy is semi-annual, multiply the expense fee by .50.

Section G. is added to this Rule:

- G. When determining premiums for autos not eligible for Personal Injury Protection (see Rule 2. in these Exception Pages) the base rates for Single Limit Liability (\$60,000), or for Bodily Injury (\$25,000/\$50,000) shall be increased by the following before application of any class or rating factors:

| Coverages | Factor |
|-------------------------|--------|
| Single Limit Liability | 1.19 |
| Bodily Injury Liability | 1.47 |

EXCEPTION PAGES

4. CLASSIFICATIONS

Refer to New York Class Plan Pages for the Primary and Secondary Classification Rating Factors and Statistical Code Tables that apply.

Section **A.1.** is replaced by the following:

- A.** Autos owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:

1. Primary Classification

- a.** Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student classes, and
- b.** Determine the applicable factor by using the following Primary Rating Factor tables according to the territory in which the auto is principally garaged:

All Coverages Except Comprehensive -

Table I - Territories 01, 03, 17, 18

Table II - Territories - All territories not listed in Table I.

Comprehensive Coverage -

Table III - Applicable to all territories.

Section **A.2.** is replaced by the following:

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 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.

Note:

Driving Record Points do not apply to Comprehensive coverage. Comprehensive coverage shall be rated at Sub-Class 0.

Section **A.3.** is replaced by the following:

3. Classification Changes

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Classifications are made.

EXCEPTION PAGES

Exceptions:

2. A policy shall not be changed mid-term to effect a change in the Driving Record Sub-Classification; this may only be done on the basis of a new signed application. These changes may be made by cancellation of the policy in accordance with the Cancellation rule and rewriting the policy.

C. Definitions

Section **C.1.** is deleted and reserved for future use:

EXCEPTION PAGES

4. CLASSIFICATIONS

Paragraph **a.** of Section **C.3.** is replaced by the following:

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 24 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 24 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 practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 24 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

EXCEPTION PAGES

Section **C.6.** is replaced by the following:

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to Comprehensive Coverage only. To qualify, the vehicle must meet the criteria of either Section **a.**, **b.**, **c.**, or **d.** below.

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

If a vehicle is equipped with more than one qualifying device, the maximum Comprehensive coverage discount to be afforded is 25%.

a. Alarm ONLY (Cov. Code 1) or Active Disabling Devices (Cov. Code 2)

A 5% discount on Comprehensive Coverage shall be afforded for vehicles equipped with a hood lock which can be released only from inside the vehicle, and

- (1)** an alarm only device which sounds an audible alarm that can be heard at a distance of at least 300 feet for minimum of three minutes; or
- (2)** an active disabling device which disables 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 (Cov. Code 3)

A 15% discount on Comprehensive Coverage shall be afforded for vehicles equipped with (1) a hood lock which can be released only from inside the vehicle and (2) a passive disabling device which disables 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. Window Glass Etching

A 5% discount on Comprehensive Coverage shall be afforded for vehicles on which at least the windshield, door glass, rear window, T-top and moon/sun roof are etched with the Vehicle Identification Number (VIN) of the insured vehicle or any other unique identifying symbol. In order to qualify for the discount, vehicle glass etched on or after August 19, 1994 must be etched in accordance with the window glass etching standards set forth in N.Y. INS. LAW Section 2336 (f)(2) (as added by Chapter 335 of the Laws of 1994).

d. Vehicle Recovery Systems

A 15% discount on Comprehensive Coverage shall be afforded for vehicles equipped with a vehicle recovery system. For the purpose of this rule, a vehicle recovery system is an operational anti-theft and recovery device consisting of an electronic homing device used in conjunction with a participating police agency and using a radio frequency network allocated by the Federal Communications Commission. When activated, the electronic homing device allows law enforcement agencies to track the stolen vehicle.

EXCEPTION PAGES

Section **C.7.** is replaced by the following:

7. Safety Equipment Discounts

a. Passive Restraint Discount

The following discounts apply to Personal Injury Protection and Medical Payments coverages **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 of either Paragraph **(1)** or **(2)** below:

- (1)** 20% discount shall be afforded when the restraint is installed in the driver-side-only position.
- (2)** 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

b. Anti-Lock Braking System Discount

A 5% discount applies to Bodily Injury and Property Damage Liability (or Single Limit Liability), Personal Injury Protection (PIP), Medical Payments, and Collision Coverages for those private passenger autos equipped with a factory installed two or four wheel Anti-Lock Braking System (ABS). Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.

c. If a vehicle is eligible for **both the Passive Restraint Discount and the Anti-Lock Braking System Discount on PIP coverage, only the higher percentage discount shall apply.**

d. A 3% discount applies to the premiums for Bodily Injury and Property Damage Liability (or Single Limit Liability), Personal Injury Protection, Medical Payments and Collision Coverages for those private passenger autos equipped with factory installed daytime running lights.

Section **C.9., C.10., C.11., and C.12.** are added to this Rule:

9. Accident Prevention Course Discount

a. A 10% Accident Prevention Course Discount applies to the premiums for Single Limit Liability (or Bodily Injury Liability and Property Damage Liability), Personal Injury Protection, and Collision Coverage, provided:

- (1)** The principal operator(s) of the automobile presents to the insurer a completion certificate dated within the last 36 months certifying that he/she has successfully completed any driver improvement course approved by the Department of Motor Vehicles as being eligible for this discount, and
- (2)** The auto is classified and rated as a private passenger auto.

b. If the policy insures two or more autos, the discount shall apply only to that auto or those autos principally operated by a person(s) who has completed the course.

c. The discount shall be effective upon issuance of a course completion certificate to the insured and shall be calculated from the date of course completion.

EXCEPTION PAGES

EXCEPTIONS:

- (1) If the insured presents the course completion certificate to the insurer within 45 days prior to the renewal of the policy, the insurer shall commence the discount on the first day of the new policy period.
 - (2) If the insured does not present the course completion certificate to the insurer within 90 days after completion of the course, the insurer shall apply the premium discount from the date the insured presented the course completion certificate instead of from the date of course completion.
- d. The discount shall apply for a three-year period from the date the discount is first applied.
- e. A discount applied during a policy period shall be prorated over the term of the policy.
- f. Miscellaneous Types - The discount applies to the Single Limit Liability (or Bodily Injury Liability and Property Damage Liability), Personal Injury Protection, and Collision premiums for the following miscellaneous types vehicles:
- (1) Antique Autos
 - (2) Registered Dune Buggies
 - (3) Motor Homes
 - (4) Motorcycles

10. Tier Factors

The following factors apply to the Single Limit Liability (or Bodily Injury and Property Damage Liability), Medical Payments, Personal Injury Protection, Comprehensive and Collision premiums on the policy, based on the applicable Tier and Coverage :

| Tier | Coverage | | | |
|----------|-----------|--------------------|----------------------------|---|
| | Auto Only | Auto & Home (a) | Auto, Home & Excess (b) | Auto, Home, Excess & Collections (c) |
| A | 0.7200 | 0.6264 | 0.6120 | 0.5976 |
| B | 0.7800 | 0.6786 | 0.6630 | 0.6474 |
| C | 0.8600 | 0.7482 | 0.7310 | 0.7138 |
| D | 0.9400 | 0.8178 | 0.7990 | 0.7802 |
| E | 1.0000 | 0.8700 | 0.8500 | 0.8300 |
| F | 1.0500 | 0.9135 | 0.8925 | 0.8715 |
| G | 1.1000 | 0.9570 | 0.9350 | 0.9130 |
| H | 1.2500 | 1.0875 | 1.0625 | 1.0375 |

The Tier will be assigned based on the insurance score given to the first named insured listed on the policy. If there is "no score" (insufficient history) or a "no hit" (the inability to obtain a score when one exists) associated with the first named insured, the policy shall be rated as Tier E.

EXCEPTION PAGES

Coverage Definitions:

- a. Auto and Home is defined as the presence of a primary Homeowner, Condo or Tenant policy with an ACE company in addition to the automobile policy.
- b. Auto, Home and Excess is defined as meeting the requirements outlined in **a.** and an excess liability policy with an ACE company.
- c. Auto, Home, Excess and Collections is defined as meeting the requirements outlined in **a.** and **b.** and has scheduled property with an ACE company.

Tier Movement

The policy tier will be evaluated at each renewal based on the criteria listed below. Tier movement will be limited to 1 tier per renewal term, and no policy will be moved to a higher rated tier.

- 1) Insurance Score
- 2) Number of claim free years in New York, while insured with an ACE company, as displayed in the following table.

| Number of Claim Free Years in New York (while insured with an ACE company) | Maximum Tier |
|---|---------------------|
| 0 - 4 | No Maximum |
| 5-7 | G |
| 8-10 | F |
| 11-13 | E |
| 14-15 | D |
| 16-19 | C |
| 20+ | B |

Claim free for purposes of this rule is no claim greater than \$500. The policy inception date will be used for the counting of claim free years.

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11. Accident Free Credit

Apply the **Accident Free Credit** based on the driving experience during the five years preceding the renewal policy effective date, as shown below:

| Years of Driving Experience without an at-fault accident or a major violation | No At-Fault Accidents | No Accidents (At-Fault or Not At-Fault) |
|--|------------------------------|--|
| 3 Years | - 3% | - 4% |
| 5 or More Years | - 5% | - 7% |

This credit applies at a vehicle level based on the experience of the drivers (both principal and occasional operators) assigned to the vehicle. No major violations are permitted and the experience period for the maximum credits will be 5 years. Credit applies separately to each coverage premium for Single Limit Liability (or Bodily Injury and Property Damage Liability), Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

12. Household Composition/Excess Vehicles

For risks with no youthful operators, apply the following factors to the Single Limit Liability (or Bodily Injury and Property Damage Liability), Medical Payments, Personal Injury Protection, Comprehensive and Collision premiums on the policy, based upon the number of vehicles & operators.

| # Operators | # of Vehicles | | | | |
|-------------|---------------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5+ |
| 1 | 1.20 | 1.00 | 0.90 | 0.80 | 0.73 |
| 2 | 1.20 | 1.00 | 0.90 | 0.80 | 0.73 |
| 3 | 1.20 | 1.10 | 1.00 | 0.90 | 0.83 |
| 4+ | 1.25 | 1.15 | 1.05 | 1.00 | 0.90 |

For risks with youthful operators, apply the following factors to the Single Limit Liability (or Bodily Injury and Property Damage Liability), Medical Payments, Personal Injury Protection, Comprehensive and Collision premiums on the policy, based upon the number of vehicles & operators.

| # Operators | # of Vehicles | | | | |
|-------------|---------------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5+ |
| 1 | 1.20 | 1.00 | 0.92 | 0.88 | 0.84 |
| 2 | 1.20 | 1.00 | 0.95 | 0.90 | 0.84 |
| 3 | 1.20 | 1.10 | 1.00 | 0.95 | 0.88 |
| 4+ | 1.25 | 1.15 | 1.06 | 1.00 | 0.96 |

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A company vehicle, in addition to the vehicles listed on the policy, shall be counted to determine the total number of vehicles. A company vehicle is any non-owned private passenger vehicle furnished for the insured's regular use that is principally operated by a driver listed on the policy. A maximum of one company vehicle shall be counted toward policy vehicle count. Only count vehicles at the garaging location for this policy. This rule is not applicable to Miscellaneous Type Vehicles rated under Rule 19.

13. ANNUAL MILEAGE

Apply an annual mileage factor based on the number of mileage driven annually for the vehicle. The factor applies to Single Limit Liability (or Bodily Injury and Property Damage Liability), Medical Payments, Personal Injury Protection, Comprehensive and Collision premium. Refer to the rate pages for applicable factors.

This factor does not apply to miscellaneous vehicle types unless otherwise specified.

| Annual Mileage Range | All Other Coverages | Comprehensive Coverage |
|----------------------|---------------------|------------------------|
| Less than 9,000 | 1.000 | 1.000 |
| 9,001 and greater | 1.050 | 1.050 |

EXCEPTION PAGES

5. SAFE DRIVER INSURANCE PLAN (SDIP)

Section **B.** is replaced by the following:

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) Six points are assigned for conviction of:

- (a)** Operating a motor vehicle while intoxicated or impaired by the consumption of alcohol or impaired by the use of a drug, or
- (b)** Leaving the scene of an incident without reporting, or
- (c)** Homicide or assault arising out of the use or operation of a motor vehicle or criminal negligence in the use or operation of a motor vehicle resulting in the injury or death of another person, or
- (d)** Operating a motor vehicle insured under the policy without a valid license in effect, except when the person convicted had possessed a valid license which had expired and was subsequently renewed, or during a period of revocation or suspension thereof, or in violation of the limitations applicable to a license issued pursuant to article twenty-one or article twenty-one-a of the vehicle and traffic law, or
- (e)** Operating a motor vehicle in excess of the speed limit, or in a reckless manner, where injury or death results therefrom.

(2) One point is assigned for each conviction of any other moving traffic violation.

b. Accidents

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

(1) Two points are assigned for each auto accident that results in:

- (a)** Bodily injury, or death; (provided the vehicle was in operation and the insured was at fault) or
- (b)** Total damage to all property including his or her own in excess of \$2,000, for policies entered into, modified, or renewed on or after November 27, 2010, regardless of when an accident may have occurred.

Under **a.** and **b.** above, a conviction arising out of a chargeable accident shall not be counted as a conviction unless it is one for which more than two (2)

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points are assigned, in which case no points shall be assigned for the accident.

- (2) Two points shall be assigned if, during the experience period, there were two or more accidents, each of which resulted in damage to property but has not been assigned a point under Paragraph (1) above.

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; and
2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked.
 - b. Applicant, owner or other resident operator involved in an accident, or the insurer:
 - (1) Is reimbursed by or on behalf of a person involved in the accident, or
 - (2) Has judgment against such person,

equal to 33-1/3% or more of the value of the insured's property damage claim. For the purposes of this rule, the value of the property damage claim is defined as the lesser of the adverse carrier's or the insured's estimate.
 - c. Auto of an applicant or other operator resident in the same household struck in rear by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident.
 - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant resident operator was not convicted of a moving traffic violation in connection with the accident.
 - e. Auto operated by the applicant or other operator if 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. Accident involving damage by contact with animals or fowl.
 - g. Accidents involving physical damage, limited to and caused by flying gravel, missile, or falling objects.
 - h. Accidents occurring when using any vehicle in the performance of his/her duty if the operator at the time of the accident was (a) a paid or volunteer member of any police or fire department, first aid squad, or any law enforcement agency, or (b) performing any other function on behalf of the state, any political subdivision thereof, a public authority, public benefit corporation, or any other government agency or instrumentality in a public emergency.
 - i. Accident results in payments only under Personal Injury Protection or Additional Personal Injury Protection and applicant or other operator residing in the same household is not at fault.

EXCEPTION PAGES

- j. Accident occurring while the applicant or other resident operator operates a vehicle for hire or a motor vehicle other than a private passenger auto, and the accident occurs in the course of employment and did not result in a conviction for a moving traffic violation.
- k. Claims for Which The Operator Is Not at Fault - The establishment of a reserve shall not in itself imply that the operator was at fault.
- l. If the operator at the time of the accident was as an employee operating a motor vehicle used for business purposes, in the course of employment and in the discharge of the employee's duties.

This surcharge exception does not apply if the accident is determined to have been caused by the intentional action or gross negligence of the insured.

For purposes of this rule only, the term "gross negligence" shall not mean the insured's failure to refuse to drive or operate a vehicle which has a defective condition that is known to the insured, provided the insured has reported such defective condition to the insured's immediate supervisor or employer.

c. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident but has been licensed less than three years, two points are assigned. Sub-Classification 2 applies.

d. Refund of Surcharge Premium

If a point has been assigned in accordance with one of the following situations, the company shall refund the insured with the increased portion of the premium generated by the point. All such refunds shall be the portion of the premium due to the surcharge for all policy periods since the inception of the surcharge.

- (1) If the point is assigned as the result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in this rule.
- (2) If the point is assigned as the result of a conviction and the conviction is ultimately reversed.
- (3) If the point is assigned through mistake, carelessness, misinformation or other error.
- (4) If the insurer has established a reserve but no claim was submitted for a period of three years after the date of the incident, or the statute of limitations has run out and no suit has been filed.

2. Experience Period

The experience period shall be the three years ending on the last day of the fourth month preceding the month in which the policy is effective.

Section C. is amended as follows:

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C. Driving Record Sub-Classification

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

| Number of Driving Record Points | Driving Record Sub-Classification |
|--|--|
| 0 | 0 |
| 1 | 1 |
| 2 | 2 |
| 3 | 3 |
| 4 | 4 |
| 5 | 5 |
| 6 | 6 |
| 7 | 7 |
| 8 | 8 |
| 9 or more | |

6. MODEL YEAR / AGE GROUPS FOR COMPREHENSIVE AND COLLISION COVERAGES

Section **A.3.** is replaced by:

3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

7. MINIMUM PREMIUM RULE

Rule **7.** is replaced by:

- A. A minimum premium charge shall be made for each policy, certificate, declaration or binder covering one or more of the following perils:
 1. Comprehensive,
 2. Collision,
 3. Single Limit Liability,
 4. Bodily Injury Liability,
 5. Property Damage Liability,
 6. Personal Injury Protection, or Additional Personal Injury Protection.
- B. The minimum premium charge is not subject to reduction in the event of cancellation by the insured and is nonrefundable.
- C. The minimum semi-annual premium charge is \$15. The minimum annual premium charge is \$30.

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8. POLICY PERIOD

Rule 8. is replaced by:

Policies are written for 12 months.

Section **D.** is added to this rule:

D. Installments

An additional charge of \$10.00 shall be payable with each installment per policy. This charge is waived when the policy premium is automatically debited from a bank account.

The following Installment Options are available: Pre-Paid, 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 \$20.00 may be charged.

1. 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.

9. CHANGES

Section **A.** is replaced by the following:

A. All changes requiring premium adjustments shall be computed pro rata.

No charge will be made and no refunds given when the net change amounts to less than \$3.00 except that refunds in any amount will be made at the request of the insured.

Exception: On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

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13. SUSPENSION

Section **D.** is replaced by the following:

- D.** Pro rata premium credit, computed at the rates in effect at the time the policy was issued, shall be granted for the period of suspension upon reinstatement, provided the period of suspension is at least thirty (30) consecutive days.

The following is added:

- G.** Statutory Uninsured Motorists Coverage or Supplementary Uninsured Motorists Coverage may not be suspended unless the Bodily Injury and Property Damage Liability, Personal Injury Protection and Additional Personal Injury Protection Insurance is also suspended.

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14. MISCELLANEOUS COVERAGES

Section **A.** is replaced by the following:

A. Uninsured Motorists Coverage

1. Owners (Class Code - Refer to Statistical Plan)

a. Statutory Coverage (In state only)

- (1)** Protection Against Uninsured Motorists Coverage, applicable to accidents occurring within the State of New York, shall be afforded under every automobile liability policy insuring the owner of a motor vehicle registered in New York, whenever Supplementary Uninsured/Underinsured Motorists Coverage is not purchased by such owner. The applicable endorsement must be attached.
- (2)** Rates – Refer to the state rate pages for the rate per auto for limits of \$25,000/\$50,000 Bodily Injury Liability Statutory Uninsured Motorists Coverage. The rate is not subject to modification by the provisions of any rating plan or other manual rule.

b. Supplementary Uninsured/Underinsured Motorists Coverage (Applies Inside and Outside of State)

- (1)** Supplementary Uninsured/Underinsured Motorists (SUM) Coverage includes Statutory Uninsured Motorists Coverage.
- (2)** SUM Coverage must be offered to the named insured by written notice:
 - (a)** On all new policies issued to become effective on and after October 1, 1993; and
 - (b)** On all policies renewed to become effective on and after October 18, 1994.
- (3)** With respect to policies with single limit liability coverage, and provided that the SUM limit is not in excess of the single limit liability coverage of the policy, insurers must offer an SUM limit up to \$500,000 single limit liability of the policy.

However, provided that the SUM limit is not in excess of the single limit liability coverage of the policy, insurers may offer a SUM limit greater than \$500,000 single limit.

- (4)** With respect to policies with split limit bodily injury liability coverage, and provided that the SUM limits are not in excess of the split limit bodily injury liability limit of the policy, insurers must offer SUM limits up to the \$250/\$500 split limit bodily injury liability of the policy.

However, provided that the SUM limits are not in excess of the split limit bodily injury liability limit of the policy, insurers may offer SUM limits greater than \$250/\$500 split limit bodily injury.

- (5)** As an alternative to the offers of SUM Coverage described in **(3)** and **(4)**, insurers may instead provide SUM Coverage in an amount up to the:

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(a) \$300,000 single limit liability of the policy; or

(b) \$100/\$300 split limit bodily injury liability of the policy;

if they make available a Personal Umbrella Policy with a Liability Coverage limit of at least \$500,000 which also provides SUM Coverage.

