

**OKLAHOMA  
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 Insurance**

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

**Driving Record**

No major violations in the past five years

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

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

No operator in the household currently holds a suspended drivers license

**Driving Experience**

Verifiable three year driving record required for all drivers

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## Territory Definitions

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

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
73001	19	73050	29	73103	18
73002	29	73051	14	73104	18
73003	2	73052	37	73105	18
73004	29	73053	19	73106	18
73005	19	73054	20	73107	35
73006	19	73055	22	73108	32
73007	20	73056	29	73109	32
73008	35	73057	37	73110	32
73009	19	73058	29	73111	18
73010	29	73059	29	73112	35
73011	29	73061	9	73113	35
73012	22	73062	28	73114	35
73013	2	73063	29	73115	32
73014	24	73064	24	73116	35
73015	19	73065	29	73117	18
73016	19	73066	20	73118	18
73017	19	73067	29	73119	32
73018	29	73068	14	73120	35
73019	29	73069	14	73121	18
73020	10	73070	14	73122	35
73021	19	73071	14	73123	35
73022	24	73072	14	73124	35
73023	29	73073	29	73125	35
73024	19	73074	37	73126	35
73025	22	73075	37	73127	8
73026	14	73077	9	73128	35
73027	29	73078	24	73129	32
73028	29	73079	29	73130	20
73029	19	73080	29	73131	35
73030	37	73082	29	73132	35
73031	29	73083	2	73134	35
73032	37	73084	20	73135	32
73033	19	73085	24	73136	35
73034	2	73086	37	73137	35
73036	24	73089	29	73139	35
73038	19	73090	24	73140	35
73039	37	73092	29	73141	35
73040	19	73093	29	73142	20
73041	28	73094	19	73143	35
73042	19	73095	29	73144	35
73043	19	73096	19	73145	32
73044	29	73097	35	73146	35
73045	10	73098	37	73147	35
73047	19	73099	24	73148	35
73048	19	73101	18	73149	35
73049	20	73102	18	73150	20

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**Territory Definitions**


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ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
73151	35	73441	12	73542	1
73152	35	73442	22	73543	23
73153	20	73443	37	73544	28
73154	35	73444	22	73546	1
73155	35	73446	22	73547	28
73156	35	73447	38	73548	12
73157	35	73448	12	73549	1
73159	35	73449	37	73550	28
73160	27	73450	38	73551	1
73162	35	73453	12	73552	23
73163	35	73455	38	73553	1
73164	35	73456	12	73554	28
73165	14	73458	37	73555	1
73167	35	73459	12	73556	1
73169	35	73460	38	73557	23
73170	27	73461	38	73558	23
73172	27	73463	37	73559	28
73173	14	73476	37	73560	1
73177	35	73481	37	73561	12
73178	35	73487	37	73562	12
73179	35	73488	37	73564	28
73180	35	73491	22	73565	12
73184	35	73501	13	73566	28
73185	35	73502	13	73567	23
73189	35	73503	13	73568	12
73190	35	73505	13	73569	12
73193	35	73506	23	73570	1
73194	35	73507	13	73571	28
73195	35	73520	12	73572	12
73196	35	73521	1	73573	12
73197	35	73522	1	73575	22
73198	35	73523	1	73601	19
73199	35	73526	1	73620	19
73401	37	73527	13	73622	19
73402	37	73528	23	73624	19
73403	37	73529	22	73625	19
73425	22	73530	1	73626	19
73430	12	73531	12	73627	19
73432	38	73532	1	73628	19
73433	37	73533	22	73632	19
73434	22	73534	22	73638	19
73435	37	73536	22	73639	19
73436	37	73537	1	73641	19
73437	37	73538	23	73642	19
73438	37	73539	1	73644	19
73439	22	73540	23	73645	19
73440	22	73541	23	73646	19

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**Territory Definitions**


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ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
73647	19	73744	19	73933	19
73648	19	73746	19	73937	19
73650	19	73747	33	73938	19
73651	28	73749	33	73939	19
73654	19	73750	19	73942	19
73655	28	73753	33	73944	19
73656	19	73754	33	73945	19
73658	19	73755	19	73946	19
73659	19	73756	19	73947	19
73660	19	73757	9	73949	19
73661	19	73758	33	73950	19
73662	19	73759	33	73951	19
73663	19	73760	33	74001	26
73664	19	73761	33	74002	16
73666	19	73762	19	74003	15
73667	19	73763	19	74004	15
73668	19	73764	19	74005	15
73669	19	73766	33	74006	15
73673	28	73768	33	74008	11
73701	33	73770	19	74009	15
73702	33	73771	33	74010	25
73703	33	73772	19	74011	3
73705	33	73773	33	74012	3
73706	33	73801	19	74013	3
73716	33	73802	19	74014	30
73717	19	73832	19	74015	30
73718	33	73834	19	74016	30
73719	33	73835	19	74017	30
73720	33	73838	33	74018	30
73722	33	73840	19	74019	30
73724	19	73841	19	74020	16
73726	33	73842	19	74021	21
73727	33	73843	19	74022	15
73728	33	73844	19	74023	16
73729	33	73847	19	74026	29
73730	33	73848	19	74027	39
73731	19	73851	19	74028	25
73733	19	73852	19	74029	15
73734	19	73853	19	74030	25
73735	33	73855	19	74031	30
73736	33	73857	19	74032	16
73737	33	73858	19	74033	11
73738	33	73859	19	74034	16
73739	33	73860	19	74035	16
73741	33	73901	19	74036	30
73742	19	73931	19	74037	11
73743	33	73932	19	74038	16

