

**NEW YORK  
AUTO  
PRODUCER MANUAL**

**Bankers Standard Insurance Company**

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

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### BANKERS STANDARD INSURANCE COMPANY

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

#### **Prior Approval Required**

Any vehicle, including private passenger, motorhomes, and trailers, with a current market value of \$100,000 or greater

Vans and pickups used for business

Motor Homes (both pleasure and non-pleasure use)

#### **Prior Insurance**

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

#### **Driving Record**

No major violations in the past five years

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

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

No operator in the household currently holds a suspended drivers license

#### **Driving Experience**

Verifiable three year driving record required for all drivers

**Note:** In accordance with OFAC regulations, Specially Designated Nationals (SDNs) and Blocked Persons will not be issued a policy.

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## Territory Definitions

### ZIP CODE LISTING

Determine territory assignment based upon the garaging location of the vehicle within one of the following zip codes. New zip codes not listed below will be assigned the territory of the former zip code. All other zip codes not listed will be assigned the territory of a bordering zip code.

<u>Zip</u>			<u>Zip</u>			<u>Zip</u>	
<u>Code</u>	<u>Territory</u>		<u>Code</u>	<u>Territory</u>		<u>Code</u>	<u>Territory</u>
10001	18		10055	18		10149	18
10002	18		10060	18		10151	18
10003	18		10065	18		10152	18
10004	18		10069	18		10153	18
10005	18		10072	18		10154	18
10006	18		10075	18		10155	18
10007	18		10079	18		10157	18
10009	18		10080	18		10158	18
10010	18		10081	18		10160	18
10011	18		10082	18		10161	18
10012	18		10087	18		10162	18
10013	18		10090	18		10164	18
10014	18		10094	18		10165	18
10015	18		10095	18		10166	18
10016	18		10096	18		10167	18
10017	18		10098	18		10168	18
10018	18		10099	18		10169	18
10019	18		10102	18		10170	18
10020	18		10103	18		10171	18
10021	18		10104	18		10172	18
10022	18		10105	18		10173	18
10023	18		10106	18		10174	18
10024	18		10107	18		10175	18
10025	18		10109	18		10176	18
10026	18		10110	18		10177	18
10027	18		10111	18		10178	18
10028	18		10112	18		10179	18
10029	18		10114	18		10184	18
10030	18		10115	18		10196	18
10031	18		10117	18		10197	18
10032	18		10118	18		10199	18
10033	18		10119	18		10203	18
10034	18		10120	18		10211	18
10035	18		10121	18		10212	18
10036	18		10122	18		10213	18
10037	18		10123	18		10256	18
10038	18		10124	18		10257	18
10039	18		10125	18		10258	18
10040	18		10126	18		10259	18
10041	18		10128	18		10260	18
10043	18		10130	18		10261	18
10044	19		10131	18		10265	18
10045	19		10132	18		10269	18
10046	19		10133	18		10270	18
10047	19		10138	18		10271	18
10048	18					10273	18

## Territory Definitions

Zip			Zip			Zip	
Code	Territory		Code	Territory		Code	Territory
10275	18		10475	3		10570	65
10277	18		10499	3		10571	65
10278	18		10501	65		10572	65
10279	18		10502	97		10573	97
10280	18		10503	97		10576	65
10281	18		10504	65		10577	97
10282	18		10505	65		10578	65
10285	18		10506	65		10579	46
10286	18		10507	65		10580	97
10292	18		10509	46		10583	97
10301	5		10510	65		10588	65
10302	5		10511	65		10589	65
10303	5		10512	46		10590	65
10304	5		10514	65		10591	97
10305	5		10516	46		10594	65
10306	5		10517	49		10595	97
10307	5		10518	65		10596	65
10308	5		10519	65		10597	65
10309	5		10520	65		10598	65
10310	5		10522	97		10601	95
10311	5		10523	97		10603	95
10312	5		10524	46		10604	95
10314	5		10526	65		10605	95
10451	1		10527	65		10606	95
10452	1		10528	97		10607	95
10453	1		10530	97		10650	95
10454	1		10532	65		10701	94
10455	1		10533	97		10703	94
10456	1		10535	65		10704	94
10457	1		10536	65		10705	94
10458	3		10537	46		10706	103
10459	1		10538	97		10707	103
10460	1		10541	46		10708	103
10461	3		10543	97		10709	103
10462	3		10546	65		10710	94
10463	3		10547	65		10801	97
10464	3		10548	65		10803	97
10465	3		10549	65		10804	97
10466	3		10550	94		10805	97
10467	3		10552	94		10901	68
10468	3		10553	94		10911	68
10469	3		10557	94		10913	68
10470	3		10558	94		10916	64
10471	3		10560	65		10917	32
10472	3		10562	65		10918	64
10473	1		10566	65		10919	64
10474	1		10567	65		10920	68
						10921	64
						10923	68

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**Territory Definitions**


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<b>Zip</b>			<b>Zip</b>			<b>Zip</b>	
<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>
10924	64		11020	21		11221	17
10925	64		11021	21		11222	17
10926	64		11023	21		11223	100
10927	68		11024	21		11224	100
10928	32		11025	21		11225	17
10930	32		11030	21		11226	17
10931	68		11040	21		11228	100
10940	64		11041	21		11229	100
10941	64		11042	21		11230	100
10943	64		11043	21		11231	17
10950	64		11044	21		11232	100
10952	68		11050	21		11233	100
10954	68		11051	21		11234	100
10956	68		11052	21		11235	100
10958	64		11053	21		11236	17
10960	68		11054	21		11237	17
10962	68		11055	21		11238	17
10963	64		11096	20		11239	17
10964	68		11099	20		11241	17
10965	68		11101	19		11242	17
10968	68		11102	19		11243	17
10969	64		11103	19		11244	17
10970	68		11104	19		11245	17
10973	64		11105	19		11248	17
10974	68		11106	19		11249	17
10975	64		11109	19		11251	17
10976	68		11120	19		11252	17
10977	68		11201	17		11254	17
10980	68		11203	17		11255	17
10983	68		11204	100		11256	17
10984	68		11205	17		11351	55
10985	64		11206	17		11354	55
10986	68		11207	17		11355	55
10987	64		11208	17		11356	55
10989	68		11209	100		11357	55
10990	64		11210	100		11358	55
10992	64		11211	17		11359	55
10993	68		11212	17		11360	55
10994	68		11213	17		11361	55
10996	32		11214	100		11362	55
10998	64		11215	100		11363	55
11001	20		11216	17		11364	55
11003	20		11217	17		11365	55
11004	55		11218	100		11366	55
11005	55		11219	100		11367	55
11010	20		11220	100		11368	55

## Territory Definitions

<u>Zip Code</u>	<u>Territory</u>		<u>Zip Code</u>	<u>Territory</u>		<u>Zip Code</u>	<u>Territory</u>
11369	55		11514	21		11598	20
11370	55		11516	20		11599	20
11371	55		11518	20		11691	55
11372	55		11520	20		11692	55
11373	55		11530	20		11693	55
11374	55		11535	20		11694	55
11375	55		11536	20		11697	55
11377	55		11542	22		11701	75
11378	55		11545	22		11702	75
11379	55		11547	22		11703	75
11381	55		11548	22		11704	75
11385	55		11549	22		11705	76
11390	55		11550	20		11706	75
11405	55		11552	20		11709	22
11411	55		11553	20		11710	20
11412	55		11554	20		11713	76
11413	55		11555	20		11714	22
11414	55		11556	20		11715	76
11415	55		11557	20		11716	75
11416	55		11558	20		11717	75
11417	55		11559	20		11718	75
11418	55		11560	22		11719	76
11419	55		11561	20		11720	76
11420	55		11563	20		11721	85
11421	55		11564	20		11722	75
11422	55		11565	20		11724	85
11423	55		11566	20		11725	85
11425	55		11568	21		11726	75
11426	55		11569	20		11727	76
11427	55		11570	20		11729	75
11428	55		11572	20		11730	75
11429	55		11575	20		11731	85
11430	55		11576	21		11732	22
11432	55		11577	21		11733	76
11433	55		11579	22		11735	22
11434	55		11580	20		11736	22
11435	55		11581	20		11737	22
11436	55		11583	20		11738	76
11439	55		11588	20		11740	85
11451	55		11590	21		11741	75
11484	55		11592	21		11742	75
11499	55		11593	21		11743	85
11501	21		11594	21		11745	85
11507	21		11595	21		11746	85
11509	20		11596	21		11747	85
11510	20		11597	21		11749	75

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**Territory Definitions**


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<b>Zip</b>			<b>Zip</b>			<b>Zip</b>	
<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>
11750	75		11804	22		11976	76
11751	75		11805	75		11977	76
11752	75		11815	22		11978	76
11753	22		11819	22		11980	76
11754	85		11853	22		12007	13
11755	85		11854	22		12008	9
11756	20		11855	22		12009	13
11757	75		11901	76		12010	35
11758	22		11930	76		12015	59
11762	22		11931	76		12017	59
11763	76		11932	76		12018	73
11764	76		11933	76		12019	30
11765	22		11934	76		12020	30
11766	76		11935	76		12022	73
11767	85		11937	76		12023	13
11768	85		11939	76		12024	59
11769	75		11940	76		12025	29
11770	75		11941	76		12027	30
11771	22		11942	76		12028	67
11772	76		11944	76		12029	59
11773	22		11946	76		12031	61
11774	22		11947	76		12032	67
11775	76		11948	76		12033	73
11776	76		11949	76		12035	61
11777	76		11950	76		12036	61
11778	76		11951	76		12037	59
11779	75		11952	76		12041	13
11780	85		11953	76		12042	61
11782	75		11954	76		12043	61
11783	20		11955	76		12045	13
11784	76		11956	76		12046	13
11786	76		11957	76		12047	13
11787	85		11958	76		12051	59
11788	85		11959	76		12052	73
11789	76		11960	76		12053	9
11790	85		11961	76		12054	13
11791	22		11962	76		12055	13
11792	76		11963	76		12056	9
11793	20		11964	76		12057	67
11794	76		11965	76		12058	61
11795	75		11967	76		12059	13
11796	75		11968	76		12060	59
11797	22		11970	76		12061	13
11798	75		11971	76		12062	73
11801	22		11972	76		12063	73
11803	22		11975	76		12064	61

## Territory Definitions

<b>Zip Code</b>	<b>Territory</b>		<b>Zip Code</b>	<b>Territory</b>		<b>Zip Code</b>	<b>Territory</b>
12065	71		12148	30		12209	13
12066	61		12149	61		12210	13
12067	13		12150	9		12211	13
12068	52		12151	30		12214	13
12070	52		12153	73		12222	13
12071	61		12154	73		12223	13
12072	52		12155	61		12226	13
12074	30		12156	73		12227	13
12075	59		12157	61		12228	13
12076	61		12158	13		12229	13
12077	13		12159	13		12230	13
12078	29		12160	61		12231	13
12083	61		12164	67		12232	13
12084	13		12165	59		12233	13
12085	13		12166	52		12234	13
12086	52		12167	61		12235	13
12087	61		12168	73		12236	13
12090	73		12169	73		12237	13
12092	61		12170	30		12238	13
12093	61		12173	59		12239	13
12094	73		12175	61		12240	13
12095	29		12176	61		12241	13
12106	59		12179	13		12242	13
12108	67		12180	13		12243	13
12110	13		12182	13		12244	13
12111	13		12183	13		12245	13
12115	59		12184	59		12246	13
12116	61		12185	73		12247	13
12117	29		12186	13		12248	13
12118	30		12187	61		12249	13
12120	13		12188	71		12250	13
12121	73		12189	13		12252	13
12122	61		12190	67		12255	13
12123	73		12192	59		12256	13
12124	59		12193	13		12257	13
12125	59		12194	61		12260	13
12130	59		12196	73		12261	13
12131	61		12197	61		12262	13
12132	73		12198	73		12288	13
12134	67		12202	13		12302	9
12136	59		12203	13		12303	9
12137	9		12204	13		12304	9
12138	73		12205	13		12305	9
12139	67		12206	13		12306	9
12140	13		12207	13		12307	9
12143	13		12208	13		12308	9
12144	13						
12147	13						

## Territory Definitions

Zip			Zip			Zip	
Code	Territory		Code	Territory		Code	Territory
12309	9		12461	61		12528	62
12345	9		12463	61		12529	59
12401	62		12464	61		12531	58
12404	61		12465	61		12533	58
12405	61		12466	61		12534	59
12406	61		12468	61		12538	33
12407	61		12469	13		12540	33
12409	61		12470	61		12542	62
12410	61		12471	59		12543	64
12411	61		12472	62		12545	58
12412	61		12473	61		12546	58
12413	61		12474	61		12547	30
12414	59		12477	59		12548	61
12416	61		12480	61		12549	64
12418	61		12481	61		12550	32
12419	61		12482	61		12553	32
12420	61		12484	61		12561	62
12421	61		12485	61		12563	46
12422	61		12486	61		12564	58
12423	61		12487	62		12565	59
12424	61		12489	61		12566	61
12427	61		12491	61		12567	58
12428	61		12492	61		12569	33
12429	62		12493	62		12570	58
12430	61		12494	61		12571	58
12431	61		12495	61		12572	58
12433	61		12496	61		12574	61
12434	61		12498	61		12575	64
12435	61		12501	58		12577	64
12436	61		12502	59		12578	58
12439	61		12503	59		12580	58
12440	61		12507	58		12581	58
12441	61		12508	58		12582	58
12442	61		12513	59		12583	58
12443	62		12514	58		12585	58
12444	61		12515	61		12586	64
12446	61		12516	59		12589	61
12448	61		12517	59		12590	33
12449	61		12518	32		12592	58
12450	61		12520	32		12594	58
12451	61		12521	59		12601	33
12454	61		12522	58		12603	33
12455	61		12523	59		12604	33
12456	61		12524	58		12701	81
12457	61		12525	62		12719	83
12458	61		12526	59		12720	82
12459	61					12721	83
12460	61						