(6) The applicable endorsement must be attached.

(7) Basic Limits

(a) Charge the rate per auto for \$50,000 Single Limit SUM as shown on the state rate pages.

(b) Charge the rate per auto for \$25,000/\$50,000 Split Limit SUM as shown on the state rate pages.

(8) Increased Limits (Includes Underinsured Motorists Coverage)

(a) Rates for higher limits of Single Limit Bodily Injury Liability SUM Coverage are displayed on the state rate pages for all available limits.

(b) Rates for higher limits of Split Limit Bodily Injury Liability SUM Coverage are displayed on the state rate pages for all available limits.

Modification - The premium shall not be subject to modification under the provisions of any rating plan or other manual rule. Do not apply Primary and Secondary Classification rating factors to Uninsured Motorists or SUM Coverage rates.

2. Non-Owners (Class Code 9900)

If a named non-owner policy is extended to afford Supplementary Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable SUM rate for owners.

Section **B.** is replaced by the following:

B. Underinsured Motorists Coverage

Section **B.** does not apply.

Section **C.** is replaced by the following:

C. Deductible Insurance

1. Deductible Liability Insurance

Deductible Liability Insurance is not available for vehicles classified and rated in accordance with the rules of this manual.

2. Deductible Physical Damage Insurance

Any policy insuring a private passenger auto as defined in Rule 1., which provides Comprehensive Coverage, Collision Coverage or any combination thereof, shall provide such coverage with at least a \$200 standard deductible. The named insured shall have the option of purchasing a minimum deductible of \$50 for Comprehensive and a minimum

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deductible of \$100 for Collision at policy issuance, at each annual anniversary date and at the time an auto is added or replaced.

In addition, the following shall be offered:

- a. Higher deductible of \$250, \$500, and \$1,000; and
 - b. Full Coverage Window Glass in connection with the following deductibles:
 - (i) \$50, \$100 and \$200 Deductible Comprehensive; and
 - (ii) \$100 and \$200 Deductible Collision.
- 3. Comprehensive Deductible for Which No Premium is Shown – Charge the percentage of the \$200 Deductible Comprehensive Premium shown in the state rate pages.
 - 4. Collision Deductible for Which No Premium is Shown - Charge the percentage of the \$200 Deductible Collision Premium shown in the state rate pages.
 - 5. Full Coverage Window Glass
 - a. Comprehensive - Charge the percentage of the \$200 Deductible Comprehensive Premium shown in the state rate pages.
 - b. Collision - Charge the percentage of the \$200 Deductible Collision Premium shown in the state rate pages.

NOTE:

When Full Coverage Window Glass Comprehensive and Collision are afforded on the same auto, charge only the Full Coverage Window Glass Comprehensive rate.

- 6. Personal Injury Protection

If a policy insures an individually owned auto, the company must offer a family Personal Injury Protection deductible of \$100 or \$200 applicable to the named insured and relative. All rates are displayed on the state rate pages.

The deductible, once rejected, need not be offered on subsequent renewals.

Section D. is replaced by the following:

D. Optional Limits Transportation Expenses Coverage

- 1. Eligibility

Only policies providing Collision and Comprehensive Coverage may be afforded Optional Limits Transportation Expenses Coverage.

Section J. Auto Loan/Lease Coverage does not apply.

Section K. is reserved for future use.

The following sections are added to this rule:

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L. Additional Personal Injury Protection

A policy which provides Personal Injury Protection other than a policy insuring a motorcycle or Class A or Class B limited use motorcycle, may provide Additional Personal Injury Protection Coverages as follows:

1. Additional Personal Injury Protection - Increased Limits

For the increased limits coverage packages, the flat rates per car depend on whether OBEL Coverage applies. The following Additional Personal Injury Protection packages are available:

| Option | Additional Limits of Combined Medical Expense, Work Loss and Other Expenses | Addi- tional Monthly Work Loss | Addi- tional Other Ex- penses |
|---------------|--|---|--|
| (a) | \$25,000 | \$ 500 | \$25 |
| (b) | 50,000 | 1,000 | 25 |
| (c) | 100,000 | 2,000 | 25 |

Rates – Rates are displayed on the rate pages.

2. Additional Death Benefit - An additional Death Benefit of \$3,000 may be afforded.

Rates – Rates are displayed on the rate pages.

3. Individuals who regularly use the insured motor vehicle whether or not such motor vehicle is individually owned, may be afforded Personal Injury Protection by naming the individual as the named insured.

Rates – Rates are displayed on the rate pages.

4. Additional Personal Injury Protection may also be afforded to the named individual as the named insured at the Single Car Rate for each named individual.

The applicable endorsement must be attached.

M. Work Loss Coordination

If the principal operator of a motor vehicle or such operator's spouse is eligible for payment of work loss through an eligible contract or voluntary plan with their employer because of personal injury arising out of the use of a motor vehicle, multiply the Basic PIP Rate by .90. An eligible Plan is one in which:

1. Benefits under that Plan are NOT diminished or exhausted as payments are made or accumulated sick leave time is used, and
2. Future Benefits under that Plan are NOT reduced.

Note: Where the principal operator of a motor vehicle or such operator's spouse is eligible for coordinated benefit, the discount shall apply to all motor vehicles insured on the policy.

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N. Medical Expense Elimination

The option to eliminate the Basic Personal Injury Protection Medical Expense Benefit for the Named Insured Only or the Named Insured and Relatives shall be offered if coverage is provided for Medical Expense under an approved health plan.

Multiply the Basic PIP rate by the following:

| | |
|-----------------------------|------|
| Named Insured Only | 0.60 |
| Named Insured and Relatives | 0.50 |

O. Optional Basic Economic Loss (OBEL)

For policies which provide Personal Injury Protection, the insurer shall:

1. At least 10 days before the first policy renewals on and after November 12, 1991; and:
2. In connection with new policy applications made on and after November 12, 1991,

offer its insureds and new applicants Optional Basic Economic Loss (OBEL) Coverage in the amount of \$25,000.

The flat rates per car are displayed on the rate pages.

Attach the applicable endorsement.

P. Supplemental Spousal Liability Coverage

1. Eligibility

This form of coverage shall be offered under every motor vehicle liability policy with respect to a motor vehicle registered or principally garaged in New York. Such offer shall be in the form of a notice promulgated by the State of New York Department of Financial Services and shall be included:

- a. As a policyholder notice to the insured attached to the declarations page.
- b. At least once a year in conjunction with subsequent renewal policies issued by the same insurer.

2. Rates

Charge 5% of the single limit liability or split limit bodily injury liability premium for the supplemental spousal liability coverage.

3. Endorsement

Attach the Supplemental Spousal Liability Coverage endorsement.

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15. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

This rule does not apply.

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18. INCREASED LIMITS

This rule is replaced in its entirety.

A. Liability Increased Limits Tables:

1. Single Limit Liability - Apply the factors shown on the state rate pages to the \$60,000 Single Limit Liability rate.
 - a. For vehicles eligible for Personal Injury Protection, refer to the state rate pages for all available limits.
 - b. For vehicles NOT eligible for Personal Injury Protection, refer to the state rate pages for all available limits.
2. Split Limit Bodily Injury Liability - Apply the factors shown on the state rate pages to the \$25,000/\$50,000 Bodily Injury Liability rate.
 - a. For vehicles eligible for Personal Injury Protection, refer to the state rate pages for all available limits.
 - b. For vehicles NOT eligible for Personal Injury Protection, refer to the state rate pages for all available limits.
3. Property Damage Liability Increased Limits -Apply the factors shown on the state rate pages to the \$10,000 Property Damage rate.

B. Medical Payments Increased Limits

Coverage for Medical Payments may be written on an optional basis. Refer to the state rate pages for all available limits.

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19. MISCELLANEOUS TYPES

For vehicles, other than trailers, rated in accordance with this rule which are subject to the New York No-Fault Law, rates for Personal Injury Protection shall be determined as follows:

Apply the factor applicable to the liability coverages to the Personal Injury Base Premiums.

Personal Injury Protection is subject to a minimum annual premium of \$5.00.

A. Motor Homes

For vehicles, other than trailers, rated in accordance with this rule which are subject to the New York No-Fault Law, rates for Personal Injury Protection shall be determined as follows:

Apply the factor applicable to the liability coverages to the Personal Injury Base Premiums.

Personal Injury Protection is subject to a minimum annual premium of \$5.00.

Paragraph 4. is replaced by the following:

RENTAL COVERAGE

4. Medical Payments, Comprehensive and Collision, and Covered Property coverages may be extended to apply while a motor home is rented to others. To determine the **additional** premium, apply the following factor separately to the otherwise applicable motor home coverage premium:

| Number of Weeks Rented Per Year | Factor |
|------------------------------------|--------|
| 1-4 | .50 |
| Over 4 | 1.00 |

The following section is added to this rule:

PERSONAL INJURY PROTECTION

A Personal Auto Policy affording Liability Coverage provides Personal Injury Protection Coverage without additional premium charge and without specific description of the trailer.

- C. **Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts And Any Other Similar Motor Vehicles Not Used For Business Purposes.**

Passenger Hazard Exclusion – Not applicable in NY.

The following is added to this rule:

PERSONAL INJURY PROTECTION

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PIP Coverage (In State Only) - Every policy of liability insurance issued on a motorcycle or Class A and Class B limited use motorcycle shall provide Basic PIP Coverage to pedestrians. The applicable endorsement must be attached.

Rate - Charge 10% of the Full Coverage Personal Injury Protection Premium subject to a maximum premium of \$5.

Attach the Miscellaneous Type Vehicle endorsement.

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

D. Snowmobiles and All-Terrain Vehicles
(Class Code - 959000)

1. All-Terrain Vehicles Subject to Regulation 35-C and Regulation 68-A.

All-terrain vehicles subject to New York Department of Financial Services' Insurance Regulation 35-C and Regulation 68-A are not eligible for the Liability, Uninsured Motorists, or Personal Injury Protection Coverages in the Personal Auto Policy. Refer to Regulation 35-C and Regulation 68-A for the standards that apply to these vehicles.

Refer to Company for the applicable policy forms and rates.

2. All-Terrain Vehicles NOT Subject to Regulation 35-C and Regulation 68-A and Snowmobiles

a. Rating - All premiums apply for the period of coverage.

(1) Liability - Charge 50% of the private passenger base rates.

For snowmobiles, the minimum liability limits available are \$10,000/20,000/5,000. Apply the following factors to the \$50,000/100,000/10,000 rates to determine \$10,000/20,000/5,000 snowmobile rates:

| | |
|-------------------------------|------|
| \$10,000/20,000 Bodily Injury | 0.45 |
| \$5,000 Property Damage | 0.91 |

(2) Medical Payments - \$1000 Limit Only

Charge 200% of the private passenger base rate.

(3) Uninsured Motorists - Charge the private passenger rate.

(4) Physical Damage – Refer to the rate pages.

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F. Golf Carts (Class Code 943500)

The following is added to this rule:

Note: Household Composition factor does not apply.

G. Antique Autos Or Other Collectible Vehicles (Class Code 962000)

The Liability and Physical Damage sections are replaced by the following:

LIABILITY

The minimum annual premiums applicable to the minimum financial responsibility requirement limits in the state are as follows:

\$10.00 - Bodily Injury, \$5.00 - Property Damage and \$15.00 Single Limit Liability.

PHYSICAL DAMAGE

Any policy insuring an antique auto which provides Comprehensive or Collision Coverage or any combination thereof, shall provide such coverage on a stated amount basis only with at least a \$200 standard deductible. The named insured shall have the option of purchasing a minimum deductible of \$50 for Comprehensive and a minimum deductible of \$100 for Collision at policy issuance, at each annual anniversary date and at the time an auto is added or replaced.

In addition, the following shall be offered:

- (a) Higher deductibles of \$250, \$500 and \$1,000.
- (b) Full Coverage Window Glass with \$100 and \$200 deductible Collision and \$50 and \$200 deductible Comprehensive.

Attach the Coverage for Damage to your Auto (stated amount maximum limit of liability) endorsement.

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TERRITORY PAGES

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|---------------------|------------------|---------------------|------------------|---------------------|------------------|
| 10001 | 18 | 10105 | 18 | 10308 | 05 |
| 10002 | 18 | 10106 | 18 | 10309 | 05 |
| 10003 | 18 | 10107 | 18 | 10310 | 05 |
| 10004 | 18 | 10110 | 18 | 10311 | 05 |
| 10005 | 18 | 10111 | 18 | 10312 | 05 |
| 10006 | 18 | 10112 | 18 | 10314 | 05 |
| 10007 | 18 | 10115 | 18 | 10451 | 01 |
| 10009 | 18 | 10118 | 18 | 10452 | 01 |
| 10010 | 18 | 10119 | 18 | 10453 | 01 |
| 10011 | 18 | 10120 | 18 | 10454 | 01 |
| 10012 | 18 | 10121 | 18 | 10455 | 01 |
| 10013 | 18 | 10122 | 18 | 10456 | 01 |
| 10014 | 18 | 10123 | 18 | 10457 | 01 |
| 10015 | 18 | 10128 | 18 | 10458 | 03 |
| 10016 | 18 | 10151 | 18 | 10459 | 01 |
| 10017 | 18 | 10152 | 18 | 10460 | 01 |
| 10018 | 18 | 10153 | 18 | 10461 | 03 |
| 10019 | 18 | 10154 | 18 | 10462 | 03 |
| 10020 | 18 | 10155 | 18 | 10463 | 03 |
| 10021 | 18 | 10158 | 18 | 10464 | 03 |
| 10022 | 18 | 10161 | 18 | 10465 | 03 |
| 10023 | 18 | 10162 | 18 | 10466 | 03 |
| 10024 | 18 | 10165 | 18 | 10467 | 03 |
| 10025 | 18 | 10166 | 18 | 10468 | 03 |
| 10026 | 18 | 10167 | 18 | 10469 | 03 |
| 10027 | 18 | 10168 | 18 | 10470 | 03 |
| 10028 | 18 | 10169 | 18 | 10471 | 03 |
| 10029 | 18 | 10170 | 18 | 10472 | 03 |
| 10030 | 18 | 10171 | 18 | 10473 | 01 |
| 10031 | 18 | 10172 | 18 | 10474 | 01 |
| 10032 | 18 | 10173 | 18 | 10475 | 03 |
| 10033 | 18 | 10174 | 18 | 10501 | 65 |
| 10034 | 18 | 10175 | 18 | 10502 | 97 |
| 10035 | 18 | 10176 | 18 | 10504 | 65 |
| 10036 | 18 | 10177 | 18 | 10505 | 65 |
| 10037 | 18 | 10178 | 18 | 10506 | 65 |
| 10038 | 18 | 10199 | 18 | 10507 | 65 |
| 10039 | 18 | 10270 | 18 | 10509 | 46 |
| 10040 | 18 | 10271 | 18 | 10510 | 65 |
| 10041 | 18 | 10278 | 18 | 10511 | 65 |
| 10044 | 19 | 10279 | 18 | 10512 | 46 |
| 10048 | 18 | 10280 | 18 | 10514 | 65 |
| 10055 | 18 | 10281 | 18 | 10516 | 46 |
| 10060 | 18 | 10282 | 18 | 10517 | 76 |
| 10069 | 18 | 10301 | 05 | 10518 | 65 |
| 10090 | 18 | 10302 | 05 | 10520 | 65 |
| 10095 | 18 | 10303 | 05 | 10522 | 97 |
| 10098 | 18 | 10304 | 05 | 10523 | 97 |
| 10099 | 18 | 10305 | 05 | 10524 | 46 |
| 10103 | 18 | 10306 | 05 | 10526 | 65 |
| 10104 | 18 | 10307 | 05 | 10527 | 65 |

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Pacific Employers Insurance Company
TERRITORY PAGES

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|------------------------|------------------|---------------------|------------------|---------------------|------------------|
| 10528 | 97 | 10707 | | 10980 | 68 |
| 10530 | 97 | Tuckahoe | 97 | 10983 | 68 |
| 10532 | 65 | Yonkers | 94 | 10984 | 68 |
| 10533 | 97 | 10708 | | 10985 | 64 |
| 10535 | 65 | Bronxville | 97 | 10986 | 68 |
| 10536 | 65 | Yonkers | 94 | 10987 | 64 |
| 10537 | 46 | 10709 | | 10989 | 68 |
| 10538 | 97 | Eastchester | 97 | 10990 | 64 |
| 10541 | 46 | Yonkers | 94 | 10992 | 64 |
| 10543 | 97 | 10710 | 94 | 10993 | 68 |
| 10546 | 65 | 10801 | 97 | 10994 | 68 |
| 10547 | 65 | 10803 | 97 | 10996 | 32 |
| 10548 | 65 | 10804 | 97 | 10998 | 64 |
| 10549 | 65 | 10805 | 97 | 11001 | 20 |
| 10550 | 94 | 10901 | 68 | 11003 | 20 |
| 10552 | 94 | 10911 | 68 | 11004 | 55 |
| 10553 | 94 | 10913 | 68 | 11005 | 55 |
| 10560 | 65 | 10916 | 64 | 11010 | 20 |
| 10562 | 65 | 10917 | 32 | 11020 | 21 |
| 10566 | 65 | 10918 | 64 | 11021 | 21 |
| 10567 | 65 | 10919 | 64 | 11023 | 21 |
| 10570 | 65 | 10920 | 68 | 11024 | 21 |
| 10573 | 97 | 10921 | 64 | 11030 | 21 |
| 10576 | 65 | 10923 | 68 | 11040 | 21 |
| 10577 | 97 | 10924 | 64 | 11042 | 21 |
| 10578 | 65 | 10925 | 64 | 11050 | 21 |
| 10579 | 46 | 10926 | 64 | 11096 | 20 |
| 10580 | 97 | 10927 | 68 | 11101 | 19 |
| 10583 | 97 | 10928 | 32 | 11102 | 19 |
| 10588 | 65 | 10930 | 32 | 11103 | 19 |
| 10589 | 65 | 10931 | 68 | 11104 | 19 |
| 10590 | 65 | 10940 | 64 | 11105 | 19 |
| 10591 | 97 | 10941 | 64 | 11106 | 19 |
| 10594 | 65 | 10950 | 64 | 11109 | 19 |
| 10595 | 97 | 10952 | 68 | 11201 | 17 |
| 10597 | 65 | 10954 | 68 | 11203 | 17 |
| 10598 | 65 | 10956 | 68 | 11204 | 17 |
| 10601 | 95 | 10958 | 64 | 11205 | 17 |
| 10603 | 95 | 10960 | 68 | 11206 | 17 |
| 10604 | 95 | 10962 | 68 | 11207 | 17 |
| 10605 | 95 | 10963 | 64 | 11208 | 17 |
| 10606 | 95 | 10964 | 68 | 11209 | 17 |
| 10607 | 95 | 10965 | 68 | 11210 | 17 |
| 10701 | 94 | 10968 | 68 | 11211 | 17 |
| 10703 | 94 | 10969 | 64 | 11212 | 17 |
| 10704 | 94 | 10970 | 68 | 11213 | 17 |
| 10705 | 94 | 10973 | 64 | 11214 | 17 |
| 10706 | | 10974 | 68 | 11215 | 17 |
| Hastings on the Hudson | | 10975 | 64 | 11216 | 17 |
| Yonkers | 94 | 10976 | 68 | 11217 | 17 |
| | | 10977 | 68 | 11218 | 17 |

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Pacific Employers Insurance Company
TERRITORY PAGES