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**Territory Definitions**


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ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
74039	25	74107	7	74192	7
74041	25	74108	17	74193	7
74042	39	74110	7	74194	7
74043	11	74112	7	74301	39
74044	25	74114	7	74330	39
74045	16	74115	7	74331	6
74046	25	74116	17	74332	39
74047	25	74117	11	74333	39
74048	39	74119	7	74335	6
74050	21	74120	7	74337	39
74051	15	74121	7	74338	6
74052	25	74126	7	74339	6
74053	30	74127	7	74340	39
74054	26	74128	7	74342	6
74055	11	74129	7	74343	6
74056	16	74130	7	74344	6
74058	16	74131	11	74345	6
74059	16	74132	17	74346	6
74060	16	74133	17	74347	6
74061	15	74134	17	74349	39
74062	16	74135	7	74350	39
74063	4	74136	17	74352	39
74066	25	74137	17	74353	39
74067	25	74141	17	74354	6
74068	25	74145	7	74355	6
74070	11	74146	7	74358	6
74071	25	74147	7	74359	6
74072	39	74148	7	74360	6
74073	11	74149	7	74361	39
74074	16	74150	7	74362	39
74075	16	74152	7	74363	6
74076	16	74153	7	74364	39
74077	16	74155	7	74365	39
74078	16	74156	7	74366	39
74079	29	74157	7	74367	39
74080	30	74158	7	74368	6
74081	16	74159	7	74369	39
74082	15	74169	7	74370	6
74083	39	74170	7	74401	5
74084	16	74171	7	74402	5
74085	16	74172	7	74403	5
74101	7	74182	7	74421	31
74102	17	74183	7	74422	5
74103	7	74184	7	74423	5
74104	7	74186	7	74425	38
74105	7	74187	7	74426	19
74106	7	74189	35	74427	36

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**Territory Definitions**


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ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
74428	5	74528	38	74637	16
74429	34	74529	38	74640	33
74430	38	74530	38	74641	9
74431	31	74531	38	74643	33
74432	38	74533	38	74644	9
74434	5	74534	38	74646	9
74435	36	74535	38	74647	9
74436	5	74536	38	74650	16
74437	31	74538	38	74651	9
74438	38	74540	38	74652	26
74439	38	74542	38	74653	9
74440	36	74543	38	74701	37
74441	36	74545	36	74702	37
74442	38	74546	38	74720	37
74444	36	74547	38	74721	37
74445	31	74549	38	74722	37
74446	34	74552	36	74723	37
74447	31	74553	38	74724	37
74450	5	74554	38	74726	37
74451	36	74555	38	74727	37
74452	36	74556	38	74728	37
74454	34	74557	38	74729	37
74455	5	74558	38	74730	37
74456	31	74559	36	74731	37
74457	36	74560	38	74733	37
74458	34	74561	38	74734	37
74459	38	74562	38	74735	37
74460	31	74563	36	74736	37
74461	38	74565	38	74737	37
74462	36	74567	38	74738	37
74463	5	74569	38	74740	37
74464	36	74570	38	74741	37
74465	36	74571	36	74743	37
74466	34	74572	38	74745	37
74467	34	74574	38	74747	37
74468	5	74576	38	74748	37
74469	5	74577	36	74750	37
74470	5	74578	36	74752	37
74471	36	74601	9	74753	37
74472	36	74602	9	74754	37
74477	34	74603	9	74755	37
74501	38	74604	9	74756	37
74502	38	74630	9	74759	37
74521	38	74631	9	74760	37
74522	38	74632	9	74761	37
74523	38	74633	26	74764	37
74525	38	74636	33	74766	37



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**Territory Definitions**


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ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
74801	29	74851	29	74932	36
74802	29	74852	29	74935	36
74804	29	74854	38	74936	36
74818	37	74855	29	74937	36
74820	37	74856	38	74939	36
74821	37	74857	20	74940	36
74824	29	74859	38	74941	36
74825	37	74860	38	74942	36
74826	29	74864	29	74943	36
74827	38	74865	37	74944	36
74829	38	74866	29	74945	36
74830	38	74867	38	74946	36
74831	29	74868	38	74947	36
74832	29	74869	29	74948	36
74833	38	74871	37	74949	36
74834	29	74872	37	74951	36
74836	38	74873	29	74953	36
74837	38	74875	29	74954	36
74839	38	74878	29	74955	36
74840	29	74880	38	74956	36
74842	37	74881	29	74957	37
74843	37	74883	38	74959	36
74844	37	74884	38	74960	36
74845	38	74901	36	74962	36
74848	38	74902	36	74963	37
74849	38	74930	36	74964	36
74850	38	74931	36	74965	36
				74966	36

## General Rules

### Automatic Debit of Policy Premium

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

### Changes

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

### Installments

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

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

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

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

### Mass Merchandising Discount

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

The discount does not apply to optional endorsement premiums. To qualify for the Mass Merchandising Program, the insured must be:

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

The following groups participate in this program and receive a 5% discount.