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**Territory Definitions**


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<b>Zip Code</b>	<b>Territory</b>		<b>Zip Code</b>	<b>Territory</b>		<b>Zip Code</b>	<b>Territory</b>
12723	83		12785	83		12853	67
12724	83		12786	83		12854	67
12725	61		12787	83		12855	67
12726	83		12788	83		12856	67
12727	83		12789	83		12857	67
12729	64		12790	83		12858	67
12732	83		12791	83		12859	30
12733	82		12792	83		12860	67
12734	83		12801	36		12861	67
12736	83		12803	30		12863	30
12737	83		12804	36		12865	67
12738	83		12808	67		12866	30
12739	64		12809	67		12870	67
12740	83		12810	67		12871	30
12741	83		12812	67		12872	67
12742	83		12814	67		12873	67
12743	83		12815	67		12874	67
12745	83		12816	67		12878	67
12746	64		12817	67		12879	67
12747	83		12819	67		12883	67
12748	83		12821	67		12885	67
12749	83		12822	30		12886	67
12750	83		12823	67		12887	67
12751	83		12824	67		12901	67
12752	83		12827	67		12903	67
12754	81		12828	36		12910	67
12758	83		12831	30		12911	67
12759	83		12832	67		12912	67
12760	83		12833	30		12913	67
12762	83		12834	67		12914	67
12763	83		12835	30		12916	67
12764	83		12836	67		12917	67
12765	83		12837	67		12918	67
12766	83		12838	67		12919	67
12768	83		12839	67		12920	67
12770	83		12841	67		12921	67
12771	64		12842	67		12922	67
12775	83		12843	67		12923	67
12776	83		12844	67		12924	67
12777	83		12845	67		12926	67
12778	83		12846	67		12927	67
12779	83		12847	67		12928	67
12780	64		12849	67		12930	67
12782	83		12850	30		12932	67
12783	83		12851	67		12934	67
12784	83		12852	67		12935	67

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**Territory Definitions**


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<b>Zip</b>			<b>Zip</b>			<b>Zip</b>	
<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>
12936	67		13027	38		13108	38
12937	67		13028	67		13110	38
12941	67		13029	38		13111	51
12942	67		13030	38		13112	38
12943	67		13031	12		13114	67
12944	67		13032	101		13116	38
12945	67		13033	51		13118	51
12946	67		13034	51		13120	38
12949	67		13035	86		13122	101
12950	67		13036	67		13124	54
12952	67		13037	86		13126	37
12953	67		13039	12		13129	54
12955	67		13040	54		13131	67
12956	67		13041	12		13132	67
12957	67		13042	67		13135	67
12958	67		13044	67		13136	54
12959	67		13045	54		13140	51
12960	67		13052	101		13141	54
12961	67		13053	102		13142	67
12962	67		13054	106		13143	51
12964	67		13057	12		13144	67
12965	67		13060	38		13145	67
12966	67		13061	101		13146	51
12967	67		13062	102		13147	51
12969	67		13063	38		13148	51
12970	67		13066	38		13152	38
12972	67		13068	102		13155	54
12973	67		13069	37		13156	51
12974	67		13071	51		13158	54
12978	67		13072	101		13159	38
12979	67		13073	102		13160	51
12980	67		13074	67		13164	38
12981	67		13076	67		13165	51
12983	67		13077	54		13166	51
12985	67		13078	38		13167	67
12986	67		13080	38		13202	12
12987	67		13081	51		13203	12
12989	67		13082	54		13204	12
12992	67		13083	67		13205	12
12993	67		13084	38		13206	12
12996	67		13088	38		13207	12
12997	67		13090	38		13208	12
12998	67		13092	51		13209	12
13021	25		13101	54		13210	12
13024	25		13103	67		13211	12
13026	51		13104	12		13212	12

## Territory Definitions

<b>Zip Code</b>	<b>Territory</b>		<b>Zip Code</b>	<b>Territory</b>		<b>Zip Code</b>	<b>Territory</b>
13214	12		13343	67		13460	54
13215	12		13345	67		13461	106
13219	12		13346	101		13464	54
13224	12		13348	61		13468	61
13225	12		13350	52		13469	106
13244	12		13353	67		13470	67
13250	12		13354	106		13471	106
13251	12		13355	101		13473	67
13252	12		13357	61		13475	67
13260	12		13360	67		13476	86
13290	12		13361	67		13477	86
13301	106		13363	106		13478	86
13302	67		13365	52		13480	106
13303	106		13367	67		13482	61
13304	106		13368	67		13483	106
13308	106		13402	101		13485	61
13309	106		13403	15		13486	106
13310	101		13406	67		13488	61
13312	67		13407	67		13489	67
13313	106		13408	101		13490	15
13314	101		13409	101		13491	61
13315	61		13411	54		13492	15
13316	106		13413	15		13493	67
13317	52		13415	61		13494	106
13318	106		13416	67		13495	106
13319	106		13417	106		13501	15
13320	61		13418	101		13502	15
13322	106		13420	67		13599	15
13323	106		13421	86		13601	74
13324	67		13424	106		13602	74
13325	67		13425	106		13603	74
13326	61		13428	52		13605	74
13327	67		13431	67		13606	74
13328	106		13433	67		13607	74
13329	67		13436	67		13608	74
13331	67		13437	67		13611	74
13332	54		13438	106		13612	74
13333	61		13439	61		13613	67
13334	101		13440	15		13614	67
13335	61		13441	15		13615	74
13337	61		13449	15		13616	74
13338	106		13450	61		13617	67
13339	52		13452	52		13618	74
13340	52		13454	67		13619	74
13341	15		13456	54		13620	67
13342	61		13459	61		13621	67

## Territory Definitions

Zip			Zip			Zip	
Code	Territory		Code	Territory		Code	Territory
13622	74		13693	74		13806	61
13624	74		13694	67		13807	61
13625	67		13695	67		13808	61
13626	67		13696	67		13809	54
13630	67		13697	67		13810	61
13633	67		13699	67		13811	54
13634	74		13730	54		13812	54
13635	67		13731	61		13813	28
13636	74		13732	54		13815	54
13637	74		13733	54		13820	61
13638	74		13734	54		13825	61
13639	67		13736	54		13826	28
13640	74		13739	61		13827	54
13642	67		13740	61		13830	54
13646	67		13743	54		13832	54
13648	67		13744	28		13833	28
13650	74		13746	28		13834	61
13652	67		13748	28		13835	54
13654	67		13750	61		13838	61
13655	67		13751	61		13839	61
13656	74		13752	61		13841	54
13658	67		13753	61		13842	61
13659	74		13754	28		13843	54
13660	67		13755	61		13844	54
13661	74		13756	61		13846	61
13662	67		13757	61		13849	61
13664	67		13760	28		13850	28
13665	74		13774	61		13856	61
13666	67		13775	61		13859	61
13667	67		13776	61		13861	61
13668	67		13777	28		13862	28
13669	67		13778	54		13863	54
13670	67		13780	54		13864	54
13672	67		13782	61		13865	28
13673	74		13783	61		13901	28
13675	74		13786	61		13903	28
13676	67		13787	28		13904	28
13679	74		13788	61		13905	28
13680	67		13790	28		14001	42
13681	67		13795	28		14003	42
13682	74		13796	61		14004	42
13684	67		13797	28		14005	47
13685	74		13801	54		14006	41
13687	67		13802	28		14008	49
13690	67		13803	54		14009	84
13691	74		13804	61		14011	84

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**Territory Definitions**


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<b>Zip</b>			<b>Zip</b>			<b>Zip</b>	
<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>
14012	49		14092	14		14218	8
14013	47		14094	43		14219	7
14020	47		14098	47		14220	7
14024	84		14101	105		14221	8
14025	41		14102	42		14222	7
14026	42		14103	47		14223	7
14028	49		14105	49		14224	8
14030	41		14108	49		14225	8
14031	42		14109	49		14226	8
14032	42		14111	41		14227	8
14033	41		14113	84		14228	8
14034	41		14120	14		14233	7
14036	47		14125	47		14241	7
14037	84		14127	42		14260	8
14039	84		14129	105		14261	7
14040	47		14131	49		14263	7
14041	105		14132	49		14264	7
14042	105		14134	41		14265	7
14043	42		14136	31		14267	7
14047	41		14138	105		14269	7
14048	31		14139	41		14270	7
14051	8		14141	41		14272	7
14052	42		14143	47		14273	7
14054	47		14145	84		14276	7
14055	41		14150	8		14280	7
14057	41		14167	84		14301	14
14058	47		14170	41		14303	14
14059	42		14171	105		14304	14
14060	105		14172	49		14305	14
14062	31		14174	49		14410	39
14063	31		14201	7		14411	47
14065	84		14202	7		14414	104
14066	84		14203	7		14415	51
14067	49		14204	7		14416	47
14068	8		14206	8		14418	51
14069	41		14207	7		14420	39
14070	105		14208	7		14422	47
14072	8		14209	7		14423	104
14075	42		14210	8		14424	51
14080	41		14211	7		14425	51
14081	31		14212	7		14427	84
14082	84		14213	7		14428	39
14083	84		14214	7		14432	51
14085	41		14215	7		14433	51
14086	42		14216	7		14435	104
14091	41		14217	7		14437	104

## Territory Definitions

<b>Zip</b>			<b>Zip</b>			<b>Zip</b>	
<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>		<b>Code</b>	<b>Territory</b>
14441	51		14533	104		14623	11
14445	11		14534	11		14624	11
14450	11		14536	84		14625	11
14454	104		14541	51		14626	11
14456	51		14543	39		14638	11
14462	104		14544	51		14639	11
14464	39		14545	104		14642	11
14466	104		14546	39		14643	11
14467	11		14548	51		14644	11
14468	39		14550	84		14645	11
14469	51		14551	51		14646	11
14470	47		14555	51		14647	11
14471	51		14559	39		14649	11
14472	39		14560	104		14650	11
14475	51		14561	51		14651	11
14476	47		14564	51		14652	11
14477	47		14568	51		14653	11
14478	51		14569	84		14664	11
14480	104		14571	47		14673	11
14481	104		14572	84		14683	11
14482	47		14580	11		14694	11
14485	104		14585	51		14701	31
14486	47		14586	39		14703	31
14487	104		14589	51		14704	31
14489	51		14590	51		14706	105
14502	51		14591	84		14708	84
14504	51		14603	11		14709	84
14505	51		14604	11		14710	31
14506	39		14605	11		14711	84
14507	51		14606	11		14712	31
14508	39		14607	11		14714	84
14510	104		14608	11		14715	84
14512	51		14609	11		14716	31
14513	51		14610	11		14717	84
14514	39		14611	11		14718	31
14515	11		14612	11		14719	105
14516	51		14613	11		14721	84
14517	104		14614	11		14722	31
14519	51		14615	11		14723	31
14521	51		14616	11		14724	31
14522	51		14617	11		14726	105
14525	47		14618	11		14727	84
14526	11		14619	11		14728	31
14527	51		14620	11		14729	105
14530	84		14621	11		14731	105
14532	51		14622	11		14733	31
						14735	84

## Territory Definitions

<u>Zip Code</u>	<u>Territory</u>		<u>Zip Code</u>	<u>Territory</u>		<u>Zip Code</u>	<u>Territory</u>
14736	31		14820	84		14886	102
14737	105		14821	40		14889	54
14738	31		14822	84		14891	54
14739	84		14823	84		14892	54
14740	31		14824	54		14894	54
14741	105		14825	54		14895	84
14743	105		14826	84		14897	84
14744	84		14830	40		14898	84
14747	31		14831	40		14901	40
14748	105		14836	104		14903	40
14750	31		14837	51		14904	40
14753	105		14838	54		14905	40
14754	84		14839	84		14925	40
14755	105		14840	84			
14757	31		14841	54			
14760	105		14842	51			
14767	31		14843	84			
14769	31		14845	40			
14770	105		14846	104			
14772	105		14847	51			
14775	31		14850	102			
14777	84		14853	102			
14779	105		14855	84			
14781	31		14857	51			
14782	31		14858	84			
14783	105		14859	54			
14784	31		14860	51			
14787	31		14861	54			
14801	84		14864	54			
14802	84		14865	54			
14803	84		14867	102			
14804	84		14869	54			
14805	54		14870	84			
14806	84		14871	54			
14807	84		14872	54			
14808	84		14873	84			
14809	84		14874	84			
14810	84		14877	84			
14812	54		14878	51			
14813	84		14879	84			
14814	40		14880	84			
14815	54		14881	102			
14816	54		14882	102			
14817	102		14883	54			
14818	54		14884	84			
14819	84		14885	84			

**Reserved For Future Use**

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## General Rules

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### Policy Period

Policies are written for 12 months.

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### Rate Revision

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

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

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### Whole Dollar Premium

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

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### 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.

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### 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.

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### Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis.
- B. 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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### Cancellation

Return premium due to policy, vehicle or coverage cancellations by either the company or by the insured shall be computed on a pro-rata basis.

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### Trade or Economic Sanctions Endorsement

Form ALL-21101- Trade or Economic Sanctions Endorsement will be attached to all new business policies and to subsequent renewals.

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## General Rules

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**Mass Merchandising Discount**

If the named insured qualifies for a Mass Merchandising Program, a discount will be applied to the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverages. The discount does not apply to optional endorsement premiums.

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

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

The following groups participate in this program:

ACE Employees	10%
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- 5% discount applies to the following groups:

10 10 Data (employer)	Insperty, Inc. (employer)
Bsquare (employer)	Long & Foster Insurance Companies (employer)
Central Bancorp, Inc. (employer)	Metropolitan Medical Society of Kansas City (association)
Coastal Securities, Inc.(employer)	New Jersey Technology Council (association)
Delaware Trial Lawyers Association	Partners & Executives of Litman Gregory (employer)
Desert Mountain Club of Scottsdale, AZ (association)	Passport Unlimited (employer)
Fordune Association, Inc.	REBNY (Real Estate Board of New York) (association)
Forest Landowners Association	Resources Management Group (association)
Fort Hill Association	Rose & Womble Realty Company (employer)
Hahn & Hessen LLP (employer)	Stark & Stark (employer)
Halloran & Sage LLP (employer)	The Residences Condominium on the Magnificent Mile (association)
Inlet Fitness (employer)	United Shoe Retailers Association

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## General Rules

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### Eligibility --- Auto

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

- A. They are written on a specified auto basis, and
- B. They are owned by an individual, by spouses who are residents of the same household, or by two or more resident relatives.