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|-------------------------|------------------|-------------------------|------------------|-------------------------|------------------|
| 11219 | 17 | 11379 | 55 | 11569 | 20 |
| 11220 | 17 | 11385 | 55 | 11570 | 20 |
| 11221 | 17 | 11411 | 55 | 11572 | 20 |
| 11222 | 17 | 11412 | 55 | 11575 | 20 |
| 11223 | 17 | 11413 | 55 | 11576 | 21 |
| 11224 | 17 | 11414 | 55 | 11577 | 21 |
| 11225 | 17 | 11415 | 55 | 11579 | 22 |
| 11226 | 17 | 11416 | 55 | 11580 | 20 |
| 11228 | 17 | 11417 | 55 | 11581 | 20 |
| 11229 | 17 | 11418 | 55 | 11590 | 21 |
| 11230 | 17 | 11419 | 55 | 11596 | 21 |
| 11231 | 17 | 11420 | 55 | 11598 | 20 |
| 11232 | 17 | 11421 | 55 | 11599 | 20 |
| 11233 | 17 | 11422 | 55 | 11691 | 55 |
| 11234 | 17 | 11423 | 55 | 11692 | 55 |
| 11235 | 17 | 11426 | 55 | 11693 | 55 |
| 11236 | 17 | 11427 | 55 | 11694 | 55 |
| 11237 | 17 | 11428 | 55 | 11697 | 55 |
| 11238 | 17 | 11429 | 55 | 11701 | 75 |
| 11239 | 17 | 11430 | 55 | 11702 | 75 |
| 11241 | 17 | 11432 | 55 | 11703 | 75 |
| 11242 | 17 | 11433 | 55 | 11704 | 75 |
| 11243 | 17 | 11434 | 55 | 11705 | 76 |
| 11249 | 17 | 11435 | 55 | 11706 | 75 |
| 11251 | 17 | 11436 | 55 | 11709 | 22 |
| 11252 | 17 | 11451 | 55 | 11710 | 20 |
| 11256 | 17 | 11501 | 21 | 11713 | 76 |
| 11351 | 55 | 11507 | 21 | 11714 | 22 |
| 11354 | 55 | 11509 | 20 | 11715 | 76 |
| 11355 | 55 | 11510 | 20 | 11716 | 75 |
| 11356 | 55 | 11514 | 21 | 11717 | 75 |
| 11357 | 55 | 11516 | 20 | 11718 | 75 |
| 11358 | 55 | 11518 | 20 | 11719 | 76 |
| 11359 | 55 | 11520 | 20 | 11720 | 76 |
| 11360 | 55 | 11530 | 20 | 11721 | 85 |
| 11361 | 55 | 11542 | 22 | 11722 | 75 |
| 11362 | 55 | 11545 | 22 | 11724 | 85 |
| 11363 | 55 | 11548 | 22 | 11725 | 85 |
| 11364 | 55 | 11550 | 20 | 11726 | 75 |
| 11365 | 55 | 11552 | 20 | 11727 | 76 |
| 11366 | 55 | 11553 | 20 | 11729 | 75 |
| 11367 | 55 | 11554 | 20 | 11730 | 75 |
| 11368 | 55 | 11557 | 20 | 11731 | 85 |
| 11369 | 55 | 11558 | 20 | 11732 | 22 |
| 11370 | 55 | 11559 | 20 | 11733 | 76 |
| 11371 | 55 | 11560 | 22 | 11735 | 22 |
| 11372 | 55 | 11561 | 20 | 11738 | 76 |
| 11374 | 55 | 11563 | 20 | 11739 | 75 |
| 11375 | 55 | 11565 | 20 | 11740 | 85 |
| 11377 | 55 | 11566 | 20 | 11741 | 75 |
| 11378 | 55 | 11568 | 21 | 11742 | 75 |

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**Pacific Employers Insurance Company
TERRITORY PAGES**

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|---------------------|------------------|---------------------|------------------|---------------------|------------------|
| 11743 | 85 | 11933 | 76 | 12025 | 29 |
| 11746 | 85 | 11934 | 76 | 12027 | 30 |
| 11747 | 85 | 11935 | 76 | 12028 | 67 |
| 11749 | 75 | 11937 | 76 | 12029 | 59 |
| 11751 | 75 | 11939 | 76 | 12031 | 61 |
| 11752 | 75 | 11940 | 76 | 12032 | 67 |
| 11753 | 22 | 11941 | 76 | 12033 | 73 |
| 11754 | 85 | 11942 | 76 | 12035 | 61 |
| 11755 | 85 | 11944 | 76 | 12036 | 61 |
| 11756 | 20 | 11946 | 76 | 12037 | 59 |
| 11757 | 75 | 11947 | 76 | 12041 | 13 |
| 11758 | 22 | 11948 | 76 | 12042 | 61 |
| 11762 | 22 | 11949 | 76 | 12043 | 61 |
| 11763 | 76 | 11950 | 76 | 12046 | 13 |
| 11764 | 76 | 11951 | 76 | 12047 | 13 |
| 11765 | 22 | 11952 | 76 | 12051 | 59 |
| 11766 | 76 | 11953 | 76 | 12052 | 73 |
| 11767 | 85 | 11954 | 76 | 12053 | 09 |
| 11768 | 85 | 11955 | 76 | 12054 | 13 |
| 11769 | 75 | 11957 | 76 | 12055 | 13 |
| 11770 | 75 | 11958 | 76 | 12056 | 09 |
| 11771 | 22 | 11959 | 76 | 12057 | 67 |
| 11772 | 76 | 11960 | 76 | 12058 | 61 |
| 11776 | 76 | 11961 | 76 | 12059 | 13 |
| 11777 | 76 | 11962 | 76 | 12060 | 59 |
| 11778 | 76 | 11963 | 76 | 12061 | 13 |
| 11779 | 75 | 11964 | 76 | 12062 | 73 |
| 11780 | 85 | 11965 | 76 | 12063 | 73 |
| 11782 | 75 | 11967 | 76 | 12064 | 61 |
| 11783 | 20 | 11968 | 76 | 12065 | 71 |
| 11784 | 76 | 11970 | 76 | 12066 | 61 |
| 11786 | 76 | 11971 | 76 | 12067 | 13 |
| 11787 | 85 | 11972 | 76 | 12068 | 52 |
| 11788 | 85 | 11973 | 76 | 12070 | 52 |
| 11789 | 76 | 11975 | 76 | 12071 | 61 |
| 11790 | 85 | 11976 | 76 | 12072 | 52 |
| 11791 | 22 | 11977 | 76 | 12074 | 30 |
| 11792 | 76 | 11978 | 76 | 12075 | 59 |
| 11793 | 20 | 11980 | 76 | 12076 | 61 |
| 11794 | 76 | 12007 | 13 | 12077 | 13 |
| 11795 | 75 | 12008 | 09 | 12078 | 29 |
| 11796 | 75 | 12009 | 13 | 12083 | 61 |
| 11797 | 22 | 12010 | 35 | 12084 | 13 |
| 11798 | 75 | 12015 | 59 | 12085 | 13 |
| 11801 | 22 | 12017 | 59 | 12086 | 52 |
| 11803 | 22 | 12018 | 73 | 12087 | 61 |
| 11804 | 22 | 12019 | 30 | 12090 | 73 |
| 11901 | 76 | 12020 | 30 | 12092 | 61 |
| 11930 | 76 | 12022 | 73 | 12093 | 61 |
| 11931 | 76 | 12023 | 13 | 12094 | 73 |
| 11932 | 76 | 12024 | 59 | 12095 | 29 |

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**Pacific Employers Insurance Company
TERRITORY PAGES**

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|-------------------------|------------------|-------------------------|------------------|-------------------------|------------------|
| 12106 | 59 | 12188 | 71 | 12428 | 61 |
| 12108 | 67 | 12189 | 13 | 12429 | 62 |
| 12110 | 13 | 12190 | 67 | 12430 | 61 |
| 12115 | 59 | 12192 | 59 | 12431 | 61 |
| 12116 | 61 | 12193 | 13 | 12433 | 61 |
| 12117 | 29 | 12194 | 61 | 12434 | 61 |
| 12118 | 30 | 12196 | 73 | 12435 | 61 |
| 12120 | 13 | 12197 | 61 | 12438 | 61 |
| 12121 | 73 | 12198 | 73 | 12439 | 61 |
| 12122 | 61 | 12202 | 13 | 12440 | 61 |
| 12123 | 73 | 12203 | 13 | 12442 | 61 |
| 12125 | 59 | 12204 | 13 | 12443 | 62 |
| 12130 | 59 | 12205 | 13 | 12444 | 61 |
| 12131 | 61 | 12206 | 13 | 12446 | 61 |
| 12134 | 67 | 12207 | 13 | 12448 | 61 |
| 12136 | 59 | 12208 | 13 | 12449 | 61 |
| 12137 | 09 | 12209 | 13 | 12450 | 61 |
| 12138 | 73 | 12210 | 13 | 12451 | 61 |
| 12139 | 67 | 12211 | 13 | 12454 | 61 |
| 12140 | 13 | 12223 | 13 | 12455 | 61 |
| 12143 | 13 | 12226 | 13 | 12456 | 61 |
| 12144 | 13 | 12227 | 13 | 12457 | 61 |
| 12147 | 13 | 12247 | 13 | 12458 | 61 |
| 12148 | 30 | 12260 | 13 | 12459 | 61 |
| 12149 | 61 | 12302 | 09 | 12460 | 61 |
| 12150 | 09 | 12303 | 09 | 12461 | 61 |
| 12151 | 30 | 12304 | 09 | 12463 | 61 |
| 12153 | 73 | 12305 | 09 | 12464 | 61 |
| 12154 | 73 | 12306 | 09 | 12465 | 61 |
| 12155 | 61 | 12307 | 09 | 12466 | 61 |
| 12156 | 73 | 12308 | 09 | 12468 | 61 |
| 12157 | 61 | 12309 | 09 | 12469 | 13 |
| 12159 | 13 | 12401 | 62 | 12470 | 61 |
| 12160 | 61 | 12404 | 61 | 12472 | 62 |
| 12164 | 67 | 12405 | 61 | 12473 | 61 |
| 12165 | 59 | 12406 | 61 | 12474 | 61 |
| 12166 | 52 | 12407 | 61 | 12477 | 59 |
| 12167 | 61 | 12409 | 61 | 12480 | 61 |
| 12168 | 73 | 12410 | 61 | 12481 | 61 |
| 12169 | 73 | 12411 | 61 | 12482 | 61 |
| 12170 | 30 | 12412 | 61 | 12484 | 61 |
| 12173 | 59 | 12413 | 61 | 12485 | 61 |
| 12175 | 61 | 12414 | 59 | 12486 | 61 |
| 12176 | 61 | 12416 | 61 | 12487 | 62 |
| 12180 | 13 | 12418 | 61 | 12491 | 61 |
| 12182 | 13 | 12419 | 61 | 12492 | 61 |
| 12183 | 13 | 12421 | 61 | 12494 | 61 |
| 12184 | 59 | 12422 | 61 | 12495 | 61 |
| 12185 | 73 | 12423 | 61 | 12496 | 61 |
| 12186 | 13 | 12424 | 61 | 12498 | 61 |
| 12187 | 61 | 12427 | 61 | 12501 | 58 |

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**Pacific Employers Insurance Company
TERRITORY PAGES**

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|-------------------------|------------------|-------------------------|------------------|-------------------------|------------------|
| 12502 | 59 | 12586 | 64 | 12782 | 83 |
| 12503 | 59 | 12589 | 61 | 12783 | 83 |
| 12507 | 58 | 12590 | 33 | 12786 | 83 |
| 12508 | 58 | 12592 | 58 | 12787 | 83 |
| 12513 | 59 | 12594 | 58 | 12788 | 83 |
| 12514 | 58 | 12601 | 33 | 12789 | 83 |
| 12515 | 61 | 12603 | 33 | 12790 | 83 |
| 12516 | 59 | 12604 | 33 | 12791 | 83 |
| 12517 | 59 | 12701 | 81 | 12792 | 83 |
| 12518 | 32 | 12719 | 83 | 12801 | 36 |
| 12520 | 32 | 12720 | 82 | 12803 | 30 |
| 12521 | 59 | 12721 | 83 | 12804 | 36 |
| 12522 | 58 | 12723 | 83 | 12808 | 67 |
| 12523 | 59 | 12725 | 61 | 12809 | 67 |
| 12524 | 58 | 12726 | 83 | 12810 | 67 |
| 12525 | 62 | 12729 | 64 | 12812 | 67 |
| 12526 | 59 | 12732 | 83 | 12814 | 67 |
| 12528 | 62 | 12733 | 82 | 12815 | 67 |
| 12529 | 59 | 12734 | 83 | 12816 | 67 |
| 12530 | 59 | 12736 | 83 | 12817 | 67 |
| 12531 | 58 | 12737 | 83 | 12819 | 67 |
| 12533 | 58 | 12738 | 83 | 12820 | 67 |
| 12534 | 59 | 12740 | 83 | 12821 | 67 |
| 12538 | 33 | 12741 | 83 | 12822 | 30 |
| 12540 | 33 | 12742 | 83 | 12823 | 67 |
| 12541 | 59 | 12743 | 83 | 12824 | 67 |
| 12543 | 64 | 12745 | 83 | 12827 | 67 |
| 12545 | 58 | 12746 | 64 | 12828 | 36 |
| 12546 | 58 | 12747 | 83 | 12831 | 30 |
| 12547 | 30 | 12748 | 83 | 12832 | 67 |
| 12548 | 61 | 12750 | 83 | 12833 | 30 |
| 12549 | 64 | 12751 | 83 | 12834 | 67 |
| 12550 | 32 | 12752 | 83 | 12835 | 30 |
| 12553 | 32 | 12754 | 81 | 12836 | 67 |
| 12561 | 62 | 12758 | 83 | 12837 | 67 |
| 12563 | 46 | 12759 | 83 | 12838 | 67 |
| 12564 | 58 | 12760 | 83 | 12839 | 67 |
| 12566 | 61 | 12762 | 83 | 12842 | 67 |
| 12567 | 58 | 12763 | 83 | 12843 | 67 |
| 12569 | 33 | 12764 | 83 | 12844 | 67 |
| 12570 | 58 | 12765 | 83 | 12845 | 67 |
| 12571 | 58 | 12766 | 83 | 12846 | 67 |
| 12572 | 58 | 12768 | 83 | 12847 | 67 |
| 12575 | 64 | 12770 | 83 | 12849 | 67 |
| 12577 | 64 | 12771 | 64 | 12850 | 30 |
| 12578 | 58 | 12775 | 83 | 12851 | 67 |
| 12580 | 58 | 12776 | 83 | 12852 | 67 |
| 12581 | 58 | 12777 | 83 | 12853 | 67 |
| 12582 | 58 | 12778 | 83 | 12854 | 67 |
| 12583 | 58 | 12779 | 83 | 12855 | 67 |
| 12585 | 58 | 12780 | 64 | 12857 | 67 |

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Pacific Employers Insurance Company
TERRITORY PAGES

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|---------------------|------------------|---------------------|------------------|---------------------|------------------|
| 12858 | 67 | 12955 | 67 | 13054 | 67 |
| 12859 | 30 | 12956 | 67 | 13057 | 12 |
| 12860 | 67 | 12957 | 67 | 13060 | 38 |
| 12861 | 67 | 12958 | 67 | 13061 | 54 |
| 12863 | 30 | 12959 | 67 | 13063 | 38 |
| 12865 | 67 | 12960 | 67 | 13066 | 38 |
| 12866 | 30 | 12961 | 67 | 13068 | 54 |
| 12870 | 67 | 12962 | 67 | 13069 | 37 |
| 12871 | 30 | 12964 | 67 | 13071 | 51 |
| 12873 | 67 | 12965 | 67 | 13072 | 54 |
| 12874 | 67 | 12966 | 67 | 13073 | 54 |
| 12878 | 67 | 12967 | 67 | 13074 | 67 |
| 12879 | 67 | 12969 | 67 | 13076 | 67 |
| 12883 | 67 | 12970 | 67 | 13077 | 54 |
| 12885 | 67 | 12972 | 67 | 13078 | 38 |
| 12886 | 67 | 12974 | 67 | 13080 | 38 |
| 12887 | 67 | 12978 | 67 | 13081 | 51 |
| 12901 | 67 | 12979 | 67 | 13082 | 54 |
| 12903 | 67 | 12980 | 67 | 13083 | 67 |
| 12910 | 67 | 12981 | 67 | 13084 | 38 |
| 12911 | 67 | 12983 | 67 | 13088 | 38 |
| 12912 | 67 | 12985 | 67 | 13090 | 38 |
| 12913 | 67 | 12986 | 67 | 13092 | 51 |
| 12914 | 67 | 12987 | 67 | 13101 | 54 |
| 12916 | 67 | 12989 | 67 | 13103 | 67 |
| 12917 | 67 | 12992 | 67 | 13104 | 12 |
| 12918 | 67 | 12993 | 67 | 13108 | 38 |
| 12919 | 67 | 12996 | 67 | 13110 | 38 |
| 12920 | 67 | 12997 | 67 | 13111 | 51 |
| 12921 | 67 | 12998 | 67 | 13112 | 38 |
| 12922 | 67 | 13021 | 25 | 13114 | 67 |
| 12923 | 67 | 13026 | 51 | 13116 | 38 |
| 12924 | 67 | 13027 | 38 | 13118 | 51 |
| 12926 | 67 | 13028 | 67 | 13120 | 38 |
| 12928 | 67 | 13029 | 38 | 13122 | 54 |
| 12930 | 67 | 13030 | 38 | 13124 | 54 |
| 12932 | 67 | 13031 | 12 | 13126 | 37 |
| 12934 | 67 | 13032 | 54 | 13129 | 54 |
| 12935 | 67 | 13033 | 51 | 13131 | 67 |
| 12936 | 67 | 13034 | 51 | 13132 | 67 |
| 12937 | 67 | 13035 | 86 | 13135 | 67 |
| 12941 | 67 | 13036 | 67 | 13136 | 54 |
| 12942 | 67 | 13037 | 86 | 13140 | 51 |
| 12943 | 67 | 13039 | 12 | 13141 | 54 |
| 12944 | 67 | 13040 | 54 | 13142 | 67 |
| 12945 | 67 | 13041 | 12 | 13143 | 51 |
| 12946 | 67 | 13042 | 67 | 13144 | 67 |
| 12949 | 67 | 13044 | 67 | 13145 | 67 |
| 12950 | 67 | 13045 | 54 | 13146 | 51 |
| 12952 | 67 | 13052 | 54 | 13147 | 51 |
| 12953 | 67 | 13053 | 54 | 13148 | 51 |

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**Pacific Employers Insurance Company
TERRITORY PAGES**

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|---------------------|------------------|---------------------|------------------|---------------------|------------------|
| 13152 | 38 | 13329 | 67 | 13452 | 52 |
| 13155 | 54 | 13331 | 67 | 13454 | 67 |
| 13156 | 51 | 13332 | 54 | 13456 | 54 |
| 13158 | 54 | 13333 | 61 | 13459 | 61 |
| 13159 | 38 | 13334 | 54 | 13460 | 54 |
| 13160 | 51 | 13335 | 61 | 13461 | 67 |
| 13164 | 38 | 13337 | 61 | 13464 | 54 |
| 13165 | 51 | 13338 | 67 | 13468 | 61 |
| 13166 | 51 | 13339 | 52 | 13469 | 67 |
| 13167 | 67 | 13340 | 52 | 13470 | 67 |
| 13202 | 12 | 13342 | 61 | 13471 | 67 |
| 13203 | 12 | 13343 | 67 | 13473 | 67 |
| 13204 | 12 | 13345 | 67 | 13475 | 67 |
| 13205 | 12 | 13346 | 54 | 13476 | 86 |
| 13206 | 12 | 13348 | 61 | 13477 | 86 |
| 13207 | 12 | 13350 | 52 | 13478 | 86 |
| 13208 | 12 | 13354 | 67 | 13480 | 67 |
| 13209 | 12 | 13355 | 54 | 13482 | 61 |
| 13210 | 12 | 13357 | 61 | 13483 | 67 |
| 13211 | 12 | 13360 | 67 | 13485 | 61 |
| 13212 | 12 | 13361 | 67 | 13486 | 67 |
| 13214 | 12 | 13363 | 67 | 13488 | 61 |
| 13215 | 12 | 13365 | 52 | 13489 | 67 |
| 13219 | 12 | 13367 | 67 | 13490 | 15 |
| 13224 | 12 | 13368 | 67 | 13491 | 61 |
| 13244 | 12 | 13402 | 54 | 13492 | 15 |
| 13290 | 12 | 13403 | 15 | 13493 | 67 |
| 13301 | 67 | 13406 | 67 | 13494 | 67 |
| 13302 | 67 | 13407 | 67 | 13495 | 67 |
| 13303 | 67 | 13408 | 54 | 13501 | 15 |
| 13304 | 67 | 13409 | 54 | 13502 | 15 |
| 13308 | 67 | 13411 | 54 | 13601 | 74 |
| 13309 | 67 | 13413 | 15 | 13602 | 74 |
| 13310 | 54 | 13415 | 61 | 13603 | 74 |
| 13314 | 54 | 13416 | 67 | 13605 | 74 |
| 13315 | 61 | 13417 | 67 | 13606 | 74 |
| 13316 | 67 | 13418 | 54 | 13607 | 74 |
| 13317 | 52 | 13420 | 67 | 13608 | 74 |
| 13318 | 67 | 13421 | 86 | 13612 | 74 |
| 13319 | 67 | 13424 | 67 | 13613 | 67 |
| 13320 | 61 | 13425 | 67 | 13614 | 67 |
| 13322 | 67 | 13428 | 52 | 13616 | 74 |
| 13323 | | 13431 | 67 | 13617 | 67 |
| Clinton..... | 15 | 13433 | 67 | 13618 | 74 |
| Kirkland..... | 15 | 13436 | 67 | 13619 | 74 |
| Lairdsville..... | 15 | 13437 | 67 | 13620 | 67 |
| 13324 | 67 | 13438 | 67 | 13621 | 67 |
| 13325 | 67 | 13439 | 61 | 13622 | 74 |
| 13326 | 61 | 13440 | 15 | 13624 | 74 |
| 13327 | 67 | 13441 | 15 | 13625 | 67 |
| 13328 | 67 | 13450 | 61 | 13626 | 67 |