Note: ACE Executive Group receives a 10% discount if payroll deduction applies.

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

### Package Discount

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

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

The discount does not apply to optional endorsement premiums.

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

### Policy Period

Policies are written for 12 months.

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## General Rules

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### Rate and Condition Deviations

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

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

Any policy with more than 5 vehicles.

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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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**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; and
  - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds.

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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, Comprehensive and Collision premiums are determined as follows:

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

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

For those territories defined by ZIP code:

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

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

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

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

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

**C. Medical Payments**

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

**D. Comprehensive**

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

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## Premium Determination Rules

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### E. Collision

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

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## Classification Rules

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

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

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

1. Primary Classification

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

2. Secondary Classification

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

3. Classification Changes

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

**Exceptions:**

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



## Classification Rules

### B. Definitions

#### 1. Use Classifications

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

Liability Coverage Only
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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.

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**Classification Rules**

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

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

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

**4. Good Student**

The applicable Good Student Classification applies provided:

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

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

## Classification Rules

### 5. Operator Assignment

#### a. Youthful Operators

##### (1) Single Car Risks

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

##### (2) Multi-Car Risks

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

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

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

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

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

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

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

#### b. No Youthful Operators

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

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

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

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

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

#### c. Multi-Car Discount

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

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

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

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**Classification Rules**

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

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

If a vehicle is equipped with more than one qualifying device described in a. or b., only the single highest discount shall apply. The Lojack discount applies in addition to any discount determined in a. or b. Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

**a. Alarm ONLY and Active Disabling Devices**

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

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

**b. Passive Disabling Devices**

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

**c. Lojack Anti-Theft System**

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

**7. Passive Restraint Discount**

The following discounts apply to Medical Payments Coverage **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 a. or b. below:

- a. **20%** discount shall be afforded when the restraint is installed on the driver-side-only position.
- b. **30%** discount shall be afforded when the restraints are installed in both front outboard seat positions.

**8. Anti-Lock Brake System**

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

**9. Motor Vehicle Accident Prevention Course Discount**

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

- (1) The auto is classified and rated as a private passenger auto; and
- (2) The principal operator of the auto has a completion certificate, dated with the most recent 36 months, certifying successful completion of an accident prevention course as approved by the insurance company of the policyholder.

**b. This discount shall apply:**

- (1) To new and renewed policies with inception dates within the 36-month period following the course completion date.
- (2) Only to that vehicle principally operated by the eligible person.
- (3) Only once to each such auto regardless of the number of operators with course completion certificates.
- (4) To any miscellaneous type vehicle classified and rated as a private passenger auto.

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## Classification Rules

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- c. This discount shall not apply if the approved course was taken pursuant to a court order resulting from a motor vehicle violation or an alcohol or drug-related offense.

### 10. Excess Vehicle Credit

If there are more vehicles than drivers, a credit of **35%** will be applied to the extra vehicle(s).

The 35% credit is applied in determining the premiums for the following coverage for each auto that qualifies: Single Limit Liability or Bodily Injury and Property Damage Coverage, Medical Payments Coverage, Comprehensive, and Collision Coverage.

### 11. Panel trucks, pickups and vans

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

Liability Coverage Only
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Liability Coverage: Rate as private passenger.

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

## Classification Rules

### 12. Insurance Bureau Scoring (IBS) Factor

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

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

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

### 13. Continuous Insurance Credit

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

Years	Credit
3	2%
5	4%

### 14. Account Credit

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

### 15. Valuables Credit

A discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains a Valuables policy with at least

Total limit of \$75,000 or Jewelry limit of \$25,000:	5%
Total limit of \$150,000 or Jewelry limit of \$100,000:	8%

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## Classification Rules

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16. Accident-Free Credit

An accident-free credit is applicable on policies where:

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



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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. For a private passenger auto not eligible for the Plan add 0.20 to the Rating Factor otherwise applicable. Refer to Statistical Plan for codes.

### B. Definitions

#### 1. Driving Record Points

##### a. Convictions

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

(1) Three points are assigned for conviction of:

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

(2) Two points are assigned for the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of financial responsibility under any Financial Responsibility Law as of the effective date of the policy.