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### Eligibility --- Recreational Vehicles

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

- A. They are written on a specified vehicle basis, and
- B. They are owned by an individual, by spouses who are residents of the same household, or by two or more resident relatives.

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### Definitions

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

Liability Coverage Only

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

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### Personal Injury Protection

Any motor vehicle, including a motorcycle, Class A or Class B limited use motorcycle, and any trailer required to be registered in the State of New York and 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. Refer to the appropriate endorsements for specific coverages available.

AUTO109 - PIP Coverage

AUTO110 - PIP Coverage (Motorcycles)

AUTO111 - Additional PIP Coverage

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### Rental Vehicle Coverage

Every motor vehicle liability policy covering a motor vehicle registered in New York or a Miscellaneous Type Vehicle not subject to registration requirements shall provide Rental Vehicle coverage without additional premium charge.

Attach AUTO108 - Rental Vehicle Coverage Endorsement

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**Premium Determination Rules**

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**Premium Determination**

Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Personal Injury Protection (except Additional Personal Injury Protection), 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. Model Year and Symbol Determination
  1. Refer to the ISO Model Year/Age Group rule to determine the model year/age of the auto and refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
  2. If no rating symbol is shown in the ISO Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.
    - a. If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.
    - b. If the S&I Manual does NOT display a rating symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.
- C. Refer to the Territory definitions to determine the rate table and statistical code number for the location where the auto is principally garaged. For those territories defined by ZIP code:
  1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
  2. As ZIP code boundaries are changed by USPS, a new ZIP code may be created. Manual pages will be updated regularly to include future USPS ZIP code changes.
  3. If a new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.

**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 in the appropriate territory. For those territories defined by ZIP code:
  1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
  2. As ZIP code boundaries are changed by USPS, a new ZIP code may be created. Manual pages will be up-dated regularly to include future USPS ZIP code changes.
  3. If a new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code
- E. Apply the appropriate Insurance Bureau Scoring (IBS) Factor from the chart on page 4.6 to the base premium for each of the following applicable coverages: Single Limit Liability or Bodily Injury Liability and Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive and Collision.

The IBS factor also applies to the premium for each of the following Optional Coverages: Electronic Equipment, Agreed Value and Classic Agreed Value.

- F. For Stated Amount Comprehensive, multiply the rate by the limit of liability to determine the base premium.
- G. The premium for each coverage is determined by multiplying the base premium by the appropriate rating factor.
- H. When rating Comprehensive Coverage refer to the Primary Classifications Table III to obtain the primary rating factor for each automobile.
- I. When rating all coverages other than Comprehensive, refer to the Primary Classifications Table I or Table II to obtain the primary rating factor for the territory in which the automobile is principally garaged.

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**Premium Determination Rules**

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**Expense Fees**

1. Refer to the Rate Pages to determine the applicable Expense Fees.
2. Expense Fees are to be added separately to the premium for the Single Limit Liability or Split Limit Liability and Property Damage, Personal Injury Protection, Comprehensive and Collision Coverages that apply to each automobile.
3. Expense Fees are not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classification, 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 are applicable to the rates for Miscellaneous Type Vehicles rated in accordance with the provisions of this manual as follows:
  - a. Motorcycles, Mopeds, Motor Scooters, and Motorbikes – add the expense fees to the liability, Comprehensive and Collision rates that apply.
  - b. Snowmobiles, Dune Buggies, Golf Carts and Antique Autos – Add the expense fees to the liability rates.
  - c. Electric Autos and Motor Homes – add the expense fees to the liability and Physical Damage rates.
  - d. Recreational Trailers – add the expense fees to the Comprehensive and Collision rates.

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**Premium Determination Rules**

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**Rating Sequence**

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

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

1. Base rate for limit on rate page
2. Apply increased limits factor
3. Apply mass merchandising discount
4. Apply IBS factor
5. Apply class factor
6. Apply excess vehicle credit
7. Apply anti-lock brake credit
8. Apply daytime running lights credit
9. Apply accident prevention course discount
10. Apply account credit
11. Apply accident free credit
12. Round to nearest whole dollar
13. Add expense fees

**B. Uninsured Motorists Single Limits or Split Limits (BI/PD)**

1. Base rate on uninsured motorists rate page
2. Apply factor for increased limits
3. Round to nearest whole dollar

**C. Medical Payments**

1. Base rate for medical payments on rate page
2. Apply mass merchandising discount
3. Apply IBS factor
4. Apply class factor
5. Apply excess vehicle credit
6. Apply passive restraint credit
7. Apply anti-lock brakes credit
8. Apply daytime running lights credit
9. Apply factor for increased limits
10. Apply account credit
11. Apply accident free credit
12. Round to nearest whole dollar

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**Premium Determination Rules**

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**D. Personal Injury Protection**

1. Base rate for personal injury protection on rate page
2. Apply mass merchandising discount
3. Apply IBS factor
4. Apply class factor
5. Apply excess vehicle credit
6. Apply passive restraint credit
7. Apply anti-lock brake credit
8. Apply daytime running lights credit
9. Apply accident prevention course discount
10. Apply account credit
11. Apply accident free credit
12. Round to nearest whole dollar
13. Add expense fees

**E. Comprehensive**

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

**F. Collision**

1. Base rate for collision on territory rate page
2. Apply symbol/model year relativity factor
3. Apply mass merchandising discount
4. Apply IBS factor
5. Apply factor for increased deductible
6. Apply class factor
7. Apply excess vehicle credit
8. Apply anti-lock brake credit
9. Apply daytime running lights credit
10. Apply accident prevention course discount
11. Apply account credit
12. Apply accident free credit
13. Round to nearest whole dollar
14. Add expense fees

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**Classification Rules**

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

Refer to the General Rules section for definitions of terms used in this rule.

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

1. Primary Classification

- a. Classify the autos according to the age, sex and marital status of the licensed operators, the use of the auto and the eligibility of youthful operators for the driver training credits, and
- b. Determine the applicable factor by using the following Primary Rating Factor tables according to the territory in which the automobile is principally garaged:

Table I - All territories not listed in Table II for all coverages other than comprehensive,

Table II - Territories 01, 03, 05, 17-22, 46, 55, 65, 68, 75, 76, 81, 82, 85, 94, 95, 97 and 100 for all coverages other than comprehensive,

Table III - All territories for Comprehensive Coverage only.

2. Secondary Classification

- a. Determine if the auto is:
  - (1) a single car; or
  - (2) part of a multi-car risk.
- b. Refer to the Safe Driver Insurance Plan to classify licensed operators according to the provisions of the plan.
- c. Refer to the Secondary Rating Factor tables 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.

3. Classification Changes

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

**Exceptions:**

- a. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- b. A policy shall **not** be changed mid-term to affect a change in the Driving Record Sub-Classification. This may be done only on the basis of a new signed application. These changes may be made by cancellation of the policy in accordance with Cancellation Rules and rewriting the policy.

B. Definitions

1. Use Classifications

- a. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. FARM USE means the auto is principally garaged on a farm or ranch, and
  - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
  - (2) it is not customarily used in any occupation other than farming or ranching.
- c. PLEASURE USE means:
  - (1) no BUSINESS USE.
  - (2) personal use including driving to or from work or school:
    - (a) less than 3 road miles one way; or
    - (b) 3 or more, but less than 15 road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.

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**Classification Rules**

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- d. WORK LESS THAN 15 MILES means:
  - (1) no BUSINESS USE.
  - (2) personal use including driving to or from work or school:
    - (a) 3 or more, but less than 15 road miles one way, if such use is more than 2 days per week or more than 2 weeks in any 5 week period; or
    - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. WORK 15 OR MORE MILES means:
  - (1) no BUSINESS USE.
  - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Liability Coverage Only
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- 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 applicable endorsement is used to limit coverage.
- h. Automobiles used in carpools or other share-the-ride arrangements, shall be classified in accordance with the applicable provisions of paragraph c, d, e or f of this rule.

**2. Age, Sex and Marital Status Classifications**

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

**Exceptions:**

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

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**Classification Rules**

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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 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 simulated practice driving trainer.

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

**4. Operator Assignment**

- a. Youthful Operators
  - (1) Single Car Risks

The Youthful Operator Classification with the highest Primary Rating Factor applies. In determining such classifications, any Driver Training qualification shall apply.
  - (2) Multi-Car Risks
    - (a) Assign any youthful principal operators to the autos they principally operate.
    - (b) Assign other youthful operators to the remaining autos as follows:
      - (i) determine the primary pleasure use rating factors of all youthful operators.
      - (ii) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.
      - (iii) remaining youthful operators are assigned to remaining autos in the order of highest rated youthful operator to the auto with the highest total base premium.
      - (iv) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
      - (v) any remaining autos are rated with the appropriate No Youthful Operator classification.

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**Classification Rules**


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## b. Operators Age 50 and Over

- (1) The Principal Operator Age 50 - 64 Class shall apply if the principal operator of the automobile is age 50 - 64.
- (2) The Principal Operator Age 65 - 74 or 75 and Over Classes shall apply if the principal operator of the automobile is age 65 or over.
- (3) If all operators in the household are age 50 or over, the above classes shall apply to all automobiles.
- (4) 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 purposes of rating automobiles in excess of the number of operators age 50 and over (unless a youthful operator classification is applicable).
  - (c) Automobiles principally operated by an adult under age 50 shall be rated at the "All Other" or "Only Operator Female Age 30 - 49" classifications (unless a youthful operator classification is applicable).

## c. Multi-Car Discount

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

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

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

**5. Vehicles Equipped with Anti-Theft Devices**

To qualify for a discount on Comprehensive Coverage, the vehicle must be equipped with one or more qualifying anti-theft devices described in 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 and Active Disabling Devices

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

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

## b. Passive Disabling Devices

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

## c. 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 this discount, the vehicle glass must be etched in accordance with the window glass etching standards set forth in N.Y. INS. LAW Section 2336 (f) (2) (as needed by Chapter 335 of the Laws of 1994).

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**Classification Rules**


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## d. Vehicle Recovery Systems

A **15%** discount on Comprehensive Coverage shall be afforded on 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 policy 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.

**6. 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 an 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 on 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 Brake System Discount

A **5%** discount on Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection, Medical Payments and Collision coverages shall be afforded for those private passenger autos which are equipped with a factory installed four wheel Anti-Lock Braking System (ABS). This discount shall be applied before any expense fees are applied.

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

## d. Daytime Running Lights

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

**7. Accident Prevention Course Discount**a. A **10%** Accident Prevention Course Discount shall be applied to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection and Collision Coverages provided:

- (1) The principal operators of the automobile presents to the insurer a completion certificate dated within the last 36 months certifying that he or 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 the person(s) who have completed the course.

## c. This discount shall:

- (1) Be effective upon issuance of a course completion certificate to the insured and shall be calculated from the date of course completion.

**Exception:**

If the insured presents the course completion certificate to the company 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. If the insured does not present the course completion certificate to the company within 90 days after completion of the course, the company shall apply the premium discount from the date the insured presented the course completion certificate instead of from the date of course completion.

- (2) Apply only to that automobile principally operated by the person who completed the course, if the policy insures two or more automobiles.
- (3) Apply for a three (3) year period from the date the discount is first applied.
- (4) Be prorated over the term of the policy, if the discount is applied mid term.
- (5) Apply to the Single Limit or Bodily Injury Liability and Property Damage Liability, Personal Injury Protection and Collision Premiums for the following Miscellaneous Type Vehicles: Antique and Electric Automobiles, Registered Dune Buggies, Motor Homes and Motorcycles.

**Classification Rules****8. Excess Vehicle Credit**

If there are more vehicles than drivers on the policy, a credit of **40%** will be applied to the extra vehicle(s).

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

**9. Panel trucks, pickups and vans**

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

Liability Coverage Only
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Liability Coverage: Rate as private passenger.

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

**10. Insurance Bureau Scoring (IBS) Factor**

Apply factor to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments Coverage, Personal Injury Protection Coverage, Comprehensive and Collision Coverages and Optional Coverages. The factor assigned is determined by the rating tier and package status. The tier is determined by the IBS of the first named insured listed on the policy. A package policy consists of an Auto, Home, and Umbrella under the same policy number.

Tier	CSL BI / PD		Med Pay		PIP		Comp and Optional Coverages		Collision	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
1	0.72	0.76	0.77	0.81	0.68	0.72	0.65	0.68	0.72	0.76
2	0.77	0.82	0.79	0.83	0.75	0.78	0.72	0.76	0.78	0.83
3	0.84	0.89	0.84	0.88	0.82	0.87	0.81	0.85	0.85	0.90
4	0.89	0.94	0.86	0.90	0.88	0.93	0.88	0.93	0.90	0.95
5*	0.95	1.00	0.95	1.00	0.95	1.00	0.95	1.00	0.95	1.00
6	1.03	1.08	0.95	1.00	1.04	1.09	1.04	1.09	1.02	1.07
7	1.11	1.17	1.30	1.37	1.14	1.20	1.13	1.19	1.09	1.15
8	1.43	1.50	1.30	1.37	1.47	1.55	1.41	1.48	1.38	1.45

\* If there is insufficient history to develop an IBS or if an IBS is not obtained when a score exists, the policy shall be rated as tier 5.

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**Classification Rules**

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**Tier Movement:**

The policy tier will be reevaluated at each renewal based on the criteria listed below. No policy will be moved to a higher rated tier.

- 1) Insurance Score – Score will be reordered every 36 months, or upon request of the insured, however, no more than once per policy term.
- 2) Tier movement is determined based on Insurance Bureau Score, package status and the number of years the policy is claims free with Bankers Standard Insurance Company or an affiliate.
- 3) After the insured is with Bankers Standard Insurance Company or an affiliate for 5 years and is claim free for the past 3 years\*\*, the insured shall improve one tier.
- 4) A move to a better rated tier as a result of claims free status, may not occur more than once in a 3 year period from the date of the prior move.

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Only claims greater than \$500 will be considered.