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Pacific Employers Insurance Company
TERRITORY PAGES

| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|---------------------|------------------|---------------------|------------------|---------------------|------------------|
| 13630 | 67 | 13736 | 54 | 13835 | 54 |
| 13633 | 67 | 13739 | 61 | 13838 | 61 |
| 13634 | 74 | 13740 | 61 | 13839 | 61 |
| 13635 | 67 | 13743 | 54 | 13841 | 54 |
| 13636 | 74 | 13744 | 28 | 13842 | 61 |
| 13637 | 74 | 13746 | 28 | 13843 | 54 |
| 13638 | 74 | 13748 | 28 | 13844 | 54 |
| 13639 | 67 | 13750 | 61 | 13846 | 61 |
| 13640 | 74 | 13751 | 61 | 13849 | 61 |
| 13642 | 67 | 13752 | 61 | 13850 | 28 |
| 13646 | 67 | 13753 | 61 | 13856 | 61 |
| 13648 | 67 | 13754 | 28 | 13859 | 61 |
| 13650 | 74 | 13755 | 61 | 13860 | 61 |
| 13652 | 67 | 13756 | 61 | 13861 | 61 |
| 13654 | 67 | 13757 | 61 | 13862 | 28 |
| 13655 | 67 | 13760 | 28 | 13863 | 54 |
| 13656 | 74 | 13775 | 61 | 13864 | 54 |
| 13658 | 67 | 13776 | 61 | 13865 | 28 |
| 13659 | 74 | 13777 | 28 | 13901 | 28 |
| 13660 | 67 | 13778 | 54 | 13903 | 28 |
| 13661 | 74 | 13780 | 54 | 13904 | 28 |
| 13662 | 67 | 13782 | 61 | 13905 | 28 |
| 13664 | 67 | 13783 | 61 | 14001 | 42 |
| 13665 | 74 | 13786 | 61 | 14004 | 42 |
| 13667 | 67 | 13787 | 28 | 14005 | 47 |
| 13668 | 67 | 13788 | 61 | 14006 | 41 |
| 13669 | 67 | 13790 | 28 | 14008 | 49 |
| 13670 | 67 | 13795 | 28 | 14009 | 84 |
| 13672 | 67 | 13796 | 61 | 14011 | 84 |
| 13673 | 74 | 13797 | 28 | 14012 | 49 |
| 13675 | 74 | 13801 | 54 | 14013 | 47 |
| 13676 | 67 | 13802 | 28 | 14020 | 47 |
| 13679 | 74 | 13803 | 54 | 14024 | 84 |
| 13680 | 67 | 13804 | 61 | 14025 | 41 |
| 13681 | 67 | 13806 | 61 | 14026 | 42 |
| 13682 | 74 | 13807 | 61 | 14028 | 49 |
| 13684 | 67 | 13808 | 61 | 14030 | 41 |
| 13685 | 74 | 13809 | 54 | 14031 | 42 |
| 13687 | 67 | 13810 | 61 | 14032 | 42 |
| 13690 | 67 | 13811 | 54 | 14033 | 41 |
| 13691 | 74 | 13812 | 54 | 14034 | 41 |
| 13693 | 74 | 13813 | 28 | 14036 | 47 |
| 13694 | 67 | 13815 | 54 | 14037 | 84 |
| 13696 | 67 | 13820 | 61 | 14039 | 84 |
| 13697 | 67 | 13825 | 61 | 14040 | 47 |
| 13699 | 67 | 13826 | 28 | 14041 | 84 |
| 13730 | 54 | 13827 | 54 | 14042 | 84 |
| 13731 | 61 | 13830 | 54 | 14043 | 42 |
| 13732 | 54 | 13832 | 54 | 14047 | 41 |
| 13733 | 54 | 13833 | 28 | 14048 | 31 |
| 13734 | 54 | 13834 | 61 | 14051 | 08 |

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| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|---------------------|------------------|---------------------|------------------|-------------------------|------------------|
| 14052 | 42 | 14171 | 84 | South Cheektowaga | 08 |
| 14054 | 47 | 14172 | 49 | 14228 | |
| 14055 | 41 | 14174 | 49 | Amherst | 08 |
| 14057 | 41 | 14201 | 07 | Buffalo | 07 |
| 14058 | 47 | 14202 | 07 | West Amherst | 08 |
| 14059 | 42 | 14203 | 07 | 14260 | |
| 14060 | 84 | 14204 | 07 | Amherst | 08 |
| 14062 | 31 | 14206 | | Buffalo | 07 |
| 14063 | 31 | Buffalo..... | 07 | 14301 | 14 |
| 14065 | 84 | Cheektowaga..... | 08 | 14303 | 14 |
| 14066 | 84 | West Seneca | 08 | 14304 | 14 |
| 14067 | 49 | 14207 | 07 | 14305 | 14 |
| 14068 | 08 | 14208 | 07 | 14410 | 39 |
| 14069 | 41 | 14209 | 07 | 14411 | 47 |
| 14070 | 41 | 14210 | | 14414 | 84 |
| 14072 | 08 | Buffalo..... | 07 | 14415 | 51 |
| 14075 | 42 | West Seneca | 08 | 14416 | 47 |
| 14080 | 41 | 14211 | 07 | 14418 | 51 |
| 14081 | 31 | 14212 | 07 | 14420 | 39 |
| 14082 | 84 | 14213 | 07 | 14422 | 47 |
| 14083 | 84 | 14214 | 07 | 14423 | 84 |
| 14085 | 41 | 14215 | 07 | 14424 | 51 |
| 14086 | 42 | 14216 | 07 | 14425 | 51 |
| 14091 | 41 | 14217 | 07 | 14427 | 84 |
| 14092 | 14 | 14218 | | 14428 | 39 |
| 14094 | 43 | Buffalo..... | 07 | 14432 | 51 |
| 14098 | 47 | Lackawanna | 08 | 14433 | 51 |
| 14101 | 84 | West Seneca | 08 | 14435 | 84 |
| 14102 | 42 | 14219 | 07 | 14437 | 84 |
| 14103 | 47 | 14220 | 07 | 14441 | 51 |
| 14105 | 49 | 14221 | | 14445 | 11 |
| 14108 | 49 | Amherst | 08 | 14450 | 11 |
| 14111 | 41 | Buffalo..... | 07 | 14454 | 84 |
| 14113 | 84 | Clarence | 08 | 14456 | 51 |
| 14120 | 14 | Williamsville | 08 | 14462 | 84 |
| 14125 | 47 | 14222 | 07 | 14464 | 39 |
| 14127 | 42 | 14223 | 07 | 14466 | 84 |
| 14129 | 84 | 14224 | | 14467 | 11 |
| 14131 | 49 | Buffalo..... | 07 | 14468 | 39 |
| 14132 | 49 | West Seneca | 08 | 14469 | 51 |
| 14134 | 41 | 14225 | | 14470 | 47 |
| 14136 | 31 | Buffalo..... | 07 | 14471 | 51 |
| 14138 | 84 | Cheektowaga..... | 08 | 14472 | 39 |
| 14139 | 41 | 14226 | | 14475 | 51 |
| 14141 | 41 | Amherst | 08 | 14476 | 47 |
| 14143 | 47 | Buffalo..... | 07 | 14477 | 47 |
| 14145 | 84 | Eggertsville | 08 | 14478 | 51 |
| 14150 | 08 | Snyder | 08 | 14480 | 84 |
| 14151 | 08 | 14227 | | 14481 | 84 |
| 14167 | 84 | Buffalo..... | 07 | 14482 | 47 |
| 14170 | 41 | Cheektowaga..... | 08 | 14485 | 84 |

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| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|-------------------------|------------------|-------------------------|------------------|-------------------------|------------------|
| 14486 | 47 | 14605 | 11 | 14740 | 31 |
| 14487 | 84 | 14606 | 11 | 14741 | 84 |
| 14489 | 51 | 14607 | 11 | 14743 | 84 |
| 14502 | 51 | 14608 | 11 | 14744 | 84 |
| 14504 | 51 | 14609 | 11 | 14747 | 31 |
| 14505 | 51 | 14610 | 11 | 14748 | 84 |
| 14506 | 39 | 14611 | 11 | 14750 | 31 |
| 14507 | 51 | 14612 | 11 | 14753 | 84 |
| 14510 | 84 | 14613 | 11 | 14754 | 84 |
| 14512 | 51 | 14614 | 11 | 14755 | 84 |
| 14513 | 51 | 14615 | 11 | 14757 | 31 |
| 14514 | 39 | 14616 | 11 | 14760 | 84 |
| 14515 | 11 | 14617 | 11 | 14767 | 31 |
| 14516 | 51 | 14618 | 11 | 14769 | 31 |
| 14517 | 84 | 14619 | 11 | 14770 | 84 |
| 14519 | 51 | 14620 | 11 | 14772 | 84 |
| 14521 | 51 | 14621 | 11 | 14775 | 31 |
| 14522 | 51 | 14622 | 11 | 14777 | 84 |
| 14525 | 47 | 14623 | 11 | 14779 | 84 |
| 14526 | 11 | 14624 | 11 | 14781 | 31 |
| 14527 | 51 | 14625 | 11 | 14782 | 31 |
| 14530 | 84 | 14626 | 11 | 14784 | 31 |
| 14532 | 51 | 14642 | 11 | 14787 | 31 |
| 14533 | 84 | 14701 | 31 | 14801 | 84 |
| 14534 | 11 | 14706 | 84 | 14802 | 84 |
| 14536 | 84 | 14708 | 84 | 14803 | 84 |
| 14541 | 51 | 14709 | 84 | 14804 | 84 |
| 14543 | 39 | 14710 | 31 | 14805 | 54 |
| 14544 | 51 | 14711 | 84 | 14806 | 84 |
| 14545 | 84 | 14712 | 31 | 14807 | 84 |
| 14546 | 39 | 14714 | 84 | 14808 | 84 |
| 14548 | 51 | 14715 | 84 | 14809 | 84 |
| 14550 | 84 | 14716 | 31 | 14810 | 84 |
| 14551 | 51 | 14717 | 84 | 14812 | 54 |
| 14555 | 51 | 14718 | 31 | 14813 | 84 |
| 14559 | 39 | 14719 | 84 | 14814 | 40 |
| 14560 | 84 | 14721 | 84 | 14815 | 54 |
| 14561 | 51 | 14722 | 31 | 14816 | 54 |
| 14564 | 51 | 14723 | 31 | 14817 | 54 |
| 14568 | 51 | 14724 | 31 | 14818 | 54 |
| 14569 | 84 | 14726 | 84 | 14819 | 84 |
| 14571 | 47 | 14727 | 84 | 14820 | 84 |
| 14572 | 84 | 14728 | 31 | 14821 | 40 |
| 14580 | 11 | 14729 | 84 | 14822 | 84 |
| 14585 | 51 | 14731 | 84 | 14823 | 84 |
| 14586 | 39 | 14733 | 31 | 14824 | 54 |
| 14589 | 51 | 14735 | 84 | 14825 | 54 |
| 14590 | 51 | 14736 | 31 | 14826 | 84 |
| 14591 | 84 | 14737 | 84 | 14830 | 40 |
| 14603 | 11 | 14738 | 31 | 14836 | 84 |
| 14604 | 11 | 14739 | 84 | 14837 | 51 |

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| Garaging Zip | Territory | Garaging Zip | Territory | Garaging Zip | Territory |
|-------------------------|------------------|-------------------------|------------------|-------------------------|------------------|
| 14838 | 54 | 14864 | 54 | 14884 | 84 |
| 14839 | 84 | 14865 | 54 | 14885 | 84 |
| 14840 | 84 | 14867 | 54 | 14886 | 54 |
| 14841 | 54 | 14869 | 54 | 14889 | 54 |
| 14842 | 51 | 14870 | 84 | 14891 | 54 |
| 14843 | 84 | 14871 | 54 | 14892 | 54 |
| 14845 | 40 | 14872 | 54 | 14894 | 54 |
| 14846 | 84 | 14873 | 84 | 14895 | 84 |
| 14847 | 51 | 14874 | 84 | 14897 | 84 |
| 14850 | 54 | 14877 | 84 | 14898 | 84 |
| 14853 | 54 | 14878 | 51 | 14901 | 40 |
| 14855 | 84 | 14879 | 84 | 14903 | 40 |
| 14858 | 84 | 14880 | 84 | 14904 | 40 |
| 14859 | 54 | 14881 | 54 | 14905 | 40 |
| 14860 | 51 | 14882 | 54 | 14925 | 40 |
| 14861 | 54 | 14883 | 54 | | |

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| City/ Town | Garaging Zip | Territory | City/ Town | Garaging Zip | Territory |
|-----------------------|-------------------------|------------------|-----------------------|-------------------------|------------------|
| Accord | 12404..... | 61 | Ancramdale | 12503 | 59 |
| Acra | 12405..... | 61 | Andes | 13731..... | 61 |
| Adams | 13605..... | 74 | Andover | 14806..... | 84 |
| Adams Basin | 14410..... | 39 | Angelica..... | 14709..... | 84 |
| Adams Center | 13606..... | 74 | Angola | 14006..... | 41 |
| Addison | 14801..... | 84 | Antwerp | 13608..... | 74 |
| Adirondack | 12808..... | 67 | Apalachin..... | 13732..... | 54 |
| Afton | 13730..... | 54 | Appleton | 14008..... | 49 |
| Akron | 14001..... | 42 | Aquebogue | 11931..... | 76 |
| Albany | 12202..... | 13 | Arcade | 14009..... | 84 |
| Albany | 12203..... | 13 | Ardsey..... | 10502..... | 97 |
| Albany | 12204..... | 13 | Argyle | 12809..... | 67 |
| Albany | 12205..... | 13 | Arkport | 14807..... | 84 |
| Albany | 12206..... | 13 | Arkville | 12406..... | 61 |
| Albany | 12207..... | 13 | Armonk | 10504..... | 65 |
| Albany | 12208..... | 13 | Arverne | 11692..... | 55 |
| Albany | 12209..... | 13 | Ashland..... | 12407..... | 61 |
| Albany | 12210..... | 13 | Ashville | 14710..... | 31 |
| Albany | 12211..... | 13 | Astoria | 11102..... | 19 |
| Albany | 12223..... | 13 | Astoria | 11103..... | 19 |
| Albany | 12226..... | 13 | Astoria | 11105..... | 19 |
| Albany | 12227..... | 13 | Astoria | 11106..... | 19 |
| Albany | 12247..... | 13 | Athens | 12015..... | 59 |
| Albany | 12260..... | 13 | Athol | 12810..... | 67 |
| Albertson | 11507..... | 21 | Atlanta | 14808..... | 84 |
| Albion | 14411..... | 47 | Atlantic Beach..... | 11509..... | 20 |
| Alcove..... | 12007..... | 13 | Attica..... | 14011..... | 84 |
| Alden | 14004..... | 42 | Au Sable Forks | 12912..... | 67 |
| Alder Creek | 13301..... | 67 | Auburn | 13021..... | 25 |
| Alexander | 14005..... | 47 | Aurora | 13026..... | 51 |
| Alexandria Bay | 13607..... | 74 | Austerlitz..... | 12017..... | 59 |
| Alfred | 14802..... | 84 | Ava | 13303..... | 67 |
| Alfred Station..... | 14803..... | 84 | Averill Park | 12018..... | 73 |
| Allegany..... | 14706..... | 84 | Avoca..... | 14809..... | 84 |
| Alma | 14708..... | 84 | Avon | 14414..... | 84 |
| Almond | 14804..... | 84 | Babylon..... | 11702..... | 75 |
| Alpine | 14805..... | 54 | Bainbridge | 13733..... | 54 |
| Alplaus..... | 12008..... | 09 | Baldwin | 11510..... | 20 |
| Altamont | 12009..... | 13 | Baldwin Place | 10505 | 65 |
| Altmar | 13302..... | 67 | Baldwinsville | 13027..... | 38 |
| Altona | 12910..... | 67 | Ballston Lake | 12019..... | 30 |
| Amagansett | 11930..... | 76 | Ballston Spa | 12020..... | 30 |
| Amawalk..... | 10501..... | 65 | Barker | 14012..... | 49 |
| Amenia | 12501..... | 58 | Barneveld | 13304..... | 67 |
| Amherst..... | 14221..... | 08 | Barrytown | 12507..... | 58 |
| Amherst..... | 14226..... | 08 | Barryville..... | 12719..... | 83 |
| Amherst..... | 14228..... | 08 | Barton | 13734..... | 54 |
| Amherst..... | 14260..... | 08 | Basom | 14013..... | 47 |
| Amityville | 11701..... | 75 | Batavia..... | 14020..... | 47 |
| Amsterdam..... | 12010..... | 35 | Bath | 14810..... | 84 |
| Ancram | 12502..... | 59 | Bay Shore..... | 11706..... | 75 |

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| City/ Town | Garaging Zip | Territory | City/ Town | Garaging Zip | Territory |
|-------------------------|-----------------|-----------|-----------------------|-----------------|-----------|
| Bayport..... | 11705..... | 76 | Bovina Center..... | 13740..... | 61 |
| Bayside..... | 11359..... | 55 | Bowmansville..... | 14026..... | 42 |
| Bayside..... | 11360..... | 55 | Bradford..... | 14815..... | 54 |
| Bayside..... | 11361..... | 55 | Brainard..... | 12024..... | 59 |
| Bayville..... | 11709..... | 22 | Branchport..... | 14418..... | 51 |
| Beacon..... | 12508..... | 58 | Brant Lake..... | 12815..... | 67 |
| Bear Mountain..... | 10911..... | 68 | Brasher Falls..... | 13613..... | 67 |
| Bearsville..... | 12409..... | 61 | Breesport..... | 14816..... | 54 |
| Beaver Dams..... | 14812..... | 54 | Breezy Point..... | 11697..... | 55 |
| Bedford..... | 10506..... | 65 | Brentwood..... | 11717..... | 75 |
| Bedford Hills..... | 10507..... | 65 | Brewerton..... | 13029..... | 38 |
| Belfast..... | 14711..... | 84 | Brewster..... | 10509..... | 46 |
| Bellerose..... | 11426..... | 55 | Briarcliff Manor..... | 10510..... | 65 |
| Bellmore..... | 11710..... | 20 | Bridgehampton..... | 11932..... | 76 |
| Bellona..... | 14415..... | 51 | Bridgeport..... | 13030..... | 38 |
| Bellport..... | 11713..... | 76 | Brier Hill..... | 13614..... | 67 |
| Belmont..... | 14813..... | 84 | Brightwaters..... | 11718..... | 75 |
| Bemus Point..... | 14712..... | 31 | Broadalbin..... | 12025..... | 29 |
| Bergen..... | 14416..... | 47 | Brockport..... | 14420..... | 39 |
| Berkshire..... | 13736..... | 54 | Brocton..... | 14716..... | 31 |
| Berlin..... | 12022..... | 73 | Bronx..... | 10451..... | 01 |
| Berne..... | 12023..... | 13 | Bronx..... | 10452..... | 01 |
| Bernhards Bay..... | 13028..... | 67 | Bronx..... | 10453..... | 01 |
| Bethel..... | 12720..... | 82 | Bronx..... | 10454..... | 01 |
| Bethpage..... | 11714..... | 22 | Bronx..... | 10455..... | 01 |
| Big Flats..... | 14814..... | 40 | Bronx..... | 10456..... | 01 |
| Big Indian..... | 12410..... | 61 | Bronx..... | 10457..... | 01 |
| Binghamton..... | 13901..... | 28 | Bronx..... | 10458..... | 03 |
| Binghamton..... | 13903..... | 28 | Bronx..... | 10459..... | 01 |
| Binghamton..... | 13904..... | 28 | Bronx..... | 10460..... | 01 |
| Binghamton..... | 13905..... | 28 | Bronx..... | 10461..... | 03 |
| Black Creek..... | 14714..... | 84 | Bronx..... | 10462..... | 03 |
| Black River..... | 13612..... | 74 | Bronx..... | 10463..... | 03 |
| Blauvelt..... | 10913..... | 68 | Bronx..... | 10464..... | 03 |
| Bliss..... | 14024..... | 84 | Bronx..... | 10465..... | 03 |
| Bloomfield..... | 14469..... | 51 | Bronx..... | 10466..... | 03 |
| Bloomington..... | 12721..... | 83 | Bronx..... | 10467..... | 03 |
| Bloomington..... | 12913..... | 67 | Bronx..... | 10468..... | 03 |
| Bloomington..... | 12411..... | 61 | Bronx..... | 10469..... | 03 |
| Bloomville..... | 13739..... | 61 | Bronx..... | 10470..... | 03 |
| Blossvale..... | 13308..... | 67 | Bronx..... | 10471..... | 03 |
| Blue Mountain Lake..... | 12812..... | 67 | Bronx..... | 10472..... | 03 |
| Blue Point..... | 11715..... | 76 | Bronx..... | 10473..... | 01 |
| Bohemia..... | 11716..... | 75 | Bronx..... | 10474..... | 01 |
| Boiceville..... | 12412..... | 61 | Bronx..... | 10475..... | 03 |
| Bolivar..... | 14715..... | 84 | Bronxville..... | 10708..... | 97 |
| Bolton Landing..... | 12814..... | 67 | Brookfield..... | 13314..... | 54 |
| Bombay..... | 12914..... | 67 | Brookhaven..... | 11719..... | 76 |
| Boonville..... | 13309..... | 67 | Brooklyn..... | 11201..... | 17 |
| Boston..... | 14025..... | 41 | Brooklyn..... | 11203..... | 17 |
| Bouckville..... | 13310..... | 54 | Brooklyn..... | 11204..... | 17 |