(3) One point is assigned for conviction of any other moving traffic violation resulting in:

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

##### b. Accidents

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

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

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

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

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**Safe Driver Insurance Plan Rules**

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**Exceptions:**

- (1) No points are assigned for accidents incurred by an operator demonstrated to be a Named Insured or a principal operator of an auto insured under a separate policy.
- (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;
  - (c) auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident;
  - (d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident;
  - (e) auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator;
  - (f) accidents involving damage by contact with animals or fowl;
  - (g) accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or
  - (h) accidents occurring when using an auto, regardless of ownership, in performance of duty if the operator of the auto at the time of the accident was a paid or volunteer peace officer, firefighter operator of emergency vehicles, or member of any law enforcement agency. This exception does not include an accident occurring after the auto ceased to be used in the performance of duty.
  - (i) The applicant or any current resident operator involved in an accident was not at fault. This exception does not apply if the applicant or resident operator was convicted of:
    - o Homicide or assault arising out of the operation of a motor vehicle; or
    - o Driving while intoxicated or under the influence of drugs.
- c. Refund of Surcharged Premium

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

**2. Experience Period**

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

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**Safe Driver Insurance Plan Rules**

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**C. Driving Record Sub-Classification**

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

<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

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

**D. Multi Car Policies**

1. Two Car Policies

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

2. Three or More Car Policies

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

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

**E. Administration of SDIP**

1. New Business

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

2. Renewal Business

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

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

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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, multiply the factor for the latest model year/desired symbol shown in the Table by 1.05 for each model year above the latest model year. For example, if 2012 is the latest model year shown in the Table, the factor for model year 2014 is calculated by multiplying the 2012/desired symbol factor by 1.10 (1.05 X 1.05, rounded to two decimal places).
- D. Use the last two digits of the model year for coding purposes. For example, code 2011 vehicles as 11, 2012 as 12, etc.

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

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**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 to 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 for which a financial responsibility filing is in effect.
- C. Insurance may be suspended in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:
  - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
  - 2. Reinstatement shall not extend the policy beyond its original expiration date.
  - 3. Premium adjustment on a pro-rata basis shall be made at the time of suspension or reinstatement. The premium for suspended coverages will be refunded for the remainder of the current policy period, and the premium for reinstate coverages will be billed in accordance with the company's regular billing procedures.
- D. If liability or Collision is suspended on all owned autos, coverage for which separate premiums apply -- including Uninsured Motorists Coverage and Medical Payment Coverage - may be continued in force without premium adjustment for these coverages.
- E. If liability or Collision is suspended on all private passenger autos owned by an individual or 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.
- G. Liability Coverage may be suspended at the request of the insured only if the insured has filed an affidavit with the appropriate motor vehicle license agent stating that the owned vehicle will not be operated during the period of suspension.

## Miscellaneous Rules

### Uninsured Motorists Coverage (Includes Underinsured Motorist Coverage)

This form of auto insurance shall be afforded at limits not less than Financial Responsibility limits, under every auto liability policy issued, delivered, renewed or extended in the State of Oklahoma with respects to a motor vehicle registered or principally garaged in Oklahoma.

This form of insurance must apply to all vehicles on the policy.

Attach AUTO570 – Oklahoma Uninsured Motorists Coverage

Exceptions:

- a. The named insured or applicant has the right to reject such coverage or select lower limits in writing, if this coverage is rejected by the named insured, or applicant, such rejection shall apply to all motor vehicles registered or principally garaged in Oklahoma and all insureds under the policy.
- b. The written agreement to reject this coverage or select lower limits shall remain valid for the life of the policy unless the named insured requests this coverage or higher limits in writing.
- c. The completion of a new selection form shall not be required on:
  - (1) Subsequent renewals, reinstatements, substitute, replacement or amended policies issued to the same named insured or any of its affiliates.
  - (2) Any changes to an existing policy regardless of whether these changes create new coverage.

### Increased Limits

The named insured or applicant shall be offered the option to select increased limits up to, but not exceeding, the single limit liability or bodily injury limits in the policy.

If increased limits are selected by the named insured or applicant, such selection shall apply to all motor vehicles registered or principally garaged in Oklahoma and all insured under the policy.

Such offer shall be made on the separate selection form approved by Oklahoma Insurance Commissioner. The form must be presented separately from application.

### Rates

#### 1. Basic Limits - Bodily Injury

Basic rates are displayed on the territory rate pages. Charge the rate depending on whether the risk is a Single Car or a Multi-Car risk. For Multi-Car risks, apply the rate on a per policy basis, regardless of the number of vehicles insured on the policy

Apply the appropriate factor listed below to the Uninsured Motorist Basic Limits rate determined above.

Single Limits UM(UIM)				
Limits	Territory 8-35		Rest of State	
	Single Car	Multi Car Per Policy	Single Car	Multi Car Per Policy
50,000	1.00	1.00	1.00	1.00
100,000	1.25	1.32	1.26	1.35
300,000	1.63	1.79	1.70	1.83
500,000	1.75	2.10	1.85	2.18
1,000,000	2.14	2.56	2.30	2.69

Split Limits UM(UIM)				
Limits	Territory 8-35		Rest of State	
	Single Car	Multi Car Per Policy	Single Car	Multi Car Per Policy
25/50	1.00	1.00	1.00	1.00
100/300	1.43	1.63	1.55	1.69
250/500	1.54	1.98	1.68	2.08
500/1,000	1.85	2.60	2.06	2.76

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

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**Miscellaneous Rules**

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**Deductible Insurance**

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

DEDUCTIBLE	FACTOR
<b>\$500</b>	1.27
<b>\$1,000</b>	1.00
<b>\$2,500</b>	0.78
<b>\$5,000</b>	0.69
<b>\$10,000</b>	0.47

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

Attach AUTO83 – Deductible Reserve - Collision

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

DEDUCTIBLE	FACTOR
<b>\$500</b>	1.20
<b>\$1,000</b>	1.00
<b>\$2,500</b>	0.81
<b>\$5,000</b>	0.61
<b>\$10,000</b>	0.49

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

Attach AUTO82 – Deductible Reserve - Comprehensive



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**Miscellaneous Rules**


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

Use the base rates displayed on the rate pages.