**11. Account Credit**

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

**12. Accident-Free Credit**

An accident-free credit is applicable on policies where:

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

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**Safe Driver Insurance Plan Rules**

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**A. Eligibility**

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

**Exceptions:**

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

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

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

- (1) Three points are assigned for the convictions of:
  - (a) operating a motor vehicle while intoxicated or impaired by the consumption of alcohol or impaired by the use of a drug;
  - (b) leaving the scene of an incident without reporting ;
  - (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 without a valid license in effect, except when the person convicted had possessed a valid license:
    - (i) which had expired and was subsequently renewed,
    - (ii) during a period of revocation or suspension, or
    - (iii) in violation of the limitations applicable to a license issued pursuant to Article 21 or Article 21a. of the Vehicle and Traffic Law.
- (2) Two points are assigned for a conviction of operating a motor vehicle in excess of the speed limit, or in a reckless manner, where injury or death results.

**b. Accidents**

Points shall be assigned for each accident that occurred during the experience period involving the applicant or any other 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 \$2,000
- (2) One point is assigned for an accident in addition to any points assigned for a conviction as a result of the same occurrence.
- (3) 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.

**Exceptions:**

- (1) No points are assigned for accidents incurred by an operator who demonstrates to be a Named Insured or a principal operator of an auto insured under a separate policy.
- (2) No points are assigned for accidents occurring under the following circumstances:
  - (a) auto lawfully parked;
  - (b) applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident, or has judgment against such person equal to 33 1/3% or more of the value of the insureds property damage claim;
  - (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;

## Safe Driver Insurance Plan Rules

- (d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident;
- (e) auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator;
- (f) accidents involving damage by contact with animals or fowl;
- (g) accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects;
- (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 paid or volunteer member of any police or fire department, first aid squad, or any law enforcement agency or 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) accidents resulting in payments only under Personal Injury Protection or Additional Personal Injury Protection and the applicant or other operator residing in the same household is not at fault;
- (j) accidents 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 violation;
- (k) claims for which the operator is not at fault. The establishment of a reserve shall not imply that the operator was at fault;
- (l) if the operator at the time of the accident was an employee operating a motor vehicle used for business purposes, in the course of employment and in the discharge of the employees 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.

### c. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident or conviction, but has been licensed less than three years, one point is assigned. Sub-Classification 1B applies.

If any operator of the auto has a surcharge for an accident or conviction, but has been licensed less than three years, a point is assigned only for the accident or violation, not for the inexperience. Sub-Classification 1A applies.

If the principal operator of the auto does not qualify for an inexperience point, but the policy has a total of one point based on the accident or conviction record, Sub-Classification 1A applies.

If the principal operator qualifies for an Inexperienced Operator point assignment but the policy also insures other operators with accident or violation surcharges, Sub-Classifications 2, 3 or 4 applies.

### d. Refund of Surcharged Premium

If a point has been assigned according to one of the following circumstances, the company shall refund the increase portion of the premium to the insured. All such refunds shall be the portion of the premium due to the surcharge for all policy premiums since the inception of the surcharge.

- (1) If a point is assigned as a result of an accident and it is subsequently determined that the accident falls under one of the exceptions listed in this rule.
- (2) If a point is assigned as a 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 company 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 proceeding the month in which the policy is effective.

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**Safe Driver Insurance Plan Rules**


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**C. Driving Record Sub-Classification**

The driving record sub-classification shall be determined from the number of Driving Record Points, as determined in paragraph B.1. of this rule, accumulated during the experience period as follows:

<b>Number of Driving Record Points</b>	<b>Driving Record Sub-Classification</b>
0	0
1	1
2	2
3	3
4 or more	4

**D. Determine Total Minor Violation Points**

- a. Assign points as defined in the chart below for speeding more than 15 miles over the limit:

<b>Speeding Violation</b>	<b>Points</b>
15 to 20	4
21 to 30	6
31 to 40	8
41+	11

- b. Assign points for the second and subsequent convictions for each of the following moving violations. There are no points assigned for the first conviction.

<b>Violation</b>	<b>Points</b>
Failing to obey traffic signal or stop sign	3
Failing to stop for school bus	5
Failing to yield right of way	3
Following too closely	4
Improper passing, unsafe lane change, drove left of center, drove wrong direction	3
Railroad crossing violation	3
Reckless Driving	5
Speeding 1 to 10 miles over the limit	3
Speeding 11 to 14 miles over the limit	4
Speeding MPH not specified	3
Any other moving violation	2

**E. Determine the Secondary Rating Factor**

Using the sub-classification and the total minor violation points, refer to the Secondary Classification Rating Factor Tables on pages 9.8 and 9.9 of this manual to determine the secondary rating factor.

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## Safe Driver Insurance Plan Rules

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### D. Administration of SDIP

#### 1. New Business

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

#### 2. Renewal Business

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

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

#### 2. Multi Car Policies

##### a. Two Car Policies

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

##### b. Three or More Car Policies

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

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

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## Miscellaneous Rules

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### Model Year for Comprehensive and Collision Coverages

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. If the factors for a model year are not displayed in the Relativity Factor Tables, use the factors shown for the latest model year.
- D. Use the last two digits of the model year for coding purposes. For example, code 2011 vehicles as 11, 2012 as 12, etc.

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### Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

#### 1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

##### a. Comprehensive

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

##### b. Collision

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

#### 2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

##### a. Comprehensive

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

##### b. Collision

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

## Miscellaneous Rules

### 3. 1989 and Prior Model Year Vehicles

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

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

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

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

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

### 4. Original Cost Means:

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

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**Miscellaneous Rules**

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**Suspension**

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

## Miscellaneous Rules

### Uninsured Motorists Coverage

#### A. Statutory Coverage (In State only)

This form of auto insurance for Bodily Injury must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered in New York whenever Supplemental Uninsured/Underinsured Motorists Coverage is not purchased by such owner.

Attach AUTO114 - Uninsured Motorist Coverage

Uninsured Motorist Coverage base rates for Single Car Risks are displayed on the territory rate pages. Apply a factor of **.90** to the Single Car rate to develop the base rate for a Multi Car Risk. Apply this rate on a per car basis, including the first car, for a Multi Car risk. Premiums for Statutory Uninsured Motorists Coverage are not subject to any rating modification plan or other manual rating rule.

#### B. Supplementary Uninsured/Underinsured Motorist Coverage (Applies Inside and Outside of State)

1. Supplementary Uninsured/Underinsured Motorist Coverage (SUM) includes Statutory Uninsured Motorist Coverage. The base limits are \$50,000 Single Limit Bodily Injury SUM Coverage or \$25,000/\$50,000 Split Limit Bodily Injury SUM Coverage.

2. SUM Coverage must be offered to the named insured in writing.

Attach AUTO117 - SUM Coverage Offer Notice

3. Both Single Limit and Split Limit Liability limits for SUM cannot exceed the Policy Bodily Injury Liability limits.

4. SUM Base rates for Single Car risks are displayed on the territory rate pages. Apply a factor of **.90** to the Single Car rate to develop the base rate for a Multi Car Risk. Apply this rate on a per car basis, including the first car, for a Multi car risk.

5. The premium for SUM is not subject to any rating modification plan or other manual rating rule.

Attach AUTO115 - SUM Coverage - Single Limits

Attach AUTO116 - SUM Coverage - Split Limits

#### C. Increased Limits for Supplementary Uninsured/Underinsured Motorist Coverage

Apply the appropriate factor listed below to the Base SUM rate for Single Car Risks. For Multi Car risks, apply the **.90** to the Single Car base rate for each car, including the first car, then apply the appropriate increased limit factor listed below.

SINGLE LIMITS	SINGLE CAR
\$100,000	1.39
\$300,000	2.05
\$500,000	2.27

SPLIT LIMITS (000's)	SINGLE CAR
\$50/100	1.52
\$100/300	2.35
\$250/500	2.61
\$500/500	2.87

## Miscellaneous Rules

### Deductible Insurance

- A. Deductible liability insurance is not available for vehicles classified and rated in accordance with the rules of this manual.
- B. Any policy insuring a private passenger automobile as defined in the General Rules Section which provides Comprehensive coverage and Collision Coverage, shall provide such coverage with at least a \$200 standard deductible. The named insured has the option of purchasing a minimum deductible of \$50 for Comprehensive and \$100 for Collision at policy issuance, at each annual anniversary date and at the time an automobile is added or replaced.
- C. Base rates are displayed on the territory rate pages.
- D. Higher Collision Deductibles - Apply the following factor to the \$500 deductible premium:

DEDUCTIBLE	FACTOR	DEDUCTIBLE	FACTOR
<b>\$100</b>	1.70	<b>\$1,000</b>	0.72
<b>\$200</b>	1.45	<b>\$2,500</b>	0.57
<b>\$250</b>	1.30	<b>\$5,000</b>	0.50
<b>\$500</b>	1.00	<b>\$10,000</b>	0.40

A deductible benefit applies to each vehicle when a \$1,000 or higher collision deductible is chosen. For every policy period that the collision deductible for a vehicle(s) is \$1,000 or higher, 10% of the deductible amount is applied to the benefit to be used in the event of a covered collision loss subject to the following limitations:

- (A) The benefit cannot exceed the deductible amount;
- (B) The benefit is eliminated in the event any payment is made, even if the amount paid is less than the amount of the benefit available;
- (C) The benefit may be used only for a collision loss covered under Part I: Your Property Coverage, Section A. Cars, Vans, Trucks and Trailers;
- (D) The benefit applies only to the vehicle(s) shown on the Declarations Page with a collision deductible of \$1,000 or higher; and
- (E) If collision coverage is deleted or the deductible reduced to below \$1,000, the benefit is eliminated.
- (F) In no event may the collision deductible be less than \$100.

Attach AUTO 459 - Deductible Benefit – Collision

- E. Higher Comprehensive Deductibles - Apply the following factor to the \$500 deductible premium:

DEDUCTIBLE	FACTOR	DEDUCTIBLE	FACTOR
<b>\$50</b>	1.82	<b>\$1,000</b>	0.81
<b>\$100</b>	1.49	<b>\$2,500</b>	0.74
<b>\$200</b>	1.33	<b>\$5,000</b>	0.68
<b>\$250</b>	1.25	<b>\$10,000</b>	0.60
<b>\$500</b>	1.00		

A deductible benefit applies to each vehicle when a \$1,000 or higher comprehensive deductible is chosen. For every policy period that the comprehensive deductible for a vehicle(s) is \$1,000 or higher, 10% of the deductible amount is applied to the benefit to be used in the event of a covered comprehensive loss subject to the following limitations:

- (A) The benefit cannot exceed the deductible amount;
- (B) The benefit is eliminated in the event any payment is made, even if the amount paid is less than the amount of the benefit available;
- (C) The benefit may be used only for a comprehensive loss covered under Part I: Your Property Coverage, Section A. Cars, Vans, Trucks and Trailers;
- (D) The benefit applies only to the vehicle(s) shown on the Declarations Page with a comprehensive deductible of \$1,000 or higher; and
- (E) If comprehensive coverage is deleted or the deductible reduced to below \$1,000, the benefit is eliminated.
- (F) In no event may the comprehensive deductible be less than \$50.

Attach AUTO 458 - Deductible Benefit – Comprehensive

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**Miscellaneous Rules**

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**F. Personal Injury Protection Deductible**

If a policy insures an individually owned vehicle, a family Personal Injury Protection Deductible of \$100 or \$200 applicable to the named insured and relative is available. The deductible, once rejected, need not be offered on subsequent renewals. Apply the appropriate factor listed below to the basic PIP rate.

DEDUCTIBLE	CHARGE % OF PIP RATE
<b>\$100</b>	.83
<b>\$200</b>	.70

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## Miscellaneous Rules

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**Increased Limits****A. Liability**

The following tables contain the factors to be applied to the base \$60,000 Single Limit Liability or \$25,000/50,000 Split Limit Bodily Injury Liability and \$10,000 Property Damage Liability rates.

## 1. \$60,000 Single Limit Liability Increased Limits Table:

LIMIT	ELIGIBLE FOR PIP	NOT ELIGIBLE FOR PIP
<b>\$60,000</b>	1.00	1.00
<b>\$100,000</b>	1.06	1.06
<b>\$300,000</b>	1.28	1.25
<b>\$500,000</b>	1.36	1.33

## 2. \$25,000/50,000 Split Limit Bodily Injury Liability Increased Limits Table:

LIMITS (000's)	ELIGIBLE FOR PIP	NOT ELIGIBLE FOR PIP
<b>\$25/50</b>	1.00	1.00
<b>\$50/100</b>	1.37	1.36
<b>\$100/300</b>	1.70	1.64
<b>\$250/500</b>	1.99	1.89
<b>\$500/500</b>	2.09	2.00

## 3. \$10,000 Property Damage Liability Increased Limits Table:

LIMIT	FACTOR
<b>\$10,000</b>	1.00
<b>\$25,000</b>	1.03
<b>\$50,000</b>	1.08
<b>\$100,000</b>	1.12

**B. Medical Payments**

Medical Payments coverage for limits above \$5,000 may be afforded. Apply the following factors to the rate for the \$5,000 base rate displayed on the territory rate pages.

LIMIT	FACTOR
<b>\$5,000</b>	1.00
<b>\$10,000</b>	2.50
<b>\$25,000</b>	3.00
<b>\$50,000</b>	3.50
<b>\$75,000</b>	4.00
<b>\$100,000</b>	4.50

## Optional Coverage Rules

### Coverage for Electronic Equipment and Accessories

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

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

Attach AUTO9 - Coverage for Electronic Equipment and Accessories

### Customizing Equipment Coverage for Vans, Pickups and Panel Trucks Only

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

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

Attach AUTO10 - Customizing Equipment Coverage

### Agreed Value

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

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

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

Attach AUTO 212 - Agreed Value Coverage

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**Optional Coverage Rules**

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**2. Classic Auto Agreed Value Coverage**

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

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

VALUE	PREMIUM
<b>\$0 - \$15,000</b>	\$40
<b>\$15,001 - \$40,000</b>	80
<b>\$40,001 - \$60,000</b>	150

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

Attach AUTO 213 - Classic Auto Agreed Value Coverage.

## Optional Coverage Rules

### Additional Personal Injury Protection Coverages

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.

Attach AUTO111 - Additional Personal Injury Protection

#### A. Additional Personal Injury Protection Increased Limits

For the increased limits coverage packages, the rates per car depend on whether OBEL Coverage applies. The follow table illustrates the additional Personal Injury Protection packages available and premiums for these coverages.