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|-----------------------|-------------------------|------------------|-----------------------|-------------------------|------------------|
| Brooklyn | 11205..... | 17 | Buffalo | 14209..... | 07 |
| Brooklyn | 11206..... | 17 | Buffalo | 14210..... | 07 |
| Brooklyn | 11207..... | 17 | Buffalo | 14211..... | 07 |
| Brooklyn | 11208..... | 17 | Buffalo | 14212..... | 07 |
| Brooklyn | 11209..... | 17 | Buffalo | 14213..... | 07 |
| Brooklyn | 11210..... | 17 | Buffalo | 14214..... | 07 |
| Brooklyn | 11211..... | 17 | Buffalo | 14215..... | 07 |
| Brooklyn | 11212..... | 17 | Buffalo | 14216..... | 07 |
| Brooklyn | 11213..... | 17 | Buffalo | 14217..... | 07 |
| Brooklyn | 11214..... | 17 | Buffalo | 14218..... | 07 |
| Brooklyn | 11215..... | 17 | Buffalo | 14219..... | 07 |
| Brooklyn | 11216..... | 17 | Buffalo | 14220..... | 07 |
| Brooklyn | 11217..... | 17 | Buffalo | 14221..... | 07 |
| Brooklyn | 11218..... | 17 | Buffalo | 14222..... | 07 |
| Brooklyn | 11219..... | 17 | Buffalo | 14223..... | 07 |
| Brooklyn | 11220..... | 17 | Buffalo | 14224..... | 07 |
| Brooklyn | 11221..... | 17 | Buffalo | 14225..... | 07 |
| Brooklyn | 11222..... | 17 | Buffalo | 14226..... | 07 |
| Brooklyn | 11223..... | 17 | Buffalo | 14227..... | 07 |
| Brooklyn | 11224..... | 17 | Buffalo | 14228..... | 07 |
| Brooklyn | 11225..... | 17 | Buffalo | 14260..... | 07 |
| Brooklyn | 11226..... | 17 | Burdett | 14818..... | 54 |
| Brooklyn | 11228..... | 17 | Burke | 12917..... | 67 |
| Brooklyn | 11229..... | 17 | Burlington Flats..... | 13315..... | 61 |
| Brooklyn | 11230..... | 17 | Burnt Hills | 12027..... | 30 |
| Brooklyn | 11231..... | 17 | Burt | 14028..... | 49 |
| Brooklyn | 11232..... | 17 | Buskirk | 12028..... | 67 |
| Brooklyn | 11233..... | 17 | Byron | 14422..... | 47 |
| Brooklyn | 11234..... | 17 | Cadyville | 12918..... | 67 |
| Brooklyn | 11235..... | 17 | Cairo | 12413..... | 61 |
| Brooklyn | 11236..... | 17 | Calcium..... | 13616..... | 74 |
| Brooklyn | 11237..... | 17 | Caledonia | 14423..... | 84 |
| Brooklyn | 11238..... | 17 | Callicoon..... | 12723..... | 83 |
| Brooklyn | 11239..... | 17 | Calverton | 11933..... | 76 |
| Brooklyn | 11241..... | 17 | Cambria Heights..... | 11411..... | 55 |
| Brooklyn | 11242..... | 17 | Cambridge | 12816..... | 67 |
| Brooklyn | 11243..... | 17 | Camden | 13316..... | 67 |
| Brooklyn | 11249..... | 17 | Cameron..... | 14819..... | 84 |
| Brooklyn | 11251..... | 17 | Cameron Mills..... | 14820..... | 84 |
| Brooklyn | 11252..... | 17 | Camillus | 13031..... | 12 |
| Brooklyn | 11256..... | 17 | Campbell | 14821..... | 40 |
| Brooktondale | 14817..... | 54 | Campbell Hall | 10916..... | 64 |
| Brushton | 12916..... | 67 | Canaan | 12029..... | 59 |
| Buchanan | 10511..... | 65 | Canajoharie | 13317..... | 52 |
| Buffalo | 14201..... | 7 | Canandaigua | 14424..... | 51 |
| Buffalo | 14202..... | 7 | Canaseraga | 14822..... | 84 |
| Buffalo | 14203..... | 7 | Canastota | 13032..... | 54 |
| Buffalo | 14204..... | 7 | Candor..... | 13743..... | 54 |
| Buffalo | 14206..... | 7 | Caneadea | 14717..... | 84 |
| Buffalo | 14207..... | 7 | Canisteo | 14823..... | 84 |
| Buffalo | 14208..... | 7 | Canton | 13617..... | 67 |

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| City/ Town | Garaging Zip | Territory | City/ Town | Garaging Zip | Territory |
|--------------------------|-----------------|-----------|-------------------------|-----------------|-----------|
| Cape Vincent..... | 13618..... | 74 | Churubusco | 12923..... | 67 |
| Carle Place..... | 11514..... | 21 | Cicero | 13039..... | 12 |
| Carlisle | 12031..... | 61 | Cincinnati..... | 13040..... | 54 |
| Carmel..... | 10512..... | 46 | Circleville | 10919..... | 64 |
| Caroga Lake..... | 12032..... | 67 | Clarence | 14031..... | 42 |
| Carthage..... | 13619..... | 74 | Clarence | 14221..... | 08 |
| Cassadaga | 14718..... | 31 | Clarence Center | 14032 | 42 |
| Cassville..... | 13318..... | 67 | Clarksville | 12041..... | 13 |
| Castile | 14427..... | 84 | Claryville..... | 12725..... | 61 |
| Castle Creek | 13744..... | 28 | Claverack..... | 12513..... | 59 |
| Castleton On Hudson..... | 12033 | 73 | Clay | 13041..... | 12 |
| Castorland..... | 13620..... | 67 | Clayton | 13624..... | 74 |
| Cato..... | 13033..... | 51 | Clayville | 13322..... | 67 |
| Catskill..... | 12414..... | 59 | Clemons | 12819..... | 67 |
| Cattaraugus..... | 14719..... | 84 | Cleveland..... | 13042..... | 67 |
| Cayuga | 13034..... | 51 | Cleverdale | 12820..... | 67 |
| Cayuta | 14824..... | 54 | Clifton Park | 12065..... | 71 |
| Cazenovia | 13035..... | 86 | Clifton Springs | 14432..... | 51 |
| Cedarhurst..... | 11516..... | 20 | Climax..... | 12042..... | 61 |
| Center Moriches..... | 11934..... | 76 | Clinton | 13323..... | 15 |
| Centereach..... | 11720..... | 76 | Clinton Corners..... | 12514..... | 58 |
| Centerport | 11721..... | 85 | Clintondale..... | 12515..... | 61 |
| Central Bridge | 12035..... | 61 | Clyde | 14433..... | 51 |
| Central Islip | 11722..... | 75 | Clymer | 14724..... | 31 |
| Central Square | 13036..... | 67 | Cobleskill | 12043..... | 61 |
| Central Valley..... | 10917..... | 32 | Cochecton | 12726..... | 83 |
| Ceres..... | 14721..... | 84 | Coeymans Hollow..... | 12046 | 13 |
| Chadwicks | 13319..... | 67 | Cohocton | 14826..... | 84 |
| Chaffee..... | 14030..... | 41 | Cohoes | 12047 | 13 |
| Champlain | 12919..... | 67 | Cold Brook..... | 13324..... | 67 |
| Chappaqua..... | 10514..... | 65 | Cold Spring..... | 10516..... | 46 |
| Charlotteville | 12036..... | 61 | Cold Spring Harbor..... | 11724..... | 85 |
| Chase Mills..... | 13621..... | 67 | Colden | 14033..... | 41 |
| Chateaugay | 12920..... | 67 | College Point | 11356..... | 55 |
| Chatham..... | 12037..... | 59 | Collins | 14034..... | 41 |
| Chaumont..... | 13622..... | 74 | Colton | 13625..... | 67 |
| Chautauqua..... | 14722..... | 31 | Commack | 11725 | 85 |
| Chazy | 12921..... | 67 | Comstock..... | 12821..... | 67 |
| Cheektowaga | 14206..... | 08 | Conesus | 14435 | 84 |
| Cheektowaga | 14225..... | 08 | Conewango Valley..... | 14726 | 84 |
| Cheektowaga | 14227..... | 08 | Congers | 10920..... | 68 |
| Chemung..... | 14825..... | 54 | Conklin..... | 13748..... | 28 |
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| Greenwich | 12834 | 67 | Highland | 12528 | 62 |
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| New York..... | 10025..... | 18 | New York..... | 10166..... | 18 |
| New York..... | 10026..... | 18 | New York..... | 10167..... | 18 |
| New York..... | 10027..... | 18 | New York..... | 10168..... | 18 |
| New York..... | 10028..... | 18 | New York..... | 10169..... | 18 |
| New York..... | 10029..... | 18 | New York..... | 10170..... | 18 |
| New York..... | 10030..... | 18 | New York..... | 10171..... | 18 |
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| New York..... | 10032..... | 18 | New York..... | 10173..... | 18 |
| New York..... | 10033..... | 18 | New York..... | 10174..... | 18 |
| New York..... | 10034..... | 18 | New York..... | 10175..... | 18 |
| New York..... | 10035..... | 18 | New York..... | 10176..... | 18 |
| New York..... | 10036..... | 18 | New York..... | 10177..... | 18 |
| New York..... | 10037..... | 18 | New York..... | 10178..... | 18 |
| New York..... | 10038..... | 18 | New York..... | 10199..... | 18 |
| New York..... | 10039..... | 18 | New York..... | 10270..... | 18 |
| New York..... | 10040..... | 18 | New York..... | 10271..... | 18 |
| New York..... | 10041..... | 18 | New York..... | 10278..... | 18 |
| New York..... | 10044..... | 19 | New York..... | 10279..... | 18 |
| New York..... | 10048..... | 18 | New York..... | 10280..... | 18 |
| New York..... | 10055..... | 18 | New York..... | 10281..... | 18 |
| New York..... | 10060..... | 18 | New York..... | 10282..... | 18 |
| New York..... | 10069..... | 18 | New York Mills..... | 13417..... | 67 |
| New York..... | 10090..... | 18 | Newark..... | 14513..... | 51 |
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| New York..... | 10098..... | 18 | Newburgh..... | 12550..... | 32 |
| New York..... | 10099..... | 18 | Newcomb..... | 12852..... | 67 |
| New York..... | 10103..... | 18 | Newcomb..... | 12879..... | 67 |
| New York..... | 10104..... | 18 | Newfane..... | 14108..... | 49 |
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| New York..... | 10120..... | 18 | Niverville..... | 12130..... | 59 |
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| New York..... | 10122..... | 18 | North Babylon..... | 11703..... | 75 |
| New York..... | 10123..... | 18 | North Bangor..... | 12966..... | 67 |

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| North Brookfield | 13418..... | 54 | Oxford | 13830..... | 54 |
| North Chili..... | 14514..... | 39 | Oyster Bay..... | 11771 | 22 |
| North Collins..... | 14111 | 41 | Ozone Park..... | 11416..... | 55 |
| North Creek | 12853..... | 67 | Ozone Park..... | 11417..... | 55 |
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| North Java | 14113..... | 84 | Palisades | 10964..... | 68 |
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| North Tonawanda..... | 14120..... | 14 | Parishville | 13672..... | 67 |
| Northport | 11768..... | 85 | Parksville | 12768..... | 83 |
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| Norwood..... | 13668..... | 67 | Pattersonville | 12137..... | 09 |
| Nunda..... | 14517 | 84 | Paul Smiths | 12970..... | 67 |
| Nyack | 10960..... | 68 | Pavilion | 14525..... | 47 |
| Oak Hill..... | 12460..... | 61 | Pawling | 12564..... | 58 |
| Oakdale | 11769..... | 75 | Pearl River..... | 10965..... | 68 |
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| Oakland Gardens | 11364..... | 55 | Peekskill | 10566..... | 65 |
| Ocean Beach | 11770..... | 75 | Pelham | 10803..... | 97 |
| Oceanside | 11572..... | 20 | Penfield..... | 14526..... | 11 |
| Odessa..... | 14869..... | 54 | Penn Yan..... | 14527..... | 51 |
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| Orient..... | 11957..... | 76 | Pine Hill | 12465..... | 61 |
| Oriskany | 13424..... | 67 | Pine Island..... | 10969..... | 64 |
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| Ossining | 10562..... | 65 | Pine Valley..... | 14872..... | 54 |
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| Otego..... | 13825..... | 61 | Pittsford | 14534..... | 11 |
| Otisville..... | 10963..... | 64 | Plainview | 11803..... | 22 |
| Ouaquaga..... | 13826..... | 28 | Plattsburgh | 12901..... | 67 |
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| Plymouth | 13832..... | 54 | Redfield | 13437..... | 67 |
| Poestenkill | 12140..... | 13 | Redford..... | 12978..... | 67 |
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| Port Henry | 12974..... | 67 | Rexville | 14877..... | 84 |
| Port Jefferson | 11777..... | 76 | Rhinebeck..... | 12572..... | 58 |
| Port Jefferson Station..... | 11776..... | 76 | Richfield Springs..... | 13439..... | 61 |
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| Portageville | 14536..... | 84 | Richmondville | 12149..... | 61 |
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| Portville..... | 14770..... | 84 | Ripley..... | 14775..... | 31 |
| Potsdam | 13676..... | 67 | Riverhead | 11901..... | 76 |
| Potsdam | 13699..... | 67 | Rochester | 14603..... | 11 |
| Pottersville..... | 12860 | 67 | Rochester | 14604..... | 11 |
| Poughkeepsie | 12601..... | 33 | Rochester | 14605..... | 11 |
| Poughkeepsie | 12603..... | 33 | Rochester | 14606..... | 11 |
| Poughkeepsie | 12604..... | 33 | Rochester | 14607..... | 11 |
| Poughquag..... | 12570..... | 58 | Rochester | 14608..... | 11 |
| Pound Ridge | 10576..... | 65 | Rochester | 14609..... | 11 |
| Prattsburgh..... | 14873..... | 84 | Rochester | 14610..... | 11 |
| Prattsville..... | 12468..... | 61 | Rochester | 14611..... | 11 |
| Preble | 13141..... | 54 | Rochester | 14612..... | 11 |
| Preston Hollow | 12469..... | 13 | Rochester | 14613..... | 11 |
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| Pulteney | 14874..... | 84 | Rochester | 14615..... | 11 |
| Purchase | 10577..... | 97 | Rochester | 14616..... | 11 |
| Purdys | 10578..... | 65 | Rochester | 14617..... | 11 |
| Purling | 12470..... | 61 | Rochester | 14618..... | 11 |
| Putnam Station..... | 12861..... | 67 | Rochester | 14619..... | 11 |
| Putnam Valley | 10579..... | 46 | Rochester | 14620..... | 11 |
| Queens Village..... | 11427..... | 55 | Rochester | 14621..... | 11 |
| Queens Village..... | 11428..... | 55 | Rochester | 14622..... | 11 |
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| Rodman..... | 13682..... | 74 | Schenectady..... | 12305..... | 09 |
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| Rome..... | 13441..... | 15 | Schenectady..... | 12307..... | 09 |
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| Rosendale | 12472..... | 62 | Schuyler Falls | 12985..... | 67 |
| Roslyn | 11576..... | 21 | Schuylerville | 12871..... | 30 |
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| Round Top | 12473..... | 61 | Scottsville | 14546..... | 39 |
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| Rushford..... | 14777..... | 84 | Seneca Falls..... | 13148..... | 51 |
| Rushville..... | 14544..... | 51 | Shandaken | 12480..... | 61 |
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| Sackets Harbor | 13685..... | 74 | Shelter Island Heights | 11965..... | 76 |
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| Saint James | 11780..... | 85 | Shirley..... | 11967..... | 76 |
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| Sandy Creek | 13145..... | 67 | Silver Springs | 14550..... | 84 |
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| Smyrna..... | 13464..... | 54 | Staten Island..... | 10309..... | 05 |
| Snyder..... | 14226..... | 08 | Staten Island..... | 10310..... | 05 |
| Sodus..... | 14551..... | 51 | Staten Island..... | 10311..... | 05 |
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| Tillson | 12486 | 61 | Wappingers Falls | 12590 | 33 |
| Tivoli | 12583 | 58 | Warners | 13164 | 38 |
| Tomkins Cove | 10986 | 68 | Warnerville | 12187 | 61 |
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| Tonawanda | 14151 | 08 | Warsaw | 14569 | 84 |
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| Truxton | 13158 | 54 | Waterport | 14571 | 47 |
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| Tully | 13159 | 38 | Watertown | 13603 | 74 |
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| Unadilla | 13849 | 61 | Wayland | 14572 | 84 |
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| West Point | 10996 | 32 | Willseyville | 13864 | 54 |
| West Sand Lake..... | 12196 | 73 | Wilmington..... | 12997 | 67 |
| West Sayville..... | 11796 | 75 | Wilson | 14172 | 49 |
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| West Seneca | 14210 | 08 | Windsor | 13865 | 28 |
| West Seneca | 14218 | 08 | Wingdale..... | 12594 | 58 |
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| West Winfield | 13491 | 61 | Woodbury | 11797 | 22 |
| Westbury | 11590 | 21 | Woodgate | 13494 | 67 |
| Westdale | 13483 | 67 | Woodhaven | 11421 | 55 |
| Westerlo | 12193 | 13 | Woodhull..... | 14898 | 84 |
| Westernville..... | 13486 | 67 | Woodmere | 11598 | 20 |
| Westfield..... | 14787 | 31 | Woodridge | 12789 | 83 |
| Westford | 13488 | 61 | Woodside..... | 11377 | 55 |
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| Westmoreland | 13490 | 15 | Wurtsboro | 12790 | 83 |
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| Wevertown | 12886 | 67 | Wyoming..... | 14591 | 84 |
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| White Plains | 10603 | 95 | Yonkers | 10703 | 94 |
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| White Sulphur Springs | 12787 | 83 | Yonkers | 10707 | 94 |
| Whitehall..... | 12887 | 67 | Yonkers | 10708 | 94 |
| Whitesboro | 13492 | 15 | Yonkers | 10709 | 94 |
| Whitestone | 11357 | 55 | Yonkers | 10710 | 94 |
| Whitesville | 14897 | 84 | Yorktown Heights | 10598 | 65 |
| Whitney Point | 13862 | 28 | Yorkville | 13495 | 67 |
| Willet..... | 13863 | 54 | Youngstown..... | 14174 | 49 |
| Williamson | 14589 | 51 | Youngsville | 12791 | 83 |
| Williamstown | 13493 | 67 | Yulan | 12792 | 83 |
| Williamsville..... | 14221 | 08 | | | |

The United States Postal Service (USPS) periodically adds, deletes and modifies zip codes and zip code boundaries. As a result of this, new zip codes may not yet be listed. For zip codes not listed, use the rating territory that corresponds to the zip code that formerly applied to the risk. The territory manual pages will be updated on a regular basis to reflect zip code changes.