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

<b>Single Limits</b>	<b>Factor</b>
<b>\$300,000</b>	1.00
<b>\$500,000</b>	1.06
<b>\$1,000,000</b>	1.16

<b>Split Limits</b>	<b>Factor</b>
<b>\$250,000/500,000</b>	1.00
<b>\$500,000/1,000,000</b>	1.11

<b>Property Damage</b>	<b>Factor</b>
<b>\$100,000</b>	1.00
<b>\$250,000</b>	1.08
<b>\$500,000</b>	1.17

**B. Medical Payments**

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

<b>LIMIT</b>	<b>FACTOR</b>
<b>\$5,000</b>	1.00
<b>\$10,000</b>	1.16
<b>\$25,000</b>	2.34
<b>\$50,000</b>	3.28
<b>\$100,000</b>	4.46

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**Miscellaneous Rules**

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**Named Driver Exclusion****A. Requirements**

An insurer may, by written agreement with the named insured, exclude under a policy of motor vehicle liability insurance, a specific individual, other than the named insured if there is only one named insured and no other person is named on the policy, from all coverages except for the minimum limits of liability required by the financial responsibility law of Oklahoma, when a motor vehicle is operated by the specifically excluded individual.

**B. Additional Requirements**

1. The named insured must acknowledge, in writing, the named driver exclusion endorsement.
2. The named driver exclusion endorsement shall remain in effect:
  - a. For the term of the policy; and
  - b. For each renewal, reinstatement, substituted, modified, replacement or amended policy; Unless discontinued by the insurer.
3. If the named driver exclusion endorsement is attached to the policy:
  - a. The premium charges shall not reflect a claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverages.
  - b. The named excluded driver shall not be listed as an operator of any auto covered under the policy.
4. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

**C. Additional Liability Insurance Charge**

The named driver exclusion endorsement applies to Liability Coverage only for amounts in excess of the minimum limits of liability required by the financial responsibility law of Oklahoma. To reflect that Liability Coverage for the (otherwise) excluded driver applies up to the Oklahoma Financial Responsibility limits, an additional charge is added to the policy. Determine the additional charge for Liability Insurance as follows:

- a. Determine the rating territory of the risk.
- b. Apply the Financial Responsibility Limit factors below to the Single Limit Liability or Bodily Injury and Property Damage Liability base rate for the rating territory.

FR Limit	Factor
\$75,000	0.752
\$25,000/\$50,000	0.488
\$25,000	0.893

Attach AUTO621 – Oklahoma Named Driver Exclusion

## Optional Coverage Rules

### Agreed Value

#### 1. Agreed Value Coverage

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

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

- e. If the Agreed Value is more than the Market Value, add \$10 for every \$1,000, or fraction thereof, of the difference.
- f. Market Value means the average retail value as defined in the most current "Red Book/Blue Book/NADA Book" at the time the policy is issued or renewed (rounded to the nearest \$100).

#### Market

Value does not include optional equipment that is not already considered in the book's option package code.

Attach AUTO22 – Agreed Value Coverage

#### 2. Classic Auto Agreed Value Coverage

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

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

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

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

Attach AUTO23 – Classic Auto Agreed Value Coverage

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## Optional Coverage Rules

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### 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

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

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

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

Attach AUTO10 – Customizing Equipment Coverage

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## Optional Coverage Rules

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### Replacement Cost Coverage

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

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

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

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

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

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

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

Attach AUTO460 – Replacement Cost Coverage

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### Vehicles Held In Trust or by Limited Liability Company

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

There is no premium charge for this endorsement.

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

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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 and Uninsured Motorists
---

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

Physical Damage
-----------------

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

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

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

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

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

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

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

## Miscellaneous Type Vehicle Rules

### Medical Payments

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

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

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

### Liability and Medical Payments

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

### Physical Damage

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

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

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

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

Comprehensive and Collision - Use Motor Home rates.

#### 2. All Other Trailers (Class Code 941000)

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$0.94	\$0.76
<b>\$500</b>	\$0.89	\$0.71
<b>\$1000</b>	\$0.74	\$0.56
<b>\$2500</b>	\$0.60	\$0.43

## Miscellaneous Type Vehicle Rules

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

#### Liability

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

ENGINE SIZE CC	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
<b>0-50</b>	(Code 922100) 25%	(Code 923100) 17%
<b>51-100</b>	(Code 922100) 34%	(Code 923100) 21%
<b>101-200</b>	(Code 922200) 42%	(Code 923200) 25%
<b>201-360</b>	(Code 922300) 50%	(Code 923300) 32%
<b>361-500</b>	(Code 922400) 59%	(Code 923400) 38%
<b>501 - 800</b>	(Code 922500) 67%	(Code 923500) 44%
<b>801-1000</b>	(Code 922600) 76%	(Code 923600) 50%
<b>Over 1000</b>	(Code 922600) 84%	(Code 923600) 57%