ADDITIONAL LIMITS OF COMBINED MEDICAL EXPENSES	ADDITIONAL MONTHLY WORK LOSS	ADDITIONAL OTHER EXPENSES	WITHOUT OBEL		WITH OBEL	
			Single Car	Multi Car*	Single Car	Multi Car*
a. \$ 25,000	\$500	\$25	\$6.00	\$5.00	\$5.00	\$4.00
b. \$ 50,000	\$1,000	\$25	\$11.00	\$9.00	\$9.00	\$8.00
c. \$100,000	\$2,000	\$25	\$19.00	\$16.00	\$16.00	\$14.00

\*Per car rate

#### B. Additional Death Benefit

The basic limit of coverage for Death Benefits under the Personal Injury Protection Coverage is \$2,000. The Death Benefit may be increased to \$5,000 by charging a flat rate per car of **\$2.00**.

#### C. Work Loss Coordination

If the principal operator of a 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 vehicle, multiply the base PIP rate by **.90**. The following defines an eligible plan:

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 the plan are NOT reduced.

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

#### D. 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 Expenses under an approved Health Plan. Apply the appropriate factor below to the Basic PIP rate.

MEDICAL EXPENSE ELIMINATION OPTION	FACTOR
Named Insured Only	.60
Named Insured and Relatives	.50

Attach AUTO112 – Medical Expense Elimination

#### E. Optional Basic Economic Loss (OBEL)

For policies which provide Personal Injury Protection, Optional Basic Economical Loss (OBEL) coverage shall be made available in the amount of \$25,000. Refer to the Optional Basic Economic Loss endorsement for detailed coverage information. The charge for this coverage is as follows:

SINGLE CAR	MULTI CAR*
\$6.00	\$5.00

\*Per Car

Attach AUTO113 – Optional Basic Economic Loss (OBEL)

## Optional Coverage Rules

### Replacement Cost Coverage

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

Example, a vehicle that is 3 years old: Market Value Factor =  $(0.75 \times 0.88 \times 0.88) = 0.581$ .

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

- f. Current Model Year Price is determined by multiplying together the appropriate factors for each year since the model year and applying this to the List Cost New.

Example, a vehicle that is 3 years old: Current Model Year Price Factor =  $(1.03 \times 1.03 \times 1.03) = 1.093$ .

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

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

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

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

Attach AUTO 489 – New York Replacement Cost Coverage

### Vehicles Held In Trust or by Legal Entity

An auto policy may be issued in the name of a trust and trustee(s) or legal entity when the title of the vehicle(s) is held by a trust or legal entity. All vehicles insured under the policy are owned by the trust or legal entity.

There is no premium charge for this endorsement.

Attach AUTO639 – New York Vehicles Held In Trust Or By Legal Entity

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**Miscellaneous Type Vehicle Rules**

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**Motor Homes (Class Code 943700)**

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

Liability, Medical Payments/No Fault, Uninsured and Underinsured Motorists Coverages_
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1. Motor Homes used in driving to or from work or used in business - Classify and rate as private passenger autos.
2. Pleasure Use Motor Homes - Charge 50% of the otherwise applicable base rates for private passenger autos. The Safe Driver Insurance Plan does not apply.
3. Add the appropriate expense fees, according to the Premium Determination Rule.

Physical Damage
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1. Determine the value, including the value of any custom built additions.
2. a. Assign a symbol based on the amount determined above, using the Price/Symbol Charts in the ISO Symbol and Identification Manual corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home.  
b. If symbol is not displayed, to develop base rates, determine rates in accordance with Procedures for Symbols Not Displayed on the Relativity Factor Tables Rule, depending on the model year of the motor home.

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

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

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**Trailers Designed For Use with Private Passenger Autos**

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

**Exceptions:** Coverage is not provided for a trailer:

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

## Miscellaneous Type Vehicle Rules

### Medical Payments

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

**Exceptions:** Coverage is not provided for a trailer:

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

### Liability and Medical Payments

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

### Personal Injury Protection

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

### Physical Damage

If Physical Damage Coverages are desired, trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit.

1. Recreational Trailers (Class Code 944200) Non-self propelled recreational trailers equipped as living quarters (including cooking, dining, plumbing and/or refrigeration facilities) -- To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer.

Comprehensive and Collision Coverage - Use Motor Home rates.

2. All Other Trailers (Class Code 941000)

Charge the appropriate rate per \$100 for the Physical Damage Coverage deductible chosen.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$100</b>	\$0.77	\$0.80
<b>\$250</b>	\$0.65	\$0.68
<b>\$500</b>	\$0.54	\$0.60
<b>\$1,000</b>	\$0.42	\$0.42
<b>\$2,500</b>	\$0.37	\$0.37

## Miscellaneous Type Vehicle Rules

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

### Liability

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

ENGINE SIZE CC	OPERATOR UNDER AGE 25	ALL OTHERS OPERATORS
<b>0-50</b>	(Code 922100) 60%	(Code 923100) 40%
<b>51-100</b>	(Code 922100) 80%	(Code 923100) 50%
<b>101-200</b>	(Code 922200) 100%	(Code 923200) 60%
<b>201-360</b>	(Code 922300) 120%	(Code 923300) 75%
<b>361-500</b>	(Code 922400) 140%	(Code 923400) 90%
<b>501 - 800</b>	(Code 922500) 160%	(Code 923500) 105%
<b>801-1000</b>	(Code 922600) 180%	(Code 923600) 120%
<b>Over 1000</b>	(Code 922600) 200%	(Code 923600) 135%

### Uninsured Motorists and Medical Payments

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

### Personal Injury Protection 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 Personal Injury Protection Coverage to pedestrians.

Charge 10% of the Full Coverage Personal Injury Protection premium.

**Miscellaneous Type Vehicle Rules****Physical Damage**

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

<b>ALL MODEL YEARS</b>		
<b>Original</b>	<b>Operator</b>	<b>All Other</b>
<b>Cost New</b>	<b>Under 25</b>	<b>Operators</b>
<b>0-400</b>	45%	30%
<b>401-600</b>	45%	30%
<b>601-900</b>	55%	40%
<b>901-1200</b>	85%	55%
<b>1201-1500</b>	115%	75%
<b>1501-1800</b>	145%	95%
<b>1801-2100</b>	170%	115%
<b>2101-2400</b>	200%	135%
<b>2401-2700</b>	230%	155%
<b>2701 and over</b>	+11% of symbol rate* for each \$100 over \$2700	+6% of symbol rate* for each \$100 over \$2700

\*Refer to 1.a. and 1.b.

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

<b>ALL MODEL YEARS</b>		
<b>Original</b>	<b>Operator</b>	<b>All Other</b>
<b>Cost New</b>	<b>Under 25</b>	<b>Operators</b>
<b>0-400</b>	30%	20%
<b>401-600</b>	50%	30%
<b>601-900</b>	65%	45%
<b>901-1200</b>	85%	55%
<b>1201-1500</b>	95%	65%
<b>1501-1800</b>	110%	75%
<b>1801-2100</b>	125%	80%
<b>2101-2400</b>	150%	95%
<b>2401-2700</b>	165%	110%
<b>2701 and over</b>	+9% of symbol rate* for each \$100 over \$2700	+6% of symbol rate* for each \$100 over \$2700

\*Refer to 2.a. and 2.b.

NOTE: To determine the premium for collision deductibles below \$500, apply the factors below to the \$500 Deductible Motorcycle Collision Premium.

<b>DEDUCTIBLE</b>	<b>FACTOR</b>
<b>\$50</b>	1.65
<b>\$150</b>	1.30
<b>\$250</b>	1.18
<b>\$500</b>	1.00

## Miscellaneous Type Vehicle Rules

### Snowmobiles and All Terrain Vehicles (Class Code 967000)

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

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

All terrain vehicles subject to New York Department of Financial Services Regulations 35-C and 68-A are **not** eligible for Liability, Uninsured Motorists or Personal Injury Protection Coverages under the Personal Auto Policy.

For All-terrain vehicles NOT subject to Regulations 35-C and 68-A, charge the rates listed below.

#### Liability

Charge the following rates for Liability Coverage.

SINGLE LIMIT	RATE
\$60,000	\$55
\$100,000	\$69
\$300,000	\$81
\$500,000	\$84

SPLIT LIMITS BI	RATE
\$25/50	\$47
\$50/100	\$62
\$100/300	\$73
\$250/500	\$76
\$500/500	\$77

SPLIT LIMITS PD	RATE
\$10,000	\$12
\$25,000	\$13
\$50,000	\$14
\$100,000	\$15

#### Physical Damage

Charge the following rates per \$100 for the Physical Damage Coverage deductible chosen.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$100	\$1.79	\$1.96
\$250	\$1.52	\$1.66
\$500	\$1.26	\$1.46
\$1000	\$0.99	\$1.03
\$2500	\$0.87	\$0.91

**Miscellaneous Type Vehicle Rules****Dune Buggies**

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

1. Registered Dune Buggies (Class Code 943100) For all coverages, classify and rate as private passenger autos.
2. Non-Registered Dune Buggies (Class Code 943200) are eligible only for Liability, Comprehensive and Collision Coverages. Use the premiums below.

**Liability**

Charge the following rates for Liability Coverage.

<b>SINGLE LIMITS</b>	<b>RATE</b>
<b>\$60,000</b>	\$55
<b>\$100,000</b>	\$69
<b>\$300,000</b>	\$81
<b>\$500,000</b>	\$84

<b>SPLIT LIMITS BI</b>	<b>RATE</b>
<b>\$25/50</b>	\$47
<b>\$50/100</b>	\$62
<b>\$100/300</b>	\$73
<b>\$250/500</b>	\$76
<b>\$500/500</b>	\$77

<b>SPLIT LIMITS PD</b>	<b>RATE</b>
<b>\$10,000</b>	\$12
<b>\$25,000</b>	\$13
<b>\$50,000</b>	\$14
<b>\$100,000</b>	\$15

**Physical Damage**

Charge the following rates per \$100 for the Physical Damage Coverage deductible chosen.

<b>DEDUCTIBLE</b>	<b>COMPREHENSIVE RATES PER \$100</b>	<b>COLLISION RATES PER \$100</b>
<b>\$100</b>	\$1.90	\$7.06
<b>\$250</b>	\$1.61	\$5.98
<b>\$500</b>	\$1.34	\$5.26
<b>\$1000</b>	\$1.05	\$3.71
<b>\$2500</b>	\$0.92	\$3.29

## Miscellaneous Type Vehicle Rules

### Golf Carts (Class Code 943500)

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

#### Liability

Charge 25% of the private passenger base rate.

#### Physical Damage

Charge the following rates per \$100 for the Physical Damage Coverage deductible chosen.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$100</b>	\$0.61	\$0.96
<b>\$250</b>	\$0.52	\$0.81
<b>\$500</b>	\$0.43	\$0.71
<b>\$1000</b>	\$0.34	\$0.50
<b>\$2500</b>	\$0.30	\$0.45

### Antique (Class Code 962000)

An antique is a vehicle which is 25 or more years old and is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, or for a private collection, and rarely driven and generally transported by trailer.

#### Liability

Charge 40% of the private passenger base rate.

#### Medical Payments/No Fault and Uninsured Motorists

Charge the private passenger base rates.

#### Physical Damage

Any policy insuring an antique auto which provides Comprehensive or Collision Coverage or any combination therefore, 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 deductible of \$100 for Collision at policy issuance, at each annual anniversary date and at the time an auto is added or replaced.

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

Attach AUTO 214 – Antique Agreed Value Coverage

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$50</b>	1.25	*
<b>\$100</b>	*	\$1.30
<b>\$200</b>	\$0.85	\$1.10
<b>\$250</b>	\$0.80	\$1.00
<b>\$500</b>	\$0.70	\$0.70
<b>\$1000</b>	\$0.60	\$0.50

\*Not available

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## Miscellaneous Type Vehicle Rules

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### Electric Autos (Class Code 990000)

An electric auto is a motor vehicle of the private passenger type that is run by electric power and is not used for commercial purposes.

Liability
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Charge 75% of the private passenger base rate.

Medical Payments/No Fault and Uninsured Motorists
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Charge the private passenger base rates.

Physical Damage
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Charge the private passenger base rates.

## Class Plan Rating Factors

### Primary Classifications Rating Factors and Statistical Codes

#### TABLE I

All Territories EXCEPT: 1, 3, 5, 17-22, 46, 55, 65, 68, 75, 76, 81, 82, 85, 94, 95, 97 and 100

These Factors are for all Coverages EXCEPT Comprehensive.