Pacific Employers Insurance Company
NEW YORK PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES

APPLICABLE FOR TERRITORIES 01, 03, 17, AND 18
TABLE I

| PRIMARY CLASSIFICATIONS | | | RATING FACTORS AND STATISTICAL CODES | | | |
|--|------------------------|------------|--------------------------------------|---------------|--------------|---------------|
| NO YOUTHFUL OPERATOR | | | | | | |
| | | | Code | Factor | | |
| Operator Age 30-39 | | | 8161 | 0.95 | | |
| Operator Age 40-49 | | | 8151 | 0.95 | | |
| Operator Age 50-64 | | | 8831 | 0.76 | | |
| Operator Age 65-69 | | | 8021 | 0.85 | | |
| Operator Age 70-74 | | | 8031 | 1.10 | | |
| Operator Age 75-79 | | | 8041 | 1.39 | | |
| Operator Age 80-84 | | | 8141 | 1.56 | | |
| Operator Age 85 or Over | | | 8201 | 1.79 | | |
| All Other Operators | | | 8301 | 1.10 | | |
| YOUTHFUL OPERATOR | | | | | | |
| | | | NON GOOD STUDENT | | GOOD STUDENT | |
| SEX AND MARITAL STATUS | Driver Training | Age | Code | Factor | Code | Factor |
| | | 17** | 8211 | 1.84 | 8214 | 1.67 |
| | | 18 | 8221 | 1.78 | 8224 | 1.61 |
| | NO | 19 | 8231 | 1.73 | 8234 | 1.55 |
| | | 20 | 8241 | 1.67 | 8244 | 1.50 |
| UNMARRIED FEMALE (Not Owner or Principal Operator) | YES | 17** | 8261 | 1.38 | 8264 | 1.27 |
| | | 18 | 8271 | 1.38 | 8274 | 1.27 |
| | | 19 | 8281 | 1.32 | 8284 | 1.21 |
| | | 20 | 8291 | 1.32 | 8294 | 1.21 |
| | N/A | 21-24 | 8461 | 1.27 | 8464 | 1.09 |
| | | 17** | 8124 | 2.13 | 8126 | 1.90 |
| | | 18 | 8134 | 2.07 | 8136 | 1.84 |
| | NO | 19 | 8144 | 2.01 | 8146 | 1.78 |
| | | 20 | 8154 | 1.96 | 8156 | 1.73 |
| UNMARRIED FEMALE (Owner or Principal Operator) | YES | 17** | 8164 | 1.67 | 8166 | 1.50 |
| | | 18 | 8174 | 1.67 | 8176 | 1.50 |
| | | 19 | 8184 | 1.61 | 8186 | 1.44 |
| | | 20 | 8194 | 1.61 | 8196 | 1.44 |
| | N/A | 21-24 | 8354 | 1.55 | 8356 | 1.32 |
| | N/A | 25-29 | 8358 | 1.10 | | |
| | | 17** | 8804 | 1.50 | 8806 | 1.27 |
| | | 18 | 8854 | 1.50 | 8856 | 1.27 |
| | NO | 19 | 8864 | 1.50 | 8866 | 1.27 |
| | | 20 | 8874 | 1.50 | 8876 | 1.27 |
| MARRIED FEMALE | YES | 17** | 8884 | 1.32 | 8886 | 1.15 |
| | | 18 | 8894 | 1.32 | 8896 | 1.15 |
| | | 19 | 8904 | 1.32 | 8906 | 1.15 |
| | | 20 | 8914 | 1.32 | 8916 | 1.15 |
| | N/A | 21-24 | 8664 | 1.32 | 8006 | 1.15 |

N/A Not Applicable

** 17 or LESS

Pacific Employers Insurance Company
NEW YORK PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES

APPLICABLE FOR TERRITORIES 01, 03, 17, AND 18
TABLE I

| PRIMARY CLASSIFICATIONS | | | RATING FACTORS AND STATISTICAL CODES | | | |
|---|----------------------------|-------------------------|--------------------------------------|---------------|---------------------|---------------|
| NO YOUTHFUL OPERATOR | | | | | | |
| | | | Code | Factor | | |
| Operator Age 30-39 | | | 8161 | 0.95 | | |
| Operator Age 40-49 | | | 8151 | 0.95 | | |
| Operator Age 50-64 | | | 8831 | 0.76 | | |
| Operator Age 65-69 | | | 8021 | 0.85 | | |
| Operator Age 70-74 | | | 8031 | 1.10 | | |
| Operator Age 75-79 | | | 8041 | 1.39 | | |
| Operator Age 80-84 | | | 8141 | 1.56 | | |
| Operator Age 85 or Over | | | 8201 | 1.79 | | |
| All Other Operators | | | 8301 | 1.10 | | |
| YOUTHFUL OPERATOR | | | | | | |
| SEX AND MARITAL STATUS | Driver Training | NON GOOD STUDENT | | | GOOD STUDENT | |
| | | Age | Code | Factor | Code | Factor |
| | NO | 17** | 8511 | 2.92 | 8514 | 2.64 |
| | | 18 | 8521 | 2.64 | 8524 | 2.37 |
| | | 19 | 8531 | 2.37 | 8534 | 2.15 |
| | | 20 | 8541 | 2.09 | 8544 | 1.87 |
| | | | | | | |
| UNMARRIED MALE (Not Owner or Principal Operator) | YES | 17** | 8561 | 2.19 | 8564 | 1.93 |
| | | 18 | 8571 | 2.13 | 8574 | 1.87 |
| | | 19 | 8581 | 2.04 | 8584 | 1.82 |
| | | 20 | 8591 | 1.98 | 8594 | 1.76 |
| | | | | | | |
| | N/A | 21-24 | 8611 | 1.49 | 8614 | 1.27 |
| | NO | 17** | 8711 | 3.90 | 8714 | 3.52 |
| | | 18 | 8721 | 3.52 | 8724 | 3.19 |
| | | 19 | 8731 | 3.08 | 8734 | 2.81 |
| | | 20 | 8741 | 2.64 | 8744 | 2.37 |
| | | | | | | |
| UNMARRIED MALE (Owner or Principal Operator) | YES | 17** | 8761 | 2.80 | 8764 | 2.53 |
| | | 18 | 8771 | 2.75 | 8774 | 2.48 |
| | | 19 | 8781 | 2.64 | 8784 | 2.37 |
| | | 20 | 8791 | 2.53 | 8794 | 2.31 |
| | | | | | | |
| | N/A | 21-24 | 8811 | 1.98 | 8814 | 1.71 |
| | N/A | 25-29 | 8911 | 1.40 | | |
| | NO | 17** | 8311 | 2.53 | 8314 | 2.31 |
| | | 18 | 8321 | 2.20 | 8324 | 1.98 |
| | | 19 | 8331 | 1.93 | 8334 | 1.71 |
| | | 20 | 8341 | 1.71 | 8344 | 1.54 |
| | | | | | | |
| MARRIED MALE | YES | 17** | 8361 | 1.76 | 8364 | 1.60 |
| | | 18 | 8371 | 1.71 | 8374 | 1.54 |
| | | 19 | 8381 | 1.65 | 8384 | 1.49 |
| | | 20 | 8391 | 1.60 | 8394 | 1.43 |
| | | | | | | |
| | N/A | 21-24 | 8411 | 1.43 | 8414 | 1.21 |

N/A Not Applicable

** 17 or LESS

Pacific Employers Insurance Company
NEW YORK PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES
APPLICABLE FOR ALL OTHER TERRITORIES
TABLE II

| PRIMARY CLASSIFICATIONS NO YOUTHFUL OPERATOR | | | RATING FACTORS AND STATISTICAL CODES | | | |
|--|--------------------|------------------|--------------------------------------|--------|--------------|--------|
| | | | Code | Factor | | |
| Operator Age 30-39 | | | 8161 | 0.95 | | |
| Operator Age 40-49 | | | 8151 | 0.95 | | |
| Operator Age 50-64 | | | 8831 | 0.76 | | |
| Operator Age 65-69 | | | 8021 | 0.85 | | |
| Operator Age 70-74 | | | 8031 | 1.10 | | |
| Operator Age 75-79 | | | 8041 | 1.39 | | |
| Operator Age 80-84 | | | 8141 | 1.56 | | |
| Operator Age 85 or Over | | | 8201 | 1.79 | | |
| All Other Operators | | | 8301 | 1.10 | | |
| YOUTHFUL OPERATOR | | | | | | |
| SEX AND MARITAL STATUS | Driver Training | NON GOOD STUDENT | | | GOOD STUDENT | |
| | | Age | Code | Factor | Code | Factor |
| | NO | 17** | 8211 | 1.84 | 8214 | 1.67 |
| | | 18 | 8221 | 1.78 | 8224 | 1.61 |
| | | 19 | 8231 | 1.73 | 8234 | 1.55 |
| | | 20 | 8241 | 1.67 | 8244 | 1.50 |
| UNMARRIED FEMALE (Not Owner or Principal Operator) | YES | 17** | 8261 | 1.38 | 8264 | 1.27 |
| | | 18 | 8271 | 1.38 | 8274 | 1.27 |
| | | 19 | 8281 | 1.32 | 8284 | 1.21 |
| | | 20 | 8291 | 1.32 | 8294 | 1.21 |
| | N/A | 21-24 | 8461 | 1.27 | 8464 | 1.09 |
| UNMARRIED FEMALE | NO | 17** | 8124 | 2.13 | 8126 | 1.90 |
| | | 18 | 8134 | 2.07 | 8136 | 1.84 |
| | | 19 | 8144 | 2.01 | 8146 | 1.78 |
| | | 20 | 8154 | 1.96 | 8156 | 1.73 |
| (Owner or Principal Operator) | YES | 17** | 8164 | 1.67 | 8166 | 1.50 |
| | | 18 | 8174 | 1.67 | 8176 | 1.50 |
| | | 19 | 8184 | 1.61 | 8186 | 1.44 |
| | | 20 | 8194 | 1.61 | 8196 | 1.44 |
| | N/A | 21-24 | 8354 | 1.55 | 8356 | 1.32 |
| | N/A | 25-29 | 8358 | 1.10 | | |
| MARRIED FEMALE | NO | 17** | 8804 | 1.50 | 8806 | 1.27 |
| | | 18 | 8854 | 1.50 | 8856 | 1.27 |
| | | 19 | 8864 | 1.50 | 8866 | 1.27 |
| | | 20 | 8874 | 1.50 | 8876 | 1.27 |
| | YES | 17** | 8884 | 1.32 | 8886 | 1.15 |
| | | 18 | 8894 | 1.32 | 8896 | 1.15 |
| | | 19 | 8904 | 1.32 | 8906 | 1.15 |
| | | 20 | 8914 | 1.32 | 8916 | 1.15 |
| | N/A | 21-24 | 8664 | 1.32 | 8006 | 1.15 |

N/A Not Applicable

** 17 or LESS

Pacific Employers Insurance Company
NEW YORK PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES
APPLICABLE FOR ALL OTHER TERRITORIES
TABLE II

| PRIMARY CLASSIFICATIONS NO YOUTHFUL OPERATOR | | | RATING FACTORS AND STATISTICAL CODES | | | |
|--|--------------------|------------------|--------------------------------------|--------|--------------|--------|
| | | | Code | Factor | | |
| Operator Age 30-39 | | | 8161 | 0.95 | | |
| Operator Age 40-49 | | | 8151 | 0.95 | | |
| Operator Age 50-64 | | | 8831 | 0.76 | | |
| Operator Age 65-69 | | | 8021 | 0.85 | | |
| Operator Age 70-74 | | | 8031 | 1.10 | | |
| Operator Age 75-79 | | | 8041 | 1.39 | | |
| Operator Age 80-84 | | | 8141 | 1.56 | | |
| Operator Age 85 or Over | | | 8201 | 1.79 | | |
| All Other Operators | | | 8301 | 1.10 | | |
| YOUTHFUL OPERATOR | | | | | | |
| | | NON GOOD STUDENT | | | GOOD STUDENT | |
| SEX AND MARITAL STATUS | Driver Training | Age | Code | Factor | Code | Factor |
| | NO | 17** | 8511 | 3.29 | 8514 | 2.97 |
| | | 18 | 8521 | 3.08 | 8524 | 2.81 |
| | | 19 | 8531 | 2.64 | 8534 | 2.37 |
| | | 20 | 8541 | 2.20 | 8544 | 1.98 |
| UNMARRIED MALE (Not Owner or Principal Operator) | YES | 17** | 8561 | 2.37 | 8564 | 2.15 |
| | | 18 | 8571 | 2.20 | 8574 | 1.98 |
| | | 19 | 8581 | 2.09 | 8584 | 1.87 |
| | | 20 | 8591 | 2.04 | 8594 | 1.82 |
| | N/A | 21-24 | 8611 | 1.54 | 8614 | 1.32 |
| | NO | 17** | 8711 | 4.50 | 8714 | 4.07 |
| | | 18 | 8721 | 4.13 | 8724 | 3.74 |
| | | 19 | 8731 | 3.63 | 8734 | 3.25 |
| | | 20 | 8741 | 3.14 | 8744 | 2.81 |
| UNMARRIED MALE (Owner or Principal Operator) | YES | 17** | 8761 | 3.30 | 8764 | 2.97 |
| | | 18 | 8771 | 3.14 | 8774 | 2.81 |
| | | 19 | 8781 | 2.97 | 8784 | 2.70 |
| | | 20 | 8791 | 2.86 | 8794 | 2.59 |
| | N/A | 21-24 | 8811 | 2.31 | 8814 | 1.98 |
| | N/A | 25-29 | 8911 | 1.40 | | |
| | NO | 17** | 8311 | 3.14 | 8314 | 2.81 |
| | | 18 | 8321 | 2.81 | 8324 | 2.53 |
| | | 19 | 8331 | 2.48 | 8334 | 2.20 |
| | | 20 | 8341 | 2.15 | 8344 | 1.93 |
| MARRIED MALE | YES | 17** | 8361 | 2.31 | 8364 | 2.09 |
| | | 18 | 8371 | 2.15 | 8374 | 1.93 |
| | | 19 | 8381 | 2.04 | 8384 | 1.82 |
| | | 20 | 8391 | 1.98 | 8394 | 1.76 |
| | N/A | 21-24 | 8411 | 1.60 | 8414 | 1.38 |

N/A Not Applicable

** 17 or LESS

Pacific Employers Insurance Company
NEW YORK PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES
FOR COMPREHENSIVE COVERAGE ONLY
APPLICABLE TO ALL TERRITORIES – TABLE III

| PRIMARY CLASSIFICATIONS | | | RATING FACTORS AND STATISTICAL CODES | | | |
|---|-----------------|------------------|--------------------------------------|--------|--------------|--------|
| NO YOUTHFUL OPERATOR | | | Code | Factor | | |
| Operator Age 30-39 | | | 8161 | 1.03 | | |
| Operator Age 40-49 | | | 8151 | 1.03 | | |
| Operator Age 50-64 | | | 8831 | 0.71 | | |
| Operator Age 65-69 | | | 8021 | 0.67 | | |
| Operator Age 70-74 | | | 8031 | 0.84 | | |
| Operator Age 75-79 | | | 8041 | 0.93 | | |
| Operator Age 80-84 | | | 8141 | 1.02 | | |
| Operator Age 85 or Over | | | 8201 | 1.19 | | |
| All Other Operators | | | 8301 | 1.00 | | |
| YOUTHFUL OPERATOR | | | | | | |
| | | NON GOOD STUDENT | | | GOOD STUDENT | |
| SEX AND MARITAL STATUS | Driver Training | Age | Code | Factor | Code | Factor |
| | NO | 17** | 8211 | 1.00 | 8214 | 1.00 |
| | | 18 | 8221 | 1.00 | 8224 | 1.00 |
| | | 19 | 8231 | 1.00 | 8234 | 1.00 |
| | | 20 | 8241 | 1.00 | 8244 | 1.00 |
| UNMARRIED FEMALE (Not Owner or Principal Operator) | YES | 17** | 8261 | 1.00 | 8264 | 1.00 |
| | | 18 | 8271 | 1.00 | 8274 | 1.00 |
| | | 19 | 8281 | 1.00 | 8284 | 1.00 |
| | | 20 | 8291 | 1.00 | 8294 | 1.00 |
| | N/A | 21-24 | 8461 | 1.00 | 8464 | 1.00 |
| | NO | 17** | 8124 | 1.00 | 8126 | 1.00 |
| | | 18 | 8134 | 1.00 | 8136 | 1.00 |
| | | 19 | 8144 | 1.00 | 8146 | 1.00 |
| | | 20 | 8154 | 1.00 | 8156 | 1.00 |
| UNMARRIED FEMALE (Owner or Principal Operator) | YES | 17** | 8164 | 1.00 | 8166 | 1.00 |
| | | 18 | 8174 | 1.00 | 8176 | 1.00 |
| | | 19 | 8184 | 1.00 | 8186 | 1.00 |
| | | 20 | 8194 | 1.00 | 8196 | 1.00 |
| | N/A | 21-24 | 8354 | 1.00 | 8356 | 1.00 |
| | N/A | 25-29 | 8358 | 1.00 | | |
| | NO | 17** | 8804 | 1.00 | 8806 | 1.00 |
| | | 18 | 8854 | 1.00 | 8856 | 1.00 |
| | | 19 | 8864 | 1.00 | 8866 | 1.00 |
| | | 20 | 8874 | 1.00 | 8876 | 1.00 |
| MARRIED FEMALE | YES | 17** | 8884 | 1.00 | 8886 | 1.00 |
| | | 18 | 8894 | 1.00 | 8896 | 1.00 |
| | | 19 | 8904 | 1.00 | 8906 | 1.00 |
| | | 20 | 8914 | 1.00 | 8916 | 1.00 |
| | N/A | 21-24 | 8664 | 1.00 | 8006 | 1.00 |

N/A Not Applicable

** 17 or LESS-

Pacific Employers Insurance Company
NEW YORK PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES
FOR COMPREHENSIVE COVERAGE ONLY
APPLICABLE TO ALL TERRITORIES – TABLE III CONTINUED

| PRIMARY CLASSIFICATIONS | | | RATING FACTORS AND STATISTICAL CODES | | | |
|---|-----------------|------------------|--------------------------------------|--------|--------------|--------|
| NO YOUTHFUL OPERATOR | | | Code | Factor | | |
| Operator Age 30-39 | | | 8161 | 1.03 | | |
| Operator Age 40-49 | | | 8151 | 1.03 | | |
| Operator Age 50-64 | | | 8831 | 0.71 | | |
| Operator Age 65-69 | | | 8021 | 0.67 | | |
| Operator Age 70-74 | | | 8031 | 0.84 | | |
| Operator Age 75-79 | | | 8041 | 0.93 | | |
| Operator Age 80-84 | | | 8141 | 1.02 | | |
| Operator Age 85 or Over | | | 8201 | 1.19 | | |
| All Other Operators | | | 8301 | 1.00 | | |
| YOUTHFUL OPERATOR | | | | | | |
| | | NON GOOD STUDENT | | | GOOD STUDENT | |
| SEX AND MARITAL STATUS | Driver Training | Age | Code | Factor | Code | Factor |
| | NO | 17** | 8511 | 1.00 | 8514 | 1.00 |
| | | 18 | 8521 | 1.00 | 8524 | 1.00 |
| | | 19 | 8531 | 1.00 | 8534 | 1.00 |
| | | 20 | 8541 | 1.00 | 8544 | 1.00 |
| UNMARRIED MALE (Not Owner or Principal Operator) | YES | 17** | 8561 | 1.00 | 8564 | 1.00 |
| | | 18 | 8571 | 1.00 | 8574 | 1.00 |
| | | 19 | 8581 | 1.00 | 8584 | 1.00 |
| | | 20 | 8591 | 1.00 | 8594 | 1.00 |
| | N/A | 21-24 | 8611 | 1.00 | 8614 | 1.00 |
| | NO | 17** | 8711 | 1.75 | 8714 | 1.75 |
| | | 18 | 8721 | 1.75 | 8724 | 1.75 |
| | | 19 | 8731 | 1.75 | 8734 | 1.75 |
| | | 20 | 8741 | 1.75 | 8744 | 1.75 |
| UNMARRIED MALE (Owner or Principal Operator) | YES | 17** | 8761 | 1.75 | 8764 | 1.75 |
| | | 18 | 8771 | 1.75 | 8774 | 1.75 |
| | | 19 | 8781 | 1.75 | 8784 | 1.75 |
| | | 20 | 8791 | 1.75 | 8794 | 1.75 |
| | N/A | 21-24 | 8811 | 1.75 | 8814 | 1.75 |
| | N/A | 25-29 | 8911 | 1.75 | | |
| | NO | 17** | 8311 | 1.40 | 8314 | 1.40 |
| | | 18 | 8321 | 1.40 | 8324 | 1.40 |
| | | 19 | 8331 | 1.40 | 8334 | 1.40 |
| | | 20 | 8341 | 1.40 | 8344 | 1.40 |
| MARRIED MALE | YES | 17** | 8361 | 1.40 | 8364 | 1.40 |
| | | 18 | 8371 | 1.40 | 8374 | 1.40 |
| | | 19 | 8381 | 1.40 | 8384 | 1.40 |
| | | 20 | 8391 | 1.40 | 8394 | 1.40 |
| | N/A | 21-24 | 8411 | 1.40 | 8414 | 1.40 |

N/A Not Applicable

** 17 or LESS

Pacific Employers Insurance Company
NEW YORK PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES

The Rating Factor Tables are replaced by the following for Territories 01, 03, 17, and 18

SECONDARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

NOTE: Driving Record Points do not apply to Comprehensive coverage.