#### 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.

### Motorcycle Accident Prevention Course Discount

1. A 5% Motorcycle Accident Prevention Course Discount applies to the Single Limit Liability (or Bodily Injury and Property Damage Liability) and Collision coverage premiums for motorcycles, provided the principal operator of the motorcycle has a completion certificate, dated within the most recent 36 months, certifying successful completion of a motorcycle accident prevention course as approved by the insurance company.
2. The Discount shall apply:
  - a. To a new and renewal policies with inception dates within the 36-month period following the course completion date.
  - b. Only to the Motorcycle principally operated by the insured with the course completion certificate.
  - c. Only once to each such motorcycle regardless of the number of operators with course completion certificates.
3. This discount does not apply if the course was taken pursuant to a court order resulting from a motor vehicle violation or an alcohol or drug related offense.



## Miscellaneous Type Vehicle Rules

### Physical Damage

#### 1. Comprehensive

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

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

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

#### 2. Collision

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

ALL MODEL YEARS		
Original Cost New	Operator Under 25	All Other Operators
<b>0-400</b>	21%	14%
<b>401-600</b>	35%	21%
<b>601-900</b>	46%	32%
<b>901-1200</b>	60%	39%
<b>1201-1500</b>	67%	46%
<b>1501-1800</b>	77%	53%
<b>1801-2100</b>	88%	56%
<b>2101-2400</b>	105%	67%
<b>2401-2700</b>	116%	77%
<b>2701 and over</b>	+0.8% of symbol rate* for each \$100 over \$2700	+0.5% of symbol rate* for each \$100 over \$2700

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

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**Miscellaneous Type Vehicle Rules**

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

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

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

Liability
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Charge 50% of private passenger base rates.

Medical Payments
------------------

Charge 200% of Private Passenger base rate.

Uninsured Motorists
---------------------

Charge the private passenger rate.

Physical Damage
-----------------

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

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$1.84	\$1.68
<b>\$500</b>	\$1.75	\$1.56
<b>\$1,000</b>	\$1.46	\$1.23
<b>\$2,500</b>	\$1.18	\$0.96

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**Miscellaneous Type Vehicle Rules**

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**Dune Buggies**

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

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

Liability
-----------

Charge 90% of private passenger base rates.

Medical Payments
------------------

Charge the private passenger base rate.

Uninsured Motorists
---------------------

Charge the private passenger rate

Physical Damage
-----------------

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

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$1.94	\$5.70
\$500	\$1.84	\$5.30
\$1,000	\$1.53	\$4.18
\$2,500	\$1.24	\$3.25

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## Miscellaneous Type Vehicle Rules

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**Golf Carts (Class Code 943500)**

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

Liability

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

Physical Damage

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

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$0.65	\$0.80
<b>\$500</b>	\$0.61	\$0.74
<b>\$1,000</b>	\$0.51	\$0.59
<b>\$2,500</b>	\$0.41	\$0.46

**Antique Autos (Class Code 962000)**

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

Liability

Charge 40% of the private passenger base rate.

Medical Payments and Uninsured Motorists

Charge the private passenger base rates.

Physical Damage

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

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

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
<b>\$250</b>	\$0.30	\$0.31
<b>\$500</b>	\$0.30	\$0.29
<b>\$1,000</b>	\$0.27	\$0.27
<b>\$2,500</b>	\$0.26	\$0.26

## Class Plan Rating Factors

### Primary Classifications Rating Factors and Statistical Codes

#### No Youthful Operator

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

#### Youthful Operator Not Eligible for Good Student Credit

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

## Class Plan Rating Factors

### Primary Classifications Rating Factors and Statistical Codes

#### Youthful Operator Not Eligible for Good Student Credit

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

#### Youthful Operator Good Student Classifications

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8026	1.90	8027	2.05	8126	2.35	8127	2.50
	18	Factor/Code	8036	1.90	8037	2.05	8136	2.35	8137	2.50
	19	Factor/Code	8046	1.90	8047	2.05	8146	2.35	8147	2.50
	20	Factor/Code	8056	1.90	8057	2.05	8156	2.35	8157	2.50
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8066	1.70	8067	1.85	8166	2.10	8167	2.25
	18	Factor/Code	8076	1.70	8077	1.85	8176	2.10	8177	2.25
	19	Factor/Code	8086	1.70	8087	1.85	8186	2.10	8187	2.25
	20	Factor/Code	8096	1.70	8097	1.85	8196	2.10	8197	2.25
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8256	1.10	8257	1.25	8356	1.35	8357	1.50

## Class Plan Rating Factors

### Primary Classifications Rating Factors and Statistical Codes

#### Youthful Operator Good Student Classifications

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

#### Youthful Operator

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

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**Class Plan Rating Factors**

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**Secondary Classification Rating Factors and Statistical Codes**