#### NO YOUTHFUL OPERATOR

AGE AND SEX		Pleasure Use		Drive to or from Work				Business Use		Farm Use	
				Less than 15 Miles		15 or More Miles					
PRINCIPAL OPERATOR AGE 75 OR OVER	FACTOR CODE	8031	1.27	8032	1.38	8033	1.54	8038	1.60	8039	.78
PRINCIPAL OPERATOR AGE 65-74	FACTOR CODE	8801	1.05	8802	1.16	8803	1.27	8808	1.32	8809	.72
PRINCIPAL OPERATOR AGE 50-64	FACTOR CODE	8851	0.90	8852	1.00	8853	1.10	8858	1.15	8859	.75
ONLY OPERATOR FEMALE AGE 30-49	FACTOR CODE	8861	1.00	8862	1.10	8863	1.25	8868	1.30	8869	.75
ALL OTHER	FACTOR CODE	8871	1.00	8872	1.10	8873	1.20	8878	1.25	8879	.85

#### YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8024	2.11	8025	2.4	8124	2.18	8125	2.51
	18	FACTOR CODE	8034	1.85	8035	2.11	8134	1.92	8135	2.22
	19	FACTOR CODE	8044	1.78	8045	2.05	8144	1.86	8145	2.16
	20	FACTOR CODE	8054	1.72	8055	1.98	8154	1.80	8155	2.10
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8064	1.6	8065	1.89	8164	1.86	8165	2.15
	18	FACTOR CODE	8074	1.45	8075	1.72	8174	1.69	8175	1.95
	19	FACTOR CODE	8084	1.39	8085	1.65	8184	1.63	8185	1.89
	20	FACTOR CODE	8094	1.39	8095	1.65	8194	1.63	8195	1.89
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8254	1.1	8255	1.33	8354	1.50	8355	1.76

**Class Plan Rating Factors****Primary Classifications  
Rating Factors and Statistical Codes****TABLE I****All Territories EXCEPT: 1, 3, 5, 17-22, 46, 55, 65, 68, 75, 76, 81, 82, 85, 94, 95, 97 and 100****These Factors are for all coverages EXCEPT for Comprehensive.****YOUTHFUL OPERATOR**

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8400	3.17	8403	3.43	8600	3.8	8603	4.04
	18	FACTOR CODE	8401	2.58	8405	2.88	8601	3.13	8605	3.35
	19	FACTOR CODE	8451	2.28	8455	2.58	8651	2.75	8655	2.97
	20	FACTOR CODE	8450	2.04	8453	2.34	8650	2.32	8653	2.59
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8460	2.32	8463	2.64	8660	2.84	8663	3.16
	18	FACTOR CODE	8470	2.04	8473	2.34	8670	2.64	8673	2.7
	19	FACTOR CODE	8480	1.98	8483	2.28	8680	2.52	8683	2.81
	20	FACTOR CODE	8490	1.92	8493	2.22	8690	2.46	8693	2.69
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8754	1.21	8755	1.42	8704	1.82	8705	2.05
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	FACTOR CODE	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR				8708	1.40	8709	1.65

**YOUTHFUL OPERATOR**

AGE			MARRIED MALE			
			Pleasure Use Or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8924	2.77	8925	3.04
	18	FACTOR CODE	8934	2.16	8935	2.40
	19	FACTOR CODE	8944	1.86	8945	2.16
	20	FACTOR CODE	8954	1.68	8955	1.92
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8964	1.92	8965	2.18
	18	FACTOR CODE	8974	1.82	8975	2.08
	19	FACTOR CODE	8984	1.76	8985	2.02
	20	FACTOR CODE	8994	1.69	8995	1.95
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8554	1.43	8555	1.69

**Class Plan Rating Factors****Primary Classifications  
Rating Factors and Statistical Codes****TABLE II**

Territories: 1, 3, 5, 17-22, 46, 55, 65, 68, 75, 76, 81, 82, 85, 94, 95, 97 and 100

These Factors are for all Coverages EXCEPT Comprehensive.

**NO YOUTHFUL OPERATOR**

AGE AND SEX		Pleasure Use		Drive to or from Work				Business Use		Farm Use	
				Less than 15 Miles		15 or More Miles					
PRINCIPAL OPERATOR AGE 75 OR OVER	FACTOR CODE	8031	1.27	8032	1.38	8033	1.54	8038	1.60	8039	.84
PRINCIPAL OPERATOR AGE 65-74	FACTOR CODE	8801	1.05	8802	1.16	8803	1.27	8808	1.32	8809	.77
PRINCIPAL OPERATOR AGE 50-64	FACTOR CODE	8851	0.90	8852	1.00	8853	1.10	8858	1.15	8859	.80
ONLY OPERATOR FEMALE AGE 30-49	FACTOR CODE	8861	1.00	8862	1.10	8863	1.25	8868	1.30	8869	.80
ALL OTHER	FACTOR CODE	8871	1.00	8872	1.10	8873	1.20	8878	1.25	8879	.90

**YOUTHFUL OPERATOR**

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8024	2.11	8025	2.26	8124	2.18	8125	2.38
	18	FACTOR CODE	8034	1.85	8035	1.98	8134	1.92	8135	2.10
	19	FACTOR CODE	8044	1.78	8045	1.91	8144	1.86	8145	2.04
	20	FACTOR CODE	8054	1.72	8055	1.85	8154	1.80	8155	1.98
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8064	1.6	8065	1.74	8164	1.86	8165	2.08
	18	FACTOR CODE	8074	1.45	8075	1.58	8174	1.69	8175	1.89
	19	FACTOR CODE	8084	1.39	8085	1.52	8184	1.63	8185	1.82
	20	FACTOR CODE	8094	1.39	8095	1.52	8194	1.63	8195	1.82
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8254	1.1	8255	1.21	8354	1.50	8355	1.69

**Class Plan Rating Factors****Primary Classifications  
Rating Factors and Statistical Codes****TABLE II****Territories: 1, 3, 5, 17-22, 46, 55, 65, 68, 75, 76, 81, 82, 85, 94, 95, 97 and 100****These Factors are for all coverages EXCEPT for Comprehensive.****YOUTHFUL OPERATOR**

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8400	3.56	8403	3.77	8600	4.39	8603	4.52
	18	FACTOR CODE	8401	3.06	8405	3.18	8601	3.67	8605	3.78
	19	FACTOR CODE	8451	2.58	8455	2.76	8651	3.19	8655	3.35
	20	FACTOR CODE	8450	2.16	8453	2.34	8650	2.75	8653	2.92
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8460	2.58	8463	2.77	8660	2.94	8663	3.11
	18	FACTOR CODE	8470	2.16	8473	2.34	8670	2.75	8673	2.92
	19	FACTOR CODE	8480	2.04	8483	2.22	8680	2.65	8683	2.75
	20	FACTOR CODE	8490	1.98	8493	2.16	8690	2.54	8693	2.7
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8754	1.26	8755	1.37	8704	1.94	8705	2.05
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	FACTOR CODE	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR				8708	1.40	8709	1.65

**YOUTHFUL OPERATOR**

AGE			MARRIED MALE			
			Pleasure Use Or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8924	3.37	8925	3.56
	18	FACTOR CODE	8934	2.76	8935	2.94
	19	FACTOR CODE	8944	2.40	8945	2.58
	20	FACTOR CODE	8954	2.10	8955	2.28
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8964	2.09	8965	2.20
	18	FACTOR CODE	8974	1.89	8975	2.05
	19	FACTOR CODE	8984	1.78	8985	1.94
	20	FACTOR CODE	8994	1.68	8995	1.84
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8554	1.63	8555	1.76

**Class Plan Rating Factors****Primary Classifications  
Rating Factors and Statistical Codes****TABLE III****All Territories****These Factors are for Comprehensive Coverage Only.****NO YOUTHFUL OPERATOR**

AGE AND SEX		Pleasure Use		Drive to or from Work				Business Use		Farm Use	
				Less than 15 Miles		15 or More Miles					
PRINCIPAL OPERATOR AGE 75 OR OVER	FACTOR CODE	8031	.85	8032	.95	8033	1.05	8038	1.20	8039	.45
PRINCIPAL OPERATOR AGE 65-74	FACTOR CODE	8801	.75	8802	.85	8803	.95	8808	1.10	8809	.45
PRINCIPAL OPERATOR AGE 50-64	FACTOR CODE	8851	.80	8852	.90	8853	1.00	8858	1.15	8859	.65
ONLY OPERATOR FEMALE AGE 30-49	FACTOR CODE	8861	1.00	8862	1.10	8863	1.20	8868	1.35	8869	.65
ALL OTHER	FACTOR CODE	8871	1.00	8872	1.10	8873	1.20	8878	1.35	8879	.85

**YOUTHFUL OPERATOR**

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8024	1.00	8025	1.10	8124	1.00	8125	1.10
	18	FACTOR CODE	8034	1.00	8035	1.10	8134	1.00	8135	1.10
	19	FACTOR CODE	8044	1.00	8045	1.10	8144	1.00	8145	1.10
	20	FACTOR CODE	8054	1.00	8055	1.10	8154	1.00	8155	1.10
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8064	1.00	8065	1.10	8164	1.00	8165	1.10
	18	FACTOR CODE	8074	1.00	8075	1.10	8174	1.00	8175	1.10
	19	FACTOR CODE	8084	1.00	8085	1.10	8184	1.00	8185	1.10
	20	FACTOR CODE	8094	1.00	8095	1.10	8194	1.00	8195	1.10
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8254	1.00	8255	1.10	8354	1.00	8355	1.10

**Class Plan Rating Factors****Primary Classifications  
Rating Factors and Statistical Codes****TABLE III****All Territories****These Factors are for Comprehensive Coverage Only.****YOUTHFUL OPERATOR**

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8400	1.00	8403	1.10	8600	1.75	8603	1.85
	18	FACTOR CODE	8401	1.00	8405	1.10	8601	1.75	8605	1.85
	19	FACTOR CODE	8451	1.00	8455	1.10	8651	1.75	8655	1.85
	20	FACTOR CODE	8450	1.00	8453	1.10	8650	1.75	8653	1.85
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8460	1.00	8463	1.10	8660	1.75	8663	1.85
	18	FACTOR CODE	8470	1.00	8473	1.10	8670	1.75	8673	1.85
	19	FACTOR CODE	8480	1.00	8483	1.10	8680	1.75	8683	1.85
	20	FACTOR CODE	8490	1.00	8493	1.10	8690	1.75	8693	1.85
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8754	1.00	8755	1.10	8704	1.75	8705	1.85
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	FACTOR CODE	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR				8708	1.75	8709	1.85

**YOUTHFUL OPERATOR**

AGE			MARRIED MALE			
			Pleasure Use Or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8924	1.40	8925	1.50
	18	FACTOR CODE	8934	1.40	8935	1.50
	19	FACTOR CODE	8944	1.40	8945	1.50
	20	FACTOR CODE	8954	1.40	8955	1.50
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8964	1.40	8965	1.50
	18	FACTOR CODE	8974	1.40	8975	1.50
	19	FACTOR CODE	8984	1.40	8985	1.50
	20	FACTOR CODE	8994	1.40	8995	1.50
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8554	1.40	8555	1.50

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**Class Plan Rating Factors**

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**Secondary Classifications and Statistical Codes**

Class Code Assignments:

**5th Digit**

The fifth digit of the class code shall be assigned based on the number of years the operator has been licensed and whether there is more than one vehicle on the policy. The fifth digit of the class code assigned to each vehicle is determined as follows:

	Single Car	Multi Car
Operator licensed less than 1 year	7	8
Operator licensed less than 2 year	5	6
Operator licensed less than 3 year	3	4
Operator licensed 3 or more years	1	2

**6th Digit**

The sixth digit shall be the sub class code assigned using the SDIP rule.

**Secondary Rating Factor Determination**

The primary rating factors shall be modified by the addition or subtraction of the appropriate factor from the secondary factor table contained in this manual.

**Note:** SDIP points and Minor Violation points do not apply to Comprehensive coverage. Comprehensive coverage shall be rated as Sub Class 0 and 0 Minor Violation points.

Minor Violation points do not affect the statistical coding of any vehicle.

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**Class Plan Rating Factors**


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**Secondary Classification Rating Factors****TABLE I****All Territories EXCEPT: 1, 3, 5, 17-22, 46, 55, 65, 68, 75, 76, 81, 82, 85, 94, 95, 97 and 100**

<b>SINGLE CAR FACTORS</b>						
	<b>SUB CLASS CODES</b>					
<b>Minor Violation Points</b>	<b>0</b>	<b>1a</b>	<b>1b</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>0</b>	0.00	0.40	0.40	0.90	1.50	2.20
<b>1</b>	0.13	0.53	0.57	1.04	1.65	2.36
<b>2</b>	0.21	0.65	0.65	1.18	1.80	2.53
<b>3</b>	0.36	0.79	0.82	1.31	1.98	2.79
<b>4</b>	0.39	0.86	0.86	1.44	2.08	2.87
<b>5</b>	0.41	0.89	0.89	1.49	2.21	2.96
<b>6</b>	0.44	0.93	0.93	1.54	2.27	3.00
<b>7</b>	0.47	0.97	0.97	1.59	2.34	3.00
<b>8</b>	0.49	1.00	1.00	1.64	2.40	3.00
<b>9 or more</b>	0.52	1.04	1.04	1.69	2.47	3.00

<b>MULTI CAR FACTORS</b>						
	<b>SUB CLASS CODES</b>					
<b>Minor Violation Points</b>	<b>0</b>	<b>1a</b>	<b>1b</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>0</b>	-0.20	0.00	-0.10	0.25	0.55	0.90
<b>1</b>	-0.12	0.10	0.05	0.35	0.66	1.01
<b>2</b>	-0.04	0.19	0.09	0.44	0.77	1.12
<b>3</b>	0.03	0.28	0.24	0.55	0.89	1.29
<b>4</b>	0.11	0.37	0.26	0.62	0.98	1.34
<b>5</b>	0.17	0.41	0.29	0.71	1.07	1.44
<b>6</b>	0.19	0.44	0.31	0.74	1.11	1.54
<b>7</b>	0.21	0.47	0.34	0.77	1.15	1.59
<b>8</b>	0.24	0.49	0.36	0.81	1.19	1.64
<b>9 or more</b>	0.26	0.52	0.39	0.84	1.23	1.69

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**Class Plan Rating Factors**


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**Secondary Classification Rating Factors****TABLE II****Territories: 1, 3, 5, 17-22, 46, 55, 65, 68, 75, 76, 81, 82, 85, 94, 95, 97 and 100**

SINGLE CAR FACTORS						
Minor Violation Points	SUB CLASS CODES					
	0	1a	1b	2	3	4
0	0.00	0.40	0.40	0.90	1.50	2.20
1	0.13	0.53	0.57	1.04	1.65	2.36
2	0.21	0.65	0.65	1.18	1.80	2.53
3	0.36	0.79	0.82	1.31	1.98	2.79
4	0.39	0.86	0.86	1.44	2.08	2.87
5	0.41	0.89	0.89	1.49	2.21	2.96
6	0.44	0.93	0.93	1.54	2.27	3.00
7	0.47	0.97	0.97	1.59	2.34	3.00
8	0.49	1.00	1.00	1.64	2.40	3.00
9 or more	0.52	1.04	1.04	1.69	2.47	3.00

MULTI CAR FACTORS						
Minor Violation Points	SUB CLASS CODES					
	0	1a	1b	2	3	4
0	-0.15	0.05	-0.05	0.30	0.60	0.95
1	-0.11	0.11	0.10	0.37	0.68	1.05
2	-0.04	0.19	0.15	0.44	0.77	1.15
3	0.08	0.32	0.30	0.60	0.95	1.35
4	0.11	0.37	0.33	0.63	0.99	1.40
5	0.19	0.46	0.35	0.71	1.09	1.45
6	0.25	0.50	0.38	0.80	1.17	1.55
7	0.27	0.53	0.40	0.84	1.21	1.65
8	0.30	0.55	0.43	0.87	1.26	1.70
9 or more	0.32	0.58	0.45	0.91	1.30	1.75