Comprehensive coverages shall be rated at Sub-Class 0.

The Primary Rating Factors shall be modified by the addition, or subtraction, of the appropriate factor from the table below:

PRINCIPAL OPERATOR

LICENSED FOR

SUB-CLASS

| | TYPE OF RISK | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 OR MORE |
|----------------------------|--------------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Less Than | Single | Factor | +0.00 | +0.00 | +0.20 | +0.60 | +1.10 | +1.50 | +2.25 | +2.50 | +2.75 | +3.00 |
| One Year | Car | Code** | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 |
| | Multi | Factor | -0.05 | -0.05 | +0.10 | +0.30 | +0.55 | +0.75 | +1.13 | +1.25 | +1.40 | +1.50 |
| | Car | Code** | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 |
| Less Than | Single | Factor | +0.00 | +0.00 | +0.20 | +0.60 | +1.10 | +1.50 | +2.25 | +2.50 | +2.75 | +3.00 |
| Two Years | Car | Code** | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 |
| | Multi | Factor | -0.05 | -0.05 | +0.10 | +0.30 | +0.55 | +0.75 | +1.13 | +1.25 | +1.40 | +1.50 |
| | Car | Code** | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 |
| Less Than | Single | Factor | +0.00 | +0.00 | +0.20 | +0.60 | +1.10 | +1.50 | +2.25 | +2.50 | +2.75 | +3.00 |
| Three Years | Car | Code** | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 |
| | Multi | Factor | -0.05 | -0.05 | +0.10 | +0.30 | +0.55 | +0.75 | +1.13 | +1.25 | +1.40 | +1.50 |
| | Car | Code** | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
| Three Years or More | Single | Factor | +0.00 | +0.00 | +0.20 | +0.60 | +1.10 | +1.50 | +2.25 | +2.50 | +2.75 | +3.00 |
| | Car | Code** | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| | Multi | Factor | -0.05 | -0.05 | +0.10 | +0.30 | +0.55 | +0.75 | +1.13 | +1.25 | +1.40 | +1.50 |
| | Car | Code** | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |

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

Pacific Employers Insurance Company
NEW YORK PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES

The Rating Factor Tables are replaced by the following for
Territories **EXCEPT** 01, 03, 17, and 18
SECONDARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

NOTE: Driving Record Points do not apply to Comprehensive coverage.

Comprehensive coverages shall be rated at Sub-Class 0.

The Primary Rating Factors shall be modified by the addition, or subtraction, of the appropriate factor from the table below:

PRINCIPAL OPERATOR

LICENSED FOR

SUB-CLASS

| | TYPE OF RISK | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 OR MORE |
|--------------------|--------------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Less Than | Single | Factor | +0.00 | +0.00 | +0.20 | +0.60 | +1.10 | +1.50 | +2.25 | +2.50 | +2.75 | +3.00 |
| One Year | Car | Code** | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 |
| | Multi | Factor | -0.20 | -0.20 | +0.10 | +0.25 | +0.40 | +0.60 | +0.98 | +1.10 | +1.25 | +1.35 |
| | Car | Code** | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 |
| Less Than | Single | Factor | +0.00 | +0.00 | +0.20 | +0.60 | +1.10 | +1.50 | +2.25 | +2.50 | +2.75 | +3.00 |
| Two Years | Car | Code** | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 |
| | Multi | Factor | -0.20 | -0.20 | +0.10 | +0.25 | +0.40 | +0.60 | +0.98 | +1.10 | +1.25 | +1.35 |
| | Car | Code** | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 |
| Less Than | Single | Factor | +0.00 | +0.00 | +0.20 | +0.60 | +1.10 | +1.50 | +2.25 | +2.50 | +2.75 | +3.00 |
| Three Years | Car | Code** | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 |
| | Multi | Factor | -0.20 | -0.20 | +0.10 | +0.25 | +0.40 | +0.60 | +0.98 | +1.10 | +1.25 | +1.35 |
| | Car | Code** | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
| Three Years | Single | Factor | +0.00 | +0.00 | +0.20 | +0.60 | +1.10 | +1.50 | +2.25 | +2.50 | +2.75 | +3.00 |
| or More | Car | Code** | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| | Multi | Factor | -0.20 | -0.20 | +0.10 | +0.25 | +0.40 | +0.60 | +0.98 | +1.10 | +1.25 | +1.35 |
| | Car | Code** | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |

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

ANNUAL BASE RATES

| TERR | RESIDUAL | RESIDUAL | PERSONAL | SPLIT LIMITS | | SINGLE LIMIT | | COLLISION | COMP |
|------|----------|----------|------------|--------------|-------|--------------|-------|-----------|---------|
| | BODILY | PROPERTY | INJURY | SUM | | SUM | | | |
| | INJURY | DAMAGE | PROTECTION | 25/50 | | 50 | | | |
| | 25/50 | 10 | 50 | FIRST | ADDL. | FIRST | ADDL. | | |
| 1 | 2133.54 | 573.48 | 608.31 | 52.00 | 52.00 | 68.00 | 68.00 | 1546.29 | 1035.99 |
| 3 | 1694.52 | 460.08 | 519.21 | 50.00 | 50.00 | 65.00 | 65.00 | 1334.88 | 846.45 |
| 5 | 1333.26 | 363.69 | 398.52 | 50.00 | 50.00 | 65.00 | 65.00 | 1214.19 | 536.22 |
| 7 | 634.23 | 311.04 | 213.03 | 44.00 | 44.00 | 58.00 | 58.00 | 596.97 | 193.59 |
| 8 | 446.31 | 260.82 | 203.31 | 44.00 | 44.00 | 58.00 | 58.00 | 615.60 | 95.58 |
| 9 | 447.93 | 208.17 | 160.38 | 52.00 | 52.00 | 68.00 | 68.00 | 642.33 | 89.91 |
| 11 | 421.20 | 301.32 | 191.97 | 50.00 | 50.00 | 65.00 | 65.00 | 601.02 | 93.15 |
| 12 | 375.84 | 200.07 | 97.20 | 52.00 | 52.00 | 68.00 | 68.00 | 580.77 | 140.13 |
| 13 | 379.89 | 194.40 | 231.66 | 50.00 | 50.00 | 65.00 | 65.00 | 567.81 | 94.77 |
| 14 | 635.85 | 297.27 | 271.35 | 50.00 | 50.00 | 65.00 | 65.00 | 582.39 | 208.98 |
| 15 | 510.30 | 293.22 | 247.05 | 50.00 | 50.00 | 65.00 | 65.00 | 596.16 | 108.54 |
| 17 | 2012.85 | 477.90 | 575.91 | 50.00 | 50.00 | 65.00 | 65.00 | 1496.07 | 984.15 |
| 18 | 815.67 | 243.00 | 185.49 | 49.00 | 49.00 | 64.00 | 64.00 | 798.66 | 381.51 |
| 19 | 1279.80 | 463.32 | 562.95 | 50.00 | 50.00 | 65.00 | 65.00 | 1212.57 | 665.01 |
| 20 | 1122.66 | 375.84 | 349.11 | 51.00 | 51.00 | 68.00 | 68.00 | 1050.57 | 384.75 |
| 21 | 975.24 | 363.69 | 215.46 | 49.00 | 49.00 | 65.00 | 65.00 | 1015.74 | 337.77 |
| 22 | 983.34 | 361.26 | 341.01 | 49.00 | 49.00 | 65.00 | 65.00 | 924.21 | 364.50 |
| 25 | 417.96 | 258.39 | 185.49 | 52.00 | 52.00 | 68.00 | 68.00 | 727.38 | 395.28 |
| 28 | 395.28 | 176.58 | 117.45 | 50.00 | 50.00 | 65.00 | 65.00 | 613.17 | 200.88 |
| 29 | 528.12 | 249.48 | 344.25 | 50.00 | 50.00 | 65.00 | 65.00 | 699.84 | 264.87 |
| 30 | 472.23 | 146.61 | 124.74 | 50.00 | 50.00 | 65.00 | 65.00 | 551.61 | 113.40 |
| 31 | 307.80 | 238.14 | 135.27 | 50.00 | 50.00 | 65.00 | 65.00 | 741.15 | 293.22 |
| 32 | 665.01 | 273.78 | 274.59 | 50.00 | 50.00 | 65.00 | 65.00 | 771.93 | 247.86 |
| 33 | 735.48 | 233.28 | 212.22 | 50.00 | 50.00 | 65.00 | 65.00 | 720.09 | 156.33 |
| 35 | 1229.58 | 266.49 | 430.92 | 52.00 | 52.00 | 68.00 | 68.00 | 664.20 | 277.02 |
| 36 | 542.70 | 188.73 | 193.59 | 50.00 | 50.00 | 65.00 | 65.00 | 611.55 | 238.95 |
| 37 | 414.72 | 196.83 | 157.95 | 52.00 | 52.00 | 68.00 | 68.00 | 691.74 | 168.48 |
| 38 | 447.93 | 230.85 | 196.02 | 52.00 | 52.00 | 68.00 | 68.00 | 535.41 | 153.09 |
| 39 | 492.48 | 205.74 | 148.23 | 50.00 | 50.00 | 65.00 | 65.00 | 551.61 | 235.71 |
| 40 | 397.71 | 170.91 | 177.39 | 52.00 | 52.00 | 68.00 | 68.00 | 582.39 | 123.12 |
| 41 | 733.86 | 230.85 | 302.13 | 50.00 | 50.00 | 65.00 | 65.00 | 802.71 | 168.48 |
| 42 | 526.50 | 184.68 | 118.26 | 44.00 | 44.00 | 58.00 | 58.00 | 531.36 | 185.49 |
| 43 | 550.80 | 205.74 | 131.22 | 51.00 | 51.00 | 67.00 | 67.00 | 729.81 | 170.91 |
| 46 | 700.65 | 249.48 | 240.57 | 52.00 | 52.00 | 68.00 | 68.00 | 959.85 | 397.71 |
| 47 | 452.79 | 168.48 | 228.42 | 50.00 | 50.00 | 65.00 | 65.00 | 587.25 | 336.96 |
| 49 | 491.67 | 162.81 | 210.60 | 50.00 | 50.00 | 65.00 | 65.00 | 635.85 | 260.01 |
| 51 | 385.56 | 185.49 | 115.02 | 50.00 | 50.00 | 65.00 | 65.00 | 616.41 | 269.73 |
| 52 | 451.17 | 235.71 | 124.74 | 50.00 | 50.00 | 65.00 | 65.00 | 624.51 | 254.34 |
| 54 | 395.28 | 196.83 | 153.09 | 50.00 | 50.00 | 65.00 | 65.00 | 644.76 | 241.38 |
| 55 | 1536.57 | 532.98 | 559.71 | 53.00 | 53.00 | 69.00 | 69.00 | 1422.36 | 668.25 |

ANNUAL BASE RATES

| TERR | RESIDUAL | RESIDUAL | PERSONAL | SPLIT LIMITS | | SINGLE LIMIT | | COLLISION | COMP |
|------|----------|----------|------------|--------------|-------|--------------|-------|-----------|---------|
| | BODILY | PROPERTY | INJURY | SUM | | SUM | | | |
| | INJURY | DAMAGE | PROTECTION | 25/50 | | 50 | | | |
| | 25/50 | 10 | 50 | FIRST | ADDL. | FIRST | ADDL. | 500 DED | 500 DED |
| 58 | 567.81 | 226.80 | 188.73 | 51.00 | 51.00 | 67.00 | 67.00 | 846.45 | 254.34 |
| 59 | 557.28 | 211.41 | 130.41 | 51.00 | 51.00 | 67.00 | 67.00 | 820.53 | 115.02 |
| 61 | 710.37 | 255.96 | 238.95 | 50.00 | 50.00 | 65.00 | 65.00 | 752.49 | 218.70 |
| 62 | 731.43 | 373.41 | 213.84 | 50.00 | 50.00 | 65.00 | 65.00 | 827.01 | 250.29 |
| 64 | 952.56 | 261.63 | 298.08 | 50.00 | 50.00 | 65.00 | 65.00 | 793.80 | 311.04 |
| 65 | 323.19 | 197.64 | 140.13 | 52.00 | 52.00 | 69.00 | 69.00 | 865.89 | 216.27 |
| 67 | 392.04 | 148.23 | 149.04 | 50.00 | 50.00 | 65.00 | 65.00 | 660.15 | 250.29 |
| 68 | 765.45 | 285.12 | 302.13 | 51.00 | 51.00 | 67.00 | 67.00 | 959.04 | 285.12 |
| 71 | 333.72 | 148.23 | 188.73 | 50.00 | 50.00 | 65.00 | 65.00 | 477.90 | 162.81 |
| 73 | 371.79 | 175.77 | 173.34 | 51.00 | 51.00 | 67.00 | 67.00 | 533.79 | 117.45 |
| 74 | 370.17 | 143.37 | 127.98 | 52.00 | 52.00 | 68.00 | 68.00 | 633.42 | 330.48 |
| 75 | 1020.60 | 349.11 | 454.41 | 50.00 | 50.00 | 65.00 | 65.00 | 953.37 | 208.98 |
| 76 | 1016.55 | 341.01 | 497.34 | 51.00 | 51.00 | 67.00 | 67.00 | 873.99 | 370.98 |
| 81 | 930.69 | 319.14 | 277.83 | 50.00 | 50.00 | 65.00 | 65.00 | 879.66 | 712.80 |
| 82 | 1573.83 | 327.24 | 503.82 | 50.00 | 50.00 | 65.00 | 65.00 | 890.19 | 601.83 |
| 83 | 879.66 | 245.43 | 358.83 | 50.00 | 50.00 | 65.00 | 65.00 | 879.66 | 304.56 |
| 84 | 490.86 | 228.42 | 262.44 | 50.00 | 50.00 | 65.00 | 65.00 | 591.30 | 181.44 |
| 85 | 988.20 | 354.78 | 305.37 | 47.00 | 47.00 | 61.00 | 61.00 | 880.47 | 247.86 |
| 86 | 421.20 | 170.91 | 118.26 | 52.00 | 52.00 | 68.00 | 68.00 | 643.14 | 245.43 |
| 94 | 974.43 | 324.81 | 336.96 | 50.00 | 50.00 | 65.00 | 65.00 | 1056.24 | 455.22 |
| 95 | 577.53 | 291.60 | 212.22 | 50.00 | 50.00 | 65.00 | 65.00 | 964.71 | 269.73 |
| 97 | 558.90 | 230.85 | 169.29 | 50.00 | 50.00 | 65.00 | 65.00 | 821.34 | 391.23 |

**INCREASED LIMITS FACTORS - LIABILITY
VEHICLES ELIGIBLE FOR PIP**

BODILY INJURY

| | Limit | Factor |
|------|-----------|--------|
| Base | 25/50 | 1.00 |
| | 50/100 | 1.12 |
| | 100/300 | 1.27 |
| | 250/500 | 1.36 |
| | 300/500 | 1.37 |
| | 500/1000 | 1.45 |
| | 1000/1000 | 1.54 |

PROPERTY DAMAGE

| | Limit | Factor |
|------|-------|--------|
| Base | 10 | 1.00 |
| | 25 | 1.03 |
| | 35 | 1.05 |
| | 50 | 1.08 |
| | 100 | 1.12 |
| | 250 | 1.21 |
| | 500 | 1.27 |
| | 1,000 | 1.36 |

**COMBINED
SINGLE LIMIT**

| | Limit | | BI Factor | | Discounted PD Factor |
|------|-------|---|--------------|---|----------------------------|
| Base | 60 | = | 1.11 | + | 0.98 |
| | 100 | = | 1.16 | + | 1.02 |
| | 200 | = | 1.27 | + | 1.09 |
| | 300 | = | 1.33 | + | 1.11 |
| | 400 | = | 1.37 | + | 1.13 |
| | 500 | = | 1.41 | + | 1.15 |
| | 1,000 | = | 1.54 | + | 1.24 |

**INCREASED LIMITS FACTORS - LIABILITY
VEHICLES NOT ELIGIBLE FOR PIP**

| BODILY INJURY | | | COMBINED SINGLE LIMIT | | | |
|----------------------|-----------|--------|--|-------|---|------|
| | | | CSL Factor (% of 60 CSL for vehicles eligible for PIP) | | | |
| | Limit | Factor | Limit | | | |
| Base | 25/50 | 1.00 | Base | 60 | = | 1.00 |
| | 50/100 | 1.11 | | 100 | = | 1.10 |
| | 100/300 | 1.21 | | 200 | = | 1.20 |
| | 250/500 | 1.29 | | 300 | = | 1.26 |
| | 500/1000 | 1.36 | | 500 | = | 1.31 |
| | 1000/1000 | 1.44 | | 1,000 | = | 1.36 |

MEDICAL PAYMENTS RATES AND ADD-ONS

| | LIMIT | Annual Rate |
|------|-------|----------------|
| Base | 1,000 | \$ 0.81 |

| LIMIT | |
|---------|----------|
| 5,000 | \$ 4.86 |
| 10,000 | \$ 6.48 |
| 25,000 | \$ 8.10 |
| 50,000 | \$ 9.72 |
| 75,000 | \$ 12.15 |
| 100,000 | \$ 13.77 |

**SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS (SUM)
INCREASED LIMITS ADD-ONS**

| SPLIT LIMIT SUM | | | | SINGLE LIMIT SUM | | | |
|-----------------|-------------|---------------|-------|------------------|-------|---------------|-------|
| | LIMIT | Annual Add-On | | | LIMIT | Annual Add-On | |
| | | First | Add'l | | | First | Add'l |
| Base | 25/50 | \$0 | \$0 | Base | 50 | \$0 | \$0 |
| | 50/100 | \$19 | \$19 | | 100 | \$9 | \$9 |
| | 100/300 | \$53 | \$53 | | 200 | \$37 | \$37 |
| | 250/500 | \$86 | \$86 | | 300 | \$57 | \$57 |
| | 500/500 | \$107 | \$107 | | 500 | \$101 | \$101 |
| | 500/1,000 | \$142 | \$142 | | 1,000 | \$182 | \$182 |
| | 1,000/1,000 | \$198 | \$198 | | | | |

**STATUTORY UNINSURED MOTORISTS COVERAGE
(IN-STATE ONLY)**

| LIMIT | Rate |
|-------|------|
| 25/50 | \$43 |

PERSONAL INJURY PROTECTION OPTIONAL COVERAGE

| LIMITS | | | | ANNUAL RATE PER CAR | |
|--------|---|-------------------------------|----------------------------|----------------------|---------------------|
| Option | Combined Medical and Other Expenses and Work Loss | Add'l Monthly Work Loss | Add'l Other Expenses | Single Car Policy | Multi-Car Policy |
| II | \$25,000 | \$500 | \$25 | \$13 | \$8 |
| III | \$50,000 | \$1,000 | \$25 | \$24 | \$22 |
| IV | \$100,000 | \$2,000 | \$25 | \$39 | \$27 |

WORK LOSS COORDINATION

Factor = 0.9

PIP DEDUCTIBLES

| <u>Deductible</u> | <u>Annual Deductible Credit Subtracted from PIP Base Rate</u> |
|-------------------|---|
| \$100 | \$ 0.81 |
| \$200 | \$ 6.48 |

MEDICAL EXPENSE ELIMINATION

| | <u>Factor</u> | |
|---------------------------|---------------|------------------------|
| Named Insured Only | 60% | of PIP base/per policy |
| Named Insured & Relatives | 50% | of PIP base/per policy |

DEATH BENEFIT

| <u>Limit</u> | <u>Annual Premium Per Car</u> |
|--------------|-----------------------------------|
| \$3,000 | \$2 |

OPTIONAL BASIC ECONOMIC LOSS (OBEL)

| Annual Rate Per Car | | |
|---------------------|------------------------------|-----------------------------|
| <u>Limit</u> | <u>Single Car Policy</u> | <u>Multi-Car Policy</u> |
| \$25,000 | \$13 | \$8 |

ADD'L PERSON PIP COVERAGE

| <u>Additional Annual Base Charge (Rule 14.L.3)</u> |
|--|
| <u>Additional Charge for Basic PIP</u> |
| \$1 |