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

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

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



**Base Rates/Rating Factor Tables**

**STATE AUTO – ANNUAL BASE RATES**

	CSL	BI	PD	Med Pay	UM/UIM Single Car	UM/UIM Multi-Car Per Policy	UM/UIM Single Car	UM/UIM Multi-Car Per Policy	COMP	COLL
Territory	300,000	250/500	100,000	5,000	\$50,000	\$50,000	\$25/50	25/50	Symbol 8 MY 2010 1000 Ded	Symbol 8 MY 2010 1000 Ded
1	184	91	70	24	59	136	51	98	237	151
2	429	212	164	53	59	136	51	98	121	190
3	705	353	269	77	59	136	51	98	120	178
4	387	193	147	61	59	136	51	98	175	201
5	434	216	164	39	59	136	51	98	152	176
6	539	269	206	59	59	136	51	98	218	209
7	504	260	180	56	59	136	51	98	131	189
8	425	211	164	55	64	117	64	109	132	174
9	348	174	134	40	64	117	64	109	169	166
10	452	228	168	51	64	117	64	109	126	184
11	466	231	178	51	64	117	64	109	116	179
12	257	127	100	30	64	117	64	109	178	169
13	348	174	134	38	64	117	64	109	139	160
14	406	206	152	50	64	117	64	109	106	165
15	340	168	131	28	64	117	64	109	152	190
16	373	184	143	38	64	117	64	109	129	135
17	462	232	175	59	64	117	64	109	115	178
18	573	289	217	63	64	117	64	109	114	185
19	251	126	96	32	64	117	64	109	312	190
20	505	254	190	58	64	117	64	109	135	201
21	397	200	148	56	64	117	64	109	130	171
22	281	143	104	37	64	117	64	109	173	169
23	342	172	128	38	64	117	64	109	107	156
24	395	197	150	48	64	117	64	109	134	180
25	409	201	157	56	64	117	64	109	120	178
26	409	208	151	47	64	117	64	109	152	152
27	398	200	150	50	64	117	64	109	108	165
28	216	110	80	26	64	117	64	109	229	159
29	370	184	142	48	64	117	64	109	174	201
30	344	174	131	51	64	117	64	109	195	197
31	359	179	136	50	64	117	64	109	171	197
32	493	249	184	56	64	117	64	109	104	165
33	326	162	124	35	64	117	64	109	204	180
34	342	174	127	51	64	117	64	109	144	171
35	471	234	178	61	64	117	64	109	104	174
36	346	173	134	44	59	136	51	98	219	202
37	326	162	124	38	59	136	51	98	204	208
38	323	160	123	38	59	136	51	98	213	208
39	323	160	123	46	59	136	51	98	254	202

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**Base Rates/Rating Factor Tables**


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**LIMIT FACTORS****Single Limit Factors**

<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
1.00	1.06	1.16

**Bodily Injury Limit Factors**

<b>\$250,000/\$500,000</b>	<b>\$500,000/\$1,000,000</b>
1.00	1.11

**Property Damage Limit Factors**

<b>\$100,000</b>	<b>\$250,000</b>	<b>\$500,000</b>
1.00	1.08	1.17

**Medical Expense Limit Factors**

<b>\$5,000</b>	<b>\$10,000</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
1.00	1.16	2.34	3.28	4.46

**Physical Damage Deductibles**

<b>Deductible Amount</b>	<b>Comp</b>	<b>Collision</b>
<b>\$500</b>	1.20	1.27
<b>1,000</b>	1.00	1.00
<b>2,500</b>	0.81	0.78
<b>5,000</b>	0.61	0.69
<b>10,000</b>	0.49	0.47