## Base Rates/Rating Factor Tables

### NEW YORK AUTO - ANNUAL BASE RATES

	CSL	BI	PD	STAT UMBI (Single Car)	SUM UMBI		PIP	MP	COMP	COLL
	60,000	25/50	10,000	25/50	50,000 Single	25/50 Split		5,000	Symbol 8 MY 2010 500 Ded	Symbol 8 MY 2010 500 Ded
1	1754	785	560	100	252	179	411	2	639	1094
3	1402	628	448	81	203	144	328	2	585	947
5	1095	444	350	49	124	88	246	2	600	807
7	612	273	196	34	85	60	144	2	98	414
8	440	196	140	23	58	41	104	3	83	412
9	468	208	147	23	58	41	106	3	41	467
11	420	188	135	23	57	41	99	3	36	378
12	416	185	133	22	55	39	98	3	68	442
13	466	209	148	24	61	43	109	3	56	485
14	656	294	208	32	81	58	155	3	106	439
15	566	254	198	28	71	50	134	3	51	450
17	1128	515	337	69	174	124	322	1	732	890
18	715	326	213	39	98	70	189	2	351	654
19	1112	559	333	56	141	100	293	3	399	958
20	1094	445	350	47	117	83	245	2	217	788
21	965	392	310	43	107	76	227	2	249	758
22	833	339	266	38	96	68	205	2	166	639
25	543	243	173	27	69	49	128	3	231	623
28	510	228	164	24	61	43	111	3	116	527
29	476	213	152	31	77	55	112	2	151	455
30	421	188	134	22	56	40	99	3	51	394
31	441	197	140	23	58	41	104	3	169	637
32	688	308	220	36	91	64	163	2	143	613
33	672	300	215	33	82	59	157	3	75	532
35	908	406	290	54	137	97	213	2	158	428
36	591	265	189	29	74	53	139	3	138	524
37	497	223	159	25	64	45	117	3	98	594
38	484	216	154	25	63	44	115	3	75	405
39	404	143	192	26	40	31	102	3	118	418
40	466	209	148	24	61	43	109	3	69	500
41	591	265	190	37	93	66	139	2	98	522
42	463	209	147	29	41	32	134	3	136	532
43	432	194	140	21	54	38	95	3	58	415
46	592	265	191	29	72	51	139	3	175	645
47	506	227	160	26	65	46	119	3	193	504
49	413	185	131	22	55	39	98	3	116	424

## Base Rates/Rating Factor Tables

### NEW YORK AUTO - ANNUAL BASE RATES

	CSL	BI	PD	STAT UMB	SUM UMBI		PIP	MP	COMP	COLL
	60,000	25/50	10,000	25/50	50,000 Single	25/50 Split		5,000	Symbol 8 MY 2010 500 Ded	Symbol 8 MY 2010 500 Ded
51	405	181	129	22	54	39	96	3	136	467
52	556	248	177	28	70	50	130	3	146	537
54	390	173	124	20	50	36	89	3	103	434
55	1263	565	404	62	157	111	273	2	560	881
58	498	224	158	28	71	51	118	2	130	571
59	516	231	165	31	77	55	112	2	67	533
61	561	251	180	28	70	50	132	3	86	468
62	636	285	203	29	73	53	137	3	94	473
64	613	274	196	37	93	66	144	2	142	432
65	501	203	161	26	65	46	127	2	131	820
67	416	185	133	22	56	39	98	3	136	532
68	772	345	249	33	85	60	167	3	136	703
71	407	182	130	20	50	36	89	3	85	382
73	446	198	143	23	58	42	106	3	67	455
74	424	189	135	22	56	40	100	3	190	544
75	984	440	314	45	114	81	214	2	107	692
76	767	312	245	34	86	61	196	3	154	577
81	1007	452	320	46	116	82	236	3	411	773
82	1161	521	370	68	170	121	273	2	349	592
83	801	358	253	38	96	69	189	3	155	672
84	472	211	151	25	61	43	111	3	84	412
85	950	387	305	39	99	70	227	3	111	678
86	466	208	148	22	56	40	100	3	118	489
94	769	344	247	39	98	69	181	2	210	681
95	708	288	227	30	77	54	172	3	123	785
97	629	256	202	29	73	52	147	2	225	599
100	1212	552	364	63	159	113	306	2	1058	1384
101	452	204	147	22	56	40	100	3	118	491
102	426	191	139	22	56	40	100	3	118	491
103	843	342	269	35	87	62	194	3	181	707
104	512	229	161	26	65	47	121	3	91	448
105	512	229	161	26	65	47	121	3	85	448
106	385	173	124	21	52	37	91	3	181	573
Expense Fees	68	50	18	0	0	0	9	0	26	55

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**Base Rates/Rating Factor Tables**


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**LIMIT FACTORS****Single Limit Factors (\*Financial Responsibility Limit)****Eligible for PIP**

<b>\$ 60,000*</b>	<b>\$ 100,000</b>	<b>\$300,000</b>	<b>\$ 500,000</b>
1.00	1.06	1.28	1.36

**Bodily Injury Limit Factors (\*Financial Responsibility Limit)****Eligible for PIP**

<b>\$ 25,000/50,000*</b>	<b>\$ 50,000/100,000</b>	<b>\$ 100,000/300,000</b>	<b>\$ 250,000/500,000</b>	<b>\$ 500,000/500,000</b>
1.00	1.37	1.70	1.99	2.09

**Property Damage Limit Factors (\*Financial Responsibility Limit)**

<b>\$ 10,000*</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 100,000</b>
1.00	1.03	1.08	1.12

**Medical Payments Limit Factors**

<b>\$ 5,000</b>	<b>\$ 10,000</b>	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>
1.00	2.50	3.00	3.50	4.00	4.50

**Physical Damage Deductibles**

	<b>Comp</b>	<b>Collision</b>
\$ 100	1.49	1.70
200	1.33	1.45
250	1.25	1.30
500	1.00	1.00
1,000	.81	.72
2,500	.74	.57
5,000	.68	.50
10,000	.60	.40

## Base Rates/Rating Factor Tables

## MODEL YEAR AND SYMBOL RELATIVITY FACTORS

## Comprehensive (Base Model Year 2010)

Symbol (a)	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
1	0.51	0.49	0.47	0.45	0.43	0.41	0.61	0.58	0.55	0.52	0.49	0.47	0.45	0.43	0.40	0.38	0.37
2	0.65	0.62	0.59	0.56	0.53	0.50	0.70	0.67	0.63	0.60	0.57	0.54	0.52	0.49	0.46	0.44	0.42
3	0.79	0.75	0.71	0.68	0.65	0.62	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.50	0.47
4	0.98	0.93	0.89	0.85	0.81	0.77	0.83	0.79	0.75	0.71	0.67	0.64	0.61	0.58	0.55	0.52	0.50
5	1.11	1.06	1.01	0.96	0.91	0.87	0.88	0.84	0.79	0.76	0.71	0.68	0.65	0.62	0.58	0.55	0.53
6	1.17	1.11	1.06	1.01	0.96	0.91	0.91	0.86	0.82	0.78	0.74	0.70	0.67	0.64	0.60	0.57	0.55
7	1.22	1.16	1.10	1.05	1.00	0.95	0.95	0.90	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57
8	1.25	1.19	1.13	1.08	1.03	0.98	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60
10	1.29	1.23	1.17	1.11	1.06	1.01	1.05	1.00	0.95	0.90	0.85	0.81	0.78	0.74	0.69	0.66	0.63
11	1.34	1.28	1.22	1.16	1.10	1.05	1.13	1.07	1.02	0.97	0.92	0.87	0.84	0.79	0.75	0.71	0.68
12	1.38	1.31	1.25	1.19	1.13	1.08	1.23	1.17	1.11	1.06	1.00	0.95	0.91	0.86	0.81	0.77	0.74
13	1.44	1.37	1.30	1.24	1.18	1.12	1.32	1.25	1.19	1.14	1.07	1.02	0.98	0.92	0.87	0.83	0.79
14	1.48	1.41	1.34	1.28	1.22	1.16	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86
15	1.54	1.47	1.40	1.33	1.27	1.21	1.57	1.49	1.41	1.35	1.27	1.21	1.16	1.10	1.04	0.99	0.94
16	1.61	1.53	1.46	1.39	1.32	1.26	1.69	1.61	1.52	1.45	1.37	1.30	1.25	1.18	1.12	1.06	1.01
17	1.68	1.60	1.52	1.45	1.38	1.31	1.80	1.71	1.62	1.55	1.46	1.39	1.33	1.26	1.19	1.13	1.08
18	1.72	1.64	1.56	1.49	1.42	1.35	1.94	1.84	1.75	1.67	1.57	1.49	1.44	1.36	1.28	1.22	1.16
19	1.79	1.70	1.62	1.54	1.47	1.40	2.03	1.93	1.83	1.75	1.64	1.56	1.50	1.42	1.34	1.28	1.22
20	1.85	1.76	1.68	1.6	1.52	1.45	2.20	2.09	1.98	1.89	1.78	1.69	1.63	1.54	1.45	1.39	1.32
21	1.90	1.81	1.72	1.64	1.56	1.49	2.39	2.27	2.15	2.06	1.94	1.84	1.77	1.67	1.58	1.51	1.43
22	1.95	1.86	1.77	1.69	1.61	1.53	2.58	2.45	2.32	2.22	2.09	1.99	1.91	1.81	1.70	1.63	1.55
23	2.03	1.93	1.84	1.75	1.67	1.59	2.83	2.69	2.55	2.43	2.29	2.18	2.09	1.98	1.87	1.78	1.70
24	2.08	1.98	1.89	1.8	1.71	1.63	3.07	2.92	2.76	2.64	2.49	2.36	2.27	2.15	2.03	1.93	1.84
25	2.13	2.03	1.93	1.84	1.75	1.67	3.38	3.21	3.04	2.91	2.74	2.60	2.50	2.37	2.23	2.13	2.03
26	2.18	2.08	1.98	1.89	1.80	1.71	3.64	3.46	3.28	3.13	2.95	2.80	2.69	2.55	2.40	2.29	2.18
27	2.23	2.12	2.02	1.92	1.83	1.74	-	-	-	-	-	-	-	-	-	-	-
28	2.28	2.17	2.07	1.97	1.88	1.79	-	-	-	-	-	-	-	-	-	-	-
29	2.33	2.22	2.11	2.01	1.91	1.82	-	-	-	-	-	-	-	-	-	-	-
30	2.37	2.26	2.15	2.05	1.95	1.86	-	-	-	-	-	-	-	-	-	-	-
31	2.40	2.29	2.18	2.08	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-
32	2.48	2.36	2.25	2.14	2.04	1.94	-	-	-	-	-	-	-	-	-	-	-
33	2.52	2.40	2.29	2.18	2.08	1.98	-	-	-	-	-	-	-	-	-	-	-
34	2.59	2.47	2.35	2.24	2.13	2.03	-	-	-	-	-	-	-	-	-	-	-
35	2.63	2.50	2.38	2.27	2.16	2.06	-	-	-	-	-	-	-	-	-	-	-
36	2.65	2.52	2.40	2.29	2.18	2.08	-	-	-	-	-	-	-	-	-	-	-
37	2.71	2.58	2.46	2.34	2.23	2.12	-	-	-	-	-	-	-	-	-	-	-
38	2.78	2.65	2.52	2.4	2.29	2.18	-	-	-	-	-	-	-	-	-	-	-
39	2.86	2.72	2.59	2.47	2.35	2.24	-	-	-	-	-	-	-	-	-	-	-
40	2.94	2.80	2.67	2.54	2.42	2.30	-	-	-	-	-	-	-	-	-	-	-
41	3.00	2.86	2.72	2.59	2.47	2.35	-	-	-	-	-	-	-	-	-	-	-
42	3.09	2.94	2.80	2.67	2.54	2.42	-	-	-	-	-	-	-	-	-	-	-
43	3.15	3.00	2.86	2.72	2.59	2.47	-	-	-	-	-	-	-	-	-	-	-
44	3.22	3.07	2.92	2.78	2.65	2.52	-	-	-	-	-	-	-	-	-	-	-
45	3.27	3.11	2.96	2.82	2.69	2.56	-	-	-	-	-	-	-	-	-	-	-
46	3.33	3.17	3.02	2.88	2.74	2.61	-	-	-	-	-	-	-	-	-	-	-
47	3.40	3.24	3.09	2.94	2.80	2.67	-	-	-	-	-	-	-	-	-	-	-
48	3.49	3.32	3.16	3.01	2.87	2.73	-	-	-	-	-	-	-	-	-	-	-
49	3.56	3.39	3.23	3.08	2.93	2.79	-	-	-	-	-	-	-	-	-	-	-