PHYSICAL DAMAGE DEDUCTIBLE OPTIONS**COLLISION**

Base Deductible = \$500

COMPREHENSIVE

Base Deductible = \$500

| Deductible | Relativity | Deductible | Relativity |
|-----------------------|--------------------|-----------------------|--------------------|
| \$100 | 170% of \$500 Ded. | \$50 | 200% of \$500 Ded. |
| \$200 | 145% of \$500 Ded. | \$100 | 160% of \$500 Ded. |
| \$250 | 130% of \$500 Ded. | \$200 | 140% of \$500 Ded. |
| \$300 | 115% of \$500 Ded. | \$250 | 130% of \$500 Ded. |
| \$400 | 105% of \$500 Ded. | \$300 | 120% of \$500 Ded. |
| \$500 | 100% of \$500 Ded. | \$400 | 110% of \$500 Ded. |
| \$1,000 | 70% of \$500 Ded. | \$500 | 100% of \$500 Ded. |
| \$2,500 | 55% of \$500 Ded. | \$1,000 | 80% of \$500 Ded. |
| \$5,000 | 50% of \$500 Ded. | \$2,500 | 75% of \$500 Ded. |
| \$7,500 | 47% of \$500 Ded. | \$5,000 | 70% of \$500 Ded. |
| \$10,000 | 45% of \$500 Ded. | \$7,500 | 65% of \$500 Ded. |
| | | \$10,000 | 60% of \$500 Ded. |
| 100 w/ glass | 180% of \$500 Ded. | 50 w/ glass | 215% of \$500 Ded. |
| 200 w/ glass | 155% of \$500 Ded. | 200 w/ glass | 160% of \$500 Ded. |
| 250 w/ glass | 145% of \$500 Ded. | 250 w/ glass | 150% of \$500 Ded. |
| 500 w/ glass | 115% of \$500 Ded. | 500 w/ glass | 120% of \$500 Ded. |
| 1,000 w/ glass | 85% of \$500 Ded. | 1,000 w/ glass | 110% of \$500 Ded. |

**SYMBOL AND MODEL YEAR FACTORS
1990 AND SUBSEQUENT MODEL YEARS**

| Symbol | Collision | Comprehensive |
|--------|-----------|---------------|
| 1 | 0.60 | 0.61 |
| 2 | 0.68 | 0.70 |
| 3 | 0.75 | 0.79 |
| 4 | 0.82 | 0.83 |
| 5 | 0.86 | 0.88 |
| 6 | 0.90 | 0.91 |
| 7 | 0.94 | 0.95 |
| 8 | 1.00 | 1.00 |
| 10(A) | 1.05 | 1.05 |
| 11(C) | 1.10 | 1.13 |
| 12(E) | 1.16 | 1.23 |
| 13(F) | 1.22 | 1.32 |
| 14(G) | 1.29 | 1.43 |
| 15(H) | 1.37 | 1.57 |
| 16(J) | 1.45 | 1.69 |
| 17(K) | 1.53 | 1.80 |
| 18(L) | 1.60 | 1.94 |
| 19(M) | 1.64 | 2.03 |
| 20(N) | 1.72 | 2.20 |
| 21(P) | 1.79 | 2.39 |
| 22(R) | 1.84 | 2.58 |
| 23(T) | 1.88 | 2.83 |
| 24(U) | 2.01 | 3.07 |
| 25(W) | 2.12 | 3.38 |
| 26(X) | 2.21 | 3.64 |
| 27(Y) | * | * |

| Model Year | Collision | Comprehensive |
|----------------|-----------|---------------|
| 2016 | 1.22 | 1.22 |
| 2015 | 1.16 | 1.16 |
| 2014 | 1.10 | 1.10 |
| 2013 | 1.05 | 1.05 |
| 2012 | 1.00 | 1.00 |
| 2011 | 0.94 | 0.95 |
| 2010 | 0.88 | 0.90 |
| 2009 | 0.83 | 0.86 |
| 2008 | 0.76 | 0.81 |
| 2007 | 0.70 | 0.77 |
| 2006 | 0.66 | 0.74 |
| 2005 | 0.62 | 0.70 |
| 2004 | 0.58 | 0.66 |
| 2003 | 0.55 | 0.63 |
| 2002 | 0.51 | 0.60 |
| 2001 and Prior | 0.48 | 0.57 |

* Collision - Add 0.39 to the Symbol 26 factor (2.21) for each \$10,000 or fraction thereof above \$80,000

* Comprehensive - Add 0.50 to the Symbol 26 factor (3.64) for each \$10,000 or fraction thereof above \$80,000

COLLISION SYMBOL/MODEL YEAR RELATIVITIES
1989 & PRIOR MODEL YEARS

| Symbol | 1989 &Prior |
|---------------|----------------------------|
| 1-3 | 0.20 |
| 4 | 0.20 |
| 5 | 0.25 |
| 6 | 0.30 |
| 7 | 0.34 |
| 8 | 0.38 |
| J | 0.42 |
| K | 0.47 |
| M | 0.51 |
| N | 0.57 |
| P | 0.63 |
| R | 0.71 |
| S | 0.79 |
| T | 0.86 |
| U | 0.93 |
| V | 1.01 |
| W | 1.11 |
| A | 1.28 |
| B | 1.70 |
| C | * |

* Add 0.35 to 3.55 (=Symbol B / 0.48) for each \$10,000 or fraction thereof above \$100,000

COMPREHENSIVE SYMBOL/MODEL YEAR RELATIVITIES
1989 & PRIOR MODEL YEARS

| Symbol | 1989 &Prior |
|---------------|----------------------------|
| 1-3 | 0.12 |
| 4 | 0.12 |
| 5 | 0.14 |
| 6 | 0.22 |
| 7 | 0.28 |
| 8 | 0.36 |
| J | 0.46 |
| K | 0.55 |
| M | 0.64 |
| N | 0.78 |
| P | 0.93 |
| R | 1.11 |
| S | 1.29 |
| T | 1.50 |
| U | 1.74 |
| V | 2.02 |
| W | 2.36 |
| A | 2.78 |
| B | 3.84 |
| C | * |

* Add 0.74 to 6.73 (=Symbol B / 0.57) for each \$10,000
or fraction thereof above \$100,000

MISCELLANEOUS COVERAGES

OPTIONAL LIMITS TRANSPORTATION

| Limit | Annual Premium Per Auto |
|----------------|----------------------------|
| \$30 / \$900 | \$ 14.58 |
| \$40 / \$1,200 | \$ 24.30 |
| \$50 / \$1,500 | \$ 37.26 |

TOWING & LABOR

| Annual Premium Per Auto |
|----------------------------|
| \$18.00 |

Premium Per Motorhome

| Limit | Annual |
|-------|--------|
| \$150 | \$50 |
| \$200 | \$70 |
| \$250 | \$90 |

TAPES, RECORDS, DISKS, AND OTHER MEDIA ONLY

| Limit | Annual Premium Per Auto |
|-------|-------------------------|
| \$200 | \$14.00 |

PRESTIGE AUTO

| | Annual Premium Per Policy |
|------------|---------------------------|
| Single Car | \$140 |
| Multi Car | \$282 |

EXCESS ELECTRONIC EQUIPMENT COVERAGE

| Maximum Limit | Annual Premium |
|-----------------------|----------------|
| \$1,500 | \$27 |
| \$2,000 | \$55 |
| \$2,500 | \$82 |
| \$3,000 | \$109 |
| \$3,500 | \$137 |
| \$4,000 | \$164 |
| \$4,500 | \$191 |
| \$5,000 | \$219 |
| Each Additional \$100 | \$4.80 |

LIMITED MEXICO COVERAGE

| Annual Premium Per Policy |
|---------------------------|
| \$5.00 |

MINIMUM ANNUAL PREMIUM CHARGE

\$10 per policy

MISCELLANEOUS TYPES (RULE 19)**ALL OTHER TRAILERS**

| Comprehensive | Deductible | Annual Rate per \$100 |
|-------------------------------|------------|-----------------------|
| NYC (Terr 3, 5,17, 55 and 97) | \$200 | \$0.67 |
| | \$300 | \$0.60 |
| All other territories | \$200 | \$0.53 |
| | \$300 | \$0.48 |
| Collision | Deductible | Annual Rate per \$100 |
| All territories | \$200 | \$1.23 |
| | \$300 | \$1.11 |

MOTOR HOMES RENTED TO OTHERS

| Weeks Rented Per Year | Factor Applied to Premium For Additional Charge |
|--------------------------|--|
| 1 - 4 | 0.50 |
| Over 4 | 1.00 |

MISCELLANEOUS TYPES (RULE 19)**SNOWMOBILES AND ALL-TERRAIN VEHICLES**

| | Deductible | Annual Rate per \$100 |
|---------------------------------|------------|--------------------------|
| Comprehensive | \$100 | \$2.47 |
| | \$200 | \$1.97 |
| Collision | \$200 | \$2.69 |
| | \$300 | \$2.47 |
| | Limit | Factor to Base |
| Residual Bodily Injury | 10/20 | 0.45 |
| Residual Property Damage | 5 | 0.91 |

NON-REGISTERED DUNE BUGGIES

| | Deductible | Annual Rate per \$100 |
|----------------------|------------|--------------------------|
| Comprehensive | \$100 | \$2.58 |
| | \$200 | \$2.10 |
| Collision | \$200 | \$9.70 |
| | \$300 | \$7.86 |

GOLF CARTS

| | Deductible | Annual Rate per \$100 |
|-------------------------------|------------------------------|--------------------------|
| Comprehensive | \$100 | \$0.86 |
| | \$200 | \$0.68 |
| Collision | \$200 | \$1.30 |
| | \$300 | \$1.15 |
| | Minimum Liability Premium | |
| Bodily Injury | \$10 | |
| Property Damage | \$5 | |
| Single Limit Liability | \$15 | |

MISCELLANEOUS RATING FACTORS**ANTI-THEFT DEVICE CREDITS***

| <u>Feature</u> | <u>Coverage</u> | <u>Factor</u> |
|--------------------------------------|-----------------|---------------|
| Alarm and/or Active Disabling Device | COMP | 0.95 |
| Passive Disabling Device Only | COMP | 0.85 |
| Window Glass Etching | COMP | 0.95 |
| Vehicle Recovery System | COMP | 0.85 |

* If vehicle is equipped with more than one qualifying device, then the maximum Comprehensive discount is 25%.

SAFETY EQUIPMENT DISCOUNTS**

| <u>Feature</u> | | |
|---|-----------------------------------|------|
| Passive Restraint Device (Driver's side only) | PIP, Add'l PIP, OBEL, and Med Pay | 0.80 |
| Passive Restraint Device (Both driver's and passenger side) | PIP, Add'l PIP, OBEL, and Med Pay | 0.70 |

ANTI-LOCK BRAKING SYSTEM**

| | |
|---|------|
| BI, PD, CSL, PIP, Add'l PIP, OBEL, MP, COLL | 0.95 |
|---|------|

** If vehicle is equipped with both ABS and Passive Restraint, only the higher percentage discount applies to PIP.

DAYTIME RUNNING LIGHTS DISCOUNT

| | |
|---|------|
| BI, PD, CSL, PIP, Add'l PIP, OBEL, MP, COLL | 0.97 |
|---|------|

ACCIDENT PREVENTION COURSE DISCOUNT

| | |
|---|------|
| BI, PD, CSL, PIP, Add'l PIP, OBEL, COLL | 0.90 |
|---|------|

PICKUPS AND VANS

| | |
|---------------|------|
| COLL and COMP | 1.00 |
|---------------|------|

ACCIDENT FREE CREDIT

| | | |
|--|---|------|
| <u>At least 3 years</u> | | |
| At-Fault Accident & Major Violation Free | BI, PD, CSL, PIP, Add'l PIP, OBEL, MP, COLL, COMP | 0.97 |
| Accident Free | BI, PD, CSL, PIP, Add'l PIP, OBEL, MP, COLL, COMP | 0.96 |
| <u>At least 5 years</u> | | |
| At-Fault Accident & Major Violation Free | BI, PD, CSL, PIP, Add'l PIP, OBEL, MP, COLL, COMP | 0.95 |
| Accident Free | BI, PD, CSL, PIP, Add'l PIP, OBEL, MP, COLL, COMP | 0.93 |

HOUSEHOLD COMPOSITION

| | |
|---|-------------------------------------|
| BI, PD, CSL, PIP, Add'l PIP, OBEL, MP, COLL, COMP | See tables in Exception Pages |
|---|-------------------------------------|

TIER FACTOR

(Insurance Score/Portfolio Credit)

| | |
|---|------------------------------------|
| BI, PD, CSL, PIP, Add'l PIP, OBEL, MP, COLL, COMP | See table in Exception Pages |
|---|------------------------------------|

VEHICLES NOT ELIGIBLE FOR PIP

| <u>Coverage</u> | <u>Factor by which to Increase Base Rate</u> |
|-----------------|--|
| 25/50 BI | 1.47 |
| 60 CSL | 1.19 |

EXPENSE FEES

| <u>Coverage</u> | <u>Annual Expense Fee</u> |
|-----------------|---------------------------|
| BI | \$55.00 |
| PD | \$20.00 |
| CSL | \$75.00 |
| UM | \$0.00 |
| PIP | \$5.00 |
| Coll | \$47.00 |
| Comp | \$32.00 |

The ACE Prestige Auto Policy

All information in this section applies only to The ACE Prestige Auto policies.

1. GENERAL RULES

The Personal Automobile Program General Rules and the State Exception Rules also apply to The ACE Prestige Auto Coverage Endorsement.

2. DESCRIPTION OF COVERAGES

The ACE Prestige Auto Coverage is an optional endorsement that may be purchased which offers a suite of upgraded coverages that includes, but is not limited to:

- ValueLock® Protection Coverage locks in an agreed value for your vehicle at the beginning of each year and will pay the higher of this or actual cash value at time of loss
- New Car Replacement is offered for the first three model years and a hybrid/fuel alternative vehicle may be selected even if not previously owned
- Worldwide Extended Non-Owned Coverage for liability, medical payments, collision and comprehensive is provided on vehicles rented, borrowed or leased
- Excess Medical Payments Coverage for each person injured in an accident
- Transportation Expenses with a set maximum dollar value, with no daily limit, when your vehicle is inoperable in a covered loss
- Trip Interruption and Emergency Living Expenses in the event of a total loss away from home
- Coverage for Electronic Equipment permanently installed by the manufacturer
- Customizing Equipment Coverage for pickups and vans
- 24/7 Towing and Emergency Road Service Coverage, no maximum limit, no deductible applies
- Coverage for keys to be duplicated, retrieved from locked vehicle or the cost to re-key vehicle
- Full Window Glass Coverage with no deductible when window is broken
- Original Equipment Manufacturer (OEM) replacement parts will be used to repair your vehicle when available

3. RATING

An ACE Prestige Auto policy with autos insured for liability coverage only will receive the Single Car Account Rate. Only the Worldwide Liability, Extended Non-Owned, Excess Medical Payments Coverage and Carjacking Coverage will apply in this situation. An ACE Prestige Auto policy with two or more vehicles with Comprehensive coverage will receive the Multi-Car Account Rate. Single and Multi-Car rates are displayed on the State Rate pages.

The ACE Prestige Auto Coverage rate is not subject to modification by the provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan.

A. ValueLock – Additional Coverage Amount

An additional coverage amount above the market value as determined by the Company may be written to recognize exceptional vehicle condition.

Charge an annual rate of \$10.00 per thousand dollars of coverage or fraction thereof.

4. ENDORSEMENT

ATTACH AUTO1000 ACE-0515 – The ACE Prestige Auto Coverage Endorsement

The ACE Prestige Auto Policy

5. GENERAL RULES AND STATE EXCEPTIONS THAT DO NOT APPLY TO THE ACE PRESTIGE AUTO COVERAGE ENDORSEMENT

- Rule 14 – Towing and Labor Costs
 - Rule 14 – Transportation Expenses Coverage
 - Rule 14 – Customized Vans and Pickups
 - Rule 14 – Full Coverage Window Glass
- Rule 17 – Extended Non-Owned Liability Coverage

New York Auto Forms

| <u>Form Number</u> | | <u>Form Name</u> |
|---------------------------|-------|--|
| ACE01 | 0413 | ACE Group of Companies U.S. Privacy Notice |
| ACE151 | 1110 | New York Rental Vehicle Reimbursement Coverage Disclosure Notice |
| ACE250 | 0515 | Disclosure Notice Third Party Designee |
| ALL-20887 | 1006 | ACE Producer Compensation Practices & Policies |
| ALL-21101 | 1106 | Trade or Economic Sanctions Endorsement |
| CC-24180c | 0314 | Signature Endorsement |
| AUTO117 ACE | 0208 | New York SUM Coverage Offer Notice |
| AUTO1000 ACE | 0515 | The ACE Prestige Auto Coverage Endorsement |
| AUTO1001 ACE | 0515 | The ACE Auto Coverage Endorsement |
| AUTO1002 ACE | 0515 | Additional Interest-Part A, Liability Coverage |
| AUTO1003 ACE | 0515 | Coverage For Damage To Your Auto - Agreed Value (Antique and Collector Autos Only) |
| AUTO1004 ACE | 0515 | Rating Information - New York |
| AUTO1005 ACE | 0515 | Automobiles Held in Trust (Trustee as Named Insured) Or By Corporation (Corporation as Named Insured) |
| AUTO1006 ACE | 0515 | Enhanced Motor Home Coverage |
| AUTO1007 ACE | 0515 | Enhanced Motorcycle Coverage |
| AUTO1008 ACE | 0515 | Enhanced Collector Car Coverage |
| AUTO1009 ACE | 0515 | Roadside Response – Towing and Emergency Road Service Labor Costs Coverage |
| AUTO1010 ACE | 0515 | Available Discounts Notice |
| AUTO1011 ACE | 0515 | Accident Prevention Course Discount Notice |
| AUTO1012 ACE | 0515 | Multi-Tier Disclosure Notice – New York (formerly Fund form number 302686) |
| AUTO1013 ACE | 0515 | Bar Coded Insurance Identification Cards |
| AUTO1014 ACE | 0515 | Supplemental Spousal Liability Insurance – Important Notice |
| AUTO1015 ACE | 0515 | UM/UIM Coverage Offer – Split Limits |
| AUTO1016 ACE | 0515 | New York Driving While Impaired Notice |
| AUTO1017 ACE | 0515 | UM/UIM Coverage Offer – Single Limit |
| PP 00 01 | 01-05 | Personal Auto Policy |
| PP 01 79 | 04-09 | Amendment of Policy Provisions – New York |
| PP 02 02 | 08-86 | Reinstatement of Insurance |
| PP 02 54 | 04-87 | Suspension of Coverage for Damage to Auto – New York |
| PP 03 02 | 06-98 | Optional Limits Transportation Expenses Coverage |
| PP 03 03 | 04-86 | Towing and Labor |
| PP 03 05 | 08-86 | Loss Payable Clause |
| PP 03 06 | 01-05 | Extended Non-Owned Coverage – Vehicles Furnished or Available for Regular Use |
| PP 03 07 | 01-05 | Trailer / Camper Body Coverage |
| PP 03 08 | 06-94 | Coverage for Damage to Your Auto |
| PP 03 13 | 01-05 | Excess Electronic Equipment Coverage |
| PP 03 18 | 01-05 | Customizing Equipment Coverage |
| PP 03 19 | 08-86 | Additional Insured - Lessor |
| PP 03 21 | 01-05 | Limited Mexico Coverage |
| PP 03 29 | 01-05 | Miscellaneous Type Vehicle Endorsement – New York |
| PP 03 30 | 12-00 | Named Non-Owner Coverage – New York |
| PP 03 46 | 06-03 | Rental Vehicle Coverage Endorsement - New York |
| PP 03 62 | 01-05 | Snowmobile Endorsement – New York |
| PP 03 64 | 12-00 | Single Liability Limits – New York |
| PP 03 65 | 08-86 | Full Coverage Window Glass – New York |
| PP 03 73 | 12-00 | Miscellaneous Type Vehicle Amendment (Motor Homes) – New York |
| PP 03 78 | 08-09 | Joint Ownership Coverage – New York |
| PP 04 09 | 01-14 | Supplementary Uninsured/Underinsured Motorists Endorsement – New York Single Supplementary Uninsured/Underinsured Motorists Endorsement – New York |
| PP 04 10 | 12-00 | |
| PP 04 76 | 01-14 | Uninsured Motorists Endorsement – New York |

New York Auto Forms

| | | |
|----------|-------|---|
| PP 05 01 | 02-76 | Named Individuals - Broadened Personal Injury Protection Coverage |
| PP 05 87 | 01-14 | Personal Injury Protection Coverage – New York |
| PP 05 88 | 01-14 | Additional Personal Injury Protection Coverage – New York |
| PP 05 89 | 01-14 | Personal Injury Protection Coverage (Motorcycles) – New York |
| PP 05 92 | 02-88 | Exclusion of Medical Expense from PIP |
| PP 05 93 | 11-91 | Optional Basic Economic Loss Coverage – OBEL – New York |
| PP 13 01 | 12-99 | Coverage For Damage to Your Auto Exclusion Endorsement |
| PP 13 83 | 01-03 | Supplemental Spousal Liability Coverage |