## Base Rates/Rating Factor Tables

### MODEL YEAR AND SYMBOL RELATIVITY FACTORS

#### Comprehensive (Base Model Year 2010)

Symbol (a)	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
50	3.65	3.48	3.31	3.15	3.00	2.86	-	-	-	-	-	-	-	-	-	-	-
51	3.74	3.56	3.39	3.23	3.08	2.93	-	-	-	-	-	-	-	-	-	-	-
52	3.80	3.62	3.45	3.29	3.13	2.98	-	-	-	-	-	-	-	-	-	-	-
53	3.86	3.68	3.50	3.33	3.17	3.02	-	-	-	-	-	-	-	-	-	-	-
54	3.94	3.75	3.57	3.4	3.24	3.09	-	-	-	-	-	-	-	-	-	-	-
55	4.05	3.86	3.68	3.5	3.33	3.17	-	-	-	-	-	-	-	-	-	-	-
56	4.14	3.94	3.75	3.57	3.40	3.24	-	-	-	-	-	-	-	-	-	-	-
57	4.25	4.05	3.86	3.68	3.50	3.33	-	-	-	-	-	-	-	-	-	-	-
58	4.40	4.19	3.99	3.8	3.62	3.45	-	-	-	-	-	-	-	-	-	-	-
59	4.60	4.38	4.17	3.97	3.78	3.60	-	-	-	-	-	-	-	-	-	-	-
60	4.79	4.56	4.34	4.13	3.93	3.74	-	-	-	-	-	-	-	-	-	-	-
61	5.04	4.80	4.57	4.35	4.14	3.94	-	-	-	-	-	-	-	-	-	-	-
62	5.36	5.10	4.86	4.63	4.41	4.20	-	-	-	-	-	-	-	-	-	-	-
63	5.68	5.41	5.15	4.9	4.67	4.45	-	-	-	-	-	-	-	-	-	-	-
64	6.02	5.73	5.46	5.2	4.95	4.71	-	-	-	-	-	-	-	-	-	-	-
65	6.35	6.05	5.76	5.49	5.23	4.98	-	-	-	-	-	-	-	-	-	-	-
66	6.86	6.53	6.22	5.92	5.64	5.37	-	-	-	-	-	-	-	-	-	-	-
67	7.51	7.15	6.81	6.49	6.18	5.89	-	-	-	-	-	-	-	-	-	-	-
68	8.19	7.80	7.43	7.08	6.74	6.42	-	-	-	-	-	-	-	-	-	-	-
69	8.85	8.43	8.03	7.65	7.29	6.94	-	-	-	-	-	-	-	-	-	-	-
70	9.51	9.06	8.63	8.22	7.83	7.46	-	-	-	-	-	-	-	-	-	-	-
71	10.19	9.70	9.24	8.8	8.38	7.98	-	-	-	-	-	-	-	-	-	-	-
72	10.87	10.35	9.86	9.39	8.94	8.51	-	-	-	-	-	-	-	-	-	-	-
73	11.52	10.97	10.45	9.95	9.48	9.03	-	-	-	-	-	-	-	-	-	-	-
74	12.18	11.60	11.05	10.52	10.02	9.54	-	-	-	-	-	-	-	-	-	-	-
75	12.85	12.24	11.66	11.10	10.57	10.07	-	-	-	-	-	-	-	-	-	-	-

1999 – 1990										
Symbol	Factor		Symbol	Factor		Symbol	Factor		Symbol	Factor
1	0.35		8	0.57		15	0.89		21	1.36
2	0.40		10	0.60		16	0.96		22	1.47
3	0.45		11	0.64		17	1.03		23	1.61
4	0.47		12	0.70		18	1.11		24	1.75
5	0.50		13	0.75		19	1.16		25	1.93
6	0.52		14	0.82		20	1.25		26	2.07
7	0.54									

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

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**Base Rates/Rating Factor Tables**


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**MODEL YEAR AND SYMBOL RELATIVITY FACTORS****Collision (Base Model Year 2010)**

Symbol (a)	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
1	0.59	0.56	0.53	0.50	0.48	0.46	0.60	0.56	0.53	0.50	0.46	0.42	0.40	0.37	0.35	0.33	0.31
2	0.74	0.70	0.67	0.64	0.61	0.58	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.37	0.35
3	0.90	0.86	0.82	0.78	0.74	0.70	0.75	0.71	0.66	0.62	0.57	0.53	0.50	0.47	0.44	0.41	0.38
4	1.03	0.98	0.93	0.89	0.85	0.81	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42
5	1.10	1.05	1.00	0.95	0.90	0.86	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44
6	1.13	1.08	1.03	0.98	0.93	0.89	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46
7	1.18	1.12	1.07	1.02	0.97	0.92	0.94	0.88	0.83	0.78	0.71	0.66	0.62	0.58	0.55	0.52	0.48
8	1.24	1.18	1.12	1.07	1.02	0.97	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51
10	1.28	1.22	1.16	1.10	1.05	1.00	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54
11	1.34	1.28	1.22	1.16	1.10	1.05	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56
12	1.38	1.31	1.25	1.19	1.13	1.08	1.16	1.09	1.02	0.96	0.88	0.81	0.77	0.72	0.67	0.64	0.59
13	1.42	1.35	1.29	1.23	1.17	1.11	1.22	1.15	1.07	1.01	0.93	0.85	0.81	0.76	0.71	0.67	0.62
14	1.45	1.38	1.31	1.25	1.19	1.13	1.29	1.21	1.14	1.07	0.98	0.90	0.85	0.80	0.75	0.71	0.66
15	1.49	1.42	1.35	1.29	1.23	1.17	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70
16	1.53	1.46	1.39	1.32	1.26	1.20	1.45	1.36	1.28	1.20	1.10	1.02	0.96	0.90	0.84	0.80	0.74
17	1.56	1.49	1.42	1.35	1.29	1.23	1.53	1.44	1.35	1.27	1.16	1.07	1.01	0.95	0.89	0.84	0.78
18	1.61	1.53	1.46	1.39	1.32	1.26	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82
19	1.64	1.56	1.49	1.42	1.35	1.29	1.64	1.54	1.44	1.36	1.25	1.15	1.08	1.02	0.95	0.90	0.84
20	1.68	1.60	1.52	1.45	1.38	1.31	1.72	1.62	1.51	1.43	1.31	1.20	1.14	1.07	1.00	0.95	0.88
21	1.71	1.63	1.55	1.48	1.41	1.34	1.79	1.68	1.58	1.49	1.36	1.25	1.18	1.11	1.04	0.98	0.91
22	1.76	1.68	1.60	1.52	1.45	1.38	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94
23	1.79	1.70	1.62	1.54	1.47	1.40	1.88	1.77	1.65	1.56	1.43	1.32	1.24	1.17	1.09	1.03	0.96
24	1.83	1.74	1.66	1.58	1.50	1.43	2.01	1.89	1.77	1.67	1.53	1.41	1.33	1.25	1.17	1.11	1.03
25	1.85	1.76	1.68	1.60	1.52	1.45	2.12	1.99	1.87	1.76	1.61	1.48	1.40	1.31	1.23	1.17	1.08
26	1.89	1.80	1.71	1.63	1.55	1.48	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13
27	1.92	1.83	1.74	1.66	1.58	1.50	-	-	-	-	-	-	-	-	-	-	-
28	1.95	1.86	1.77	1.69	1.61	1.53	-	-	-	-	-	-	-	-	-	-	-
29	1.98	1.89	1.80	1.71	1.63	1.55	-	-	-	-	-	-	-	-	-	-	-
30	2.02	1.92	1.83	1.74	1.66	1.58	-	-	-	-	-	-	-	-	-	-	-
31	2.05	1.95	1.86	1.77	1.69	1.61	-	-	-	-	-	-	-	-	-	-	-
32	2.08	1.98	1.89	1.80	1.71	1.63	-	-	-	-	-	-	-	-	-	-	-
33	2.11	2.01	1.91	1.82	1.73	1.65	-	-	-	-	-	-	-	-	-	-	-
34	2.13	2.03	1.93	1.84	1.75	1.67	-	-	-	-	-	-	-	-	-	-	-
35	2.14	2.04	1.94	1.85	1.76	1.68	-	-	-	-	-	-	-	-	-	-	-
36	2.17	2.07	1.97	1.88	1.79	1.70	-	-	-	-	-	-	-	-	-	-	-
37	2.18	2.08	1.98	1.89	1.80	1.71	-	-	-	-	-	-	-	-	-	-	-
38	2.23	2.12	2.02	1.92	1.83	1.74	-	-	-	-	-	-	-	-	-	-	-
39	2.25	2.14	2.04	1.94	1.85	1.76	-	-	-	-	-	-	-	-	-	-	-
40	2.29	2.18	2.08	1.98	1.89	1.80	-	-	-	-	-	-	-	-	-	-	-
41	2.33	2.22	2.11	2.01	1.91	1.82	-	-	-	-	-	-	-	-	-	-	-
42	2.35	2.24	2.13	2.03	1.93	1.84	-	-	-	-	-	-	-	-	-	-	-
43	2.37	2.26	2.15	2.05	1.95	1.86	-	-	-	-	-	-	-	-	-	-	-
44	2.39	2.28	2.17	2.07	1.97	1.88	-	-	-	-	-	-	-	-	-	-	-
45	2.40	2.29	2.18	2.08	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-
46	2.44	2.32	2.21	2.10	2.00	1.90	-	-	-	-	-	-	-	-	-	-	-
47	2.45	2.33	2.22	2.11	2.01	1.91	-	-	-	-	-	-	-	-	-	-	-
48	2.47	2.35	2.24	2.13	2.03	1.93	-	-	-	-	-	-	-	-	-	-	-
49	2.48	2.36	2.25	2.14	2.04	1.94	-	-	-	-	-	-	-	-	-	-	-

## Base Rates/Rating Factor Tables

### MODEL YEAR AND SYMBOL RELATIVITY FACTORS

#### Collision (Base Model Year 2010)

Symbol (a)	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
50	2.49	2.37	2.26	2.15	2.05	1.95	-	-	-	-	-	-	-	-	-	-	-
51	2.50	2.38	2.27	2.16	2.06	1.96	-	-	-	-	-	-	-	-	-	-	-
52	2.51	2.39	2.28	2.17	2.07	1.97	-	-	-	-	-	-	-	-	-	-	-
53	2.56	2.44	2.32	2.21	2.10	2.00	-	-	-	-	-	-	-	-	-	-	-
54	2.60	2.48	2.36	2.25	2.14	2.04	-	-	-	-	-	-	-	-	-	-	-
55	2.65	2.52	2.40	2.29	2.18	2.08	-	-	-	-	-	-	-	-	-	-	-
56	2.70	2.57	2.45	2.33	2.22	2.11	-	-	-	-	-	-	-	-	-	-	-
57	2.73	2.60	2.48	2.36	2.25	2.14	-	-	-	-	-	-	-	-	-	-	-
58	2.78	2.65	2.52	2.40	2.29	2.18	-	-	-	-	-	-	-	-	-	-	-
59	2.86	2.72	2.59	2.47	2.35	2.24	-	-	-	-	-	-	-	-	-	-	-
60	2.92	2.78	2.65	2.52	2.40	2.29	-	-	-	-	-	-	-	-	-	-	-
61	3.09	2.94	2.80	2.67	2.54	2.42	-	-	-	-	-	-	-	-	-	-	-
62	3.33	3.17	3.02	2.88	2.74	2.61	-	-	-	-	-	-	-	-	-	-	-
63	3.59	3.42	3.26	3.10	2.95	2.81	-	-	-	-	-	-	-	-	-	-	-
64	3.86	3.68	3.50	3.33	3.17	3.02	-	-	-	-	-	-	-	-	-	-	-
65	4.12	3.92	3.73	3.55	3.38	3.22	-	-	-	-	-	-	-	-	-	-	-
66	4.53	4.31	4.10	3.90	3.71	3.53	-	-	-	-	-	-	-	-	-	-	-
67	5.04	4.80	4.57	4.35	4.14	3.94	-	-	-	-	-	-	-	-	-	-	-
68	5.55	5.29	5.04	4.80	4.57	4.35	-	-	-	-	-	-	-	-	-	-	-
69	6.08	5.79	5.51	5.25	5.00	4.76	-	-	-	-	-	-	-	-	-	-	-
70	6.60	6.29	5.99	5.70	5.43	5.17	-	-	-	-	-	-	-	-	-	-	-
71	7.11	6.77	6.45	6.14	5.85	5.57	-	-	-	-	-	-	-	-	-	-	-
72	7.62	7.26	6.91	6.58	6.27	5.97	-	-	-	-	-	-	-	-	-	-	-
73	8.15	7.76	7.39	7.04	6.70	6.38	-	-	-	-	-	-	-	-	-	-	-
74	8.66	8.25	7.86	7.49	7.13	6.79	-	-	-	-	-	-	-	-	-	-	-
75	9.20	8.76	8.34	7.94	7.56	7.20	-	-	-	-	-	-	-	-	-	-	-

1999 – 1990										
Symbol	Factor		Symbol	Factor		Symbol	Factor		Symbol	Factor
1	0.29		8	0.48		15	0.66		21	0.86
2	0.33		10	0.50		16	0.70		22	0.88
3	0.36		11	0.53		17	0.73		23	0.90
4	0.39		12	0.56		18	0.77		24	0.96
5	0.41		13	0.59		19	0.79		25	1.02
6	0.43		14	0.62		20	0.83		26	1.06
7	0.45									

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

<b><u>Form Number</u></b>		<b><u>Form Name</u></b>
ACE01	0413	ACE Group of Companies U.S. Privacy Notice
ACE151	1110	New York Rental Vehicle Reimbursement Coverage
ACE250	0515	New York Policyholder Message (Third Party Designee)
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-24180c	0314	Signature Endorsement
AUTO ACE	0814	Auto Contract
AUTO8 ACE	0208	Additional Interest Corporate Owned Automobile
AUTO9 ACE	0208	Coverage for Electronic Equipment and Accessories
AUTO10 ACE	0208	Customizing Equipment Coverage
AUTO12 ACE	0208	Additional Interest
AUTO105 ACE	1115	New York Auto Endorsement
AUTO106 ACE	0412	New York Rating Information Form
AUTO108 ACE	0208	New York Rental Vehicle Coverage Endorsement
AUTO109 ACE	0114	New York PIP Coverage
AUTO110 ACE	0114	New York PIP Coverage (Motorcycles)
AUTO111 ACE	0114	New York Additional PIP Coverage
AUTO112 ACE	0208	New York Exclusion of Medical Expenses from PIP
AUTO113 ACE	0208	New York Optional Basic Economic Loss (OBEL)
AUTO114 ACE	0114	New York Uninsured Motorists Coverage
AUTO115 ACE	0114	New York SUM Coverage – Single Limit
AUTO116 ACE	0114	New York SUM Coverage – Split Limits
AUTO117 ACE	0208	New York SUM Coverage Offer Notice
AUTO118 ACE	0208	New York Driving While Impaired Notice
AUTO119 ACE	0208	New York ID Card Notice
AUTO120 ACE	0208	New York Split Liability Limits
AUTO190 ACE	0909	New York Accident Prevention Notice
AUTO211 ACE	0208	New York Loss Payable Clause
AUTO212 ACE	0114	New York Agreed Value Coverage
AUTO213 ACE	0114	New York Classic Auto Agreed Value Coverage
AUTO214 ACE	0114	New York Antique Agreed Value
AUTO458 ACE	0208	New York Deductible Reserve Endorsement – Comprehensive
AUTO459 ACE	0208	New York Deductible Reserve Endorsement – Collision
AUTO489 ACE	0114	New York - Replacement Cost Coverage
AUTO639 ACE	0814	New York Vehicles Held in Trust or by Legal Entity

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