**Base Rates/Rating Factor Tables**

**Comprehensive (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
1	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	0.35	0.35
2	0.52	0.50	0.70	0.67	0.63	0.60	0.57	0.54	0.52	0.49	0.46	0.44	0.42	0.40	0.40
3	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	0.45	0.45
4	0.80	0.76	0.83	0.79	0.75	0.71	0.67	0.64	0.61	0.58	0.55	0.52	0.50	0.47	0.47
5	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	0.50	0.50
6	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	0.52	0.52
7	0.99	0.94	0.95	0.90	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57	0.54	0.54
8	1.02	0.97	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.57
10	1.06	1.01	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.73	0.69	0.66	0.62	0.59	0.59
11	1.10	1.05	1.12	1.06	1.01	0.96	0.91	0.86	0.83	0.78	0.74	0.71	0.67	0.64	0.64
12	1.13	1.08	1.21	1.15	1.09	1.04	0.98	0.93	0.90	0.85	0.80	0.76	0.73	0.69	0.69
13	1.16	1.11	1.29	1.23	1.16	1.11	1.04	0.99	0.95	0.90	0.85	0.81	0.77	0.74	0.74
14	1.21	1.15	1.39	1.32	1.25	1.20	1.13	1.07	1.03	0.97	0.92	0.88	0.83	0.79	0.79
15	1.25	1.19	1.51	1.43	1.36	1.30	1.22	1.16	1.12	1.06	1.00	0.95	0.91	0.86	0.86
16	1.30	1.24	1.62	1.54	1.46	1.39	1.31	1.25	1.20	1.13	1.07	1.02	0.97	0.92	0.92
17	1.35	1.29	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	0.98
18	1.39	1.33	1.84	1.75	1.66	1.58	1.49	1.42	1.36	1.29	1.21	1.16	1.10	1.05	1.05
19	1.43	1.37	1.91	1.81	1.72	1.64	1.55	1.47	1.41	1.34	1.26	1.20	1.15	1.09	1.09
20	1.48	1.41	2.06	1.96	1.85	1.77	1.67	1.59	1.52	1.44	1.36	1.30	1.24	1.17	1.17
21	1.52	1.45	2.22	2.11	2.00	1.91	1.80	1.71	1.64	1.55	1.47	1.40	1.33	1.27	1.27
22	1.56	1.49	2.38	2.26	2.14	2.05	1.93	1.83	1.76	1.67	1.57	1.50	1.43	1.36	1.36
23	1.60	1.53	2.60	2.47	2.34	2.24	2.11	2.00	1.92	1.82	1.72	1.64	1.56	1.48	1.48
24	1.64	1.57	2.80	2.66	2.52	2.41	2.27	2.16	2.07	1.96	1.85	1.76	1.68	1.60	1.60
25	1.68	1.60	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	1.74
26	1.72	1.64	3.28	3.12	2.95	2.82	2.66	2.53	2.43	2.30	2.16	2.07	1.97	1.87	1.87
27	1.76	1.68	-	-	-	-	-	-	-	-	-	-	-	-	-
28	1.79	1.71	-	-	-	-	-	-	-	-	-	-	-	-	-
29	1.83	1.74	-	-	-	-	-	-	-	-	-	-	-	-	-
30	1.86	1.78	-	-	-	-	-	-	-	-	-	-	-	-	-
31	1.90	1.81	-	-	-	-	-	-	-	-	-	-	-	-	-
32	1.94	1.85	-	-	-	-	-	-	-	-	-	-	-	-	-
33	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-	-	-
34	2.02	1.93	-	-	-	-	-	-	-	-	-	-	-	-	-
35	2.04	1.94	-	-	-	-	-	-	-	-	-	-	-	-	-
36	2.06	1.97	-	-	-	-	-	-	-	-	-	-	-	-	-
37	2.09	2.00	-	-	-	-	-	-	-	-	-	-	-	-	-
38	2.15	2.05	-	-	-	-	-	-	-	-	-	-	-	-	-
39	2.20	2.10	-	-	-	-	-	-	-	-	-	-	-	-	-
40	2.26	2.15	-	-	-	-	-	-	-	-	-	-	-	-	-
41	2.31	2.20	-	-	-	-	-	-	-	-	-	-	-	-	-
42	2.36	2.25	-	-	-	-	-	-	-	-	-	-	-	-	-
43	2.41	2.30	-	-	-	-	-	-	-	-	-	-	-	-	-
44	2.45	2.34	-	-	-	-	-	-	-	-	-	-	-	-	-
45	2.49	2.38	-	-	-	-	-	-	-	-	-	-	-	-	-
46	2.53	2.42	-	-	-	-	-	-	-	-	-	-	-	-	-
47	2.58	2.47	-	-	-	-	-	-	-	-	-	-	-	-	-
48	2.64	2.52	-	-	-	-	-	-	-	-	-	-	-	-	-
49	2.70	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-

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**Base Rates/Rating Factor Tables**


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

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
50	2.76	2.63	-	-	-	-	-	-	-	-	-	-	-	-	-
51	2.82	2.69	-	-	-	-	-	-	-	-	-	-	-	-	-
52	2.87	2.74	-	-	-	-	-	-	-	-	-	-	-	-	-
53	2.90	2.77	-	-	-	-	-	-	-	-	-	-	-	-	-
54	2.96	2.82	-	-	-	-	-	-	-	-	-	-	-	-	-
55	3.03	2.89	-	-	-	-	-	-	-	-	-	-	-	-	-
56	3.10	2.96	-	-	-	-	-	-	-	-	-	-	-	-	-
57	3.17	3.03	-	-	-	-	-	-	-	-	-	-	-	-	-
58	3.28	3.13	-	-	-	-	-	-	-	-	-	-	-	-	-
59	3.41	3.26	-	-	-	-	-	-	-	-	-	-	-	-	-
60	3.53	3.37	-	-	-	-	-	-	-	-	-	-	-	-	-
61	3.73	3.56	-	-	-	-	-	-	-	-	-	-	-	-	-
62	4.00	3.82	-	-	-	-	-	-	-	-	-	-	-	-	-
63	4.28	4.08	-	-	-	-	-	-	-	-	-	-	-	-	-
64	4.55	4.34	-	-	-	-	-	-	-	-	-	-	-	-	-
65	4.83	4.61	-	-	-	-	-	-	-	-	-	-	-	-	-
66	5.24	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-
67	5.78	5.52	-	-	-	-	-	-	-	-	-	-	-	-	-
68	6.33	6.04	-	-	-	-	-	-	-	-	-	-	-	-	-
69	6.88	6.57	-	-	-	-	-	-	-	-	-	-	-	-	-
70	7.43	7.09	-	-	-	-	-	-	-	-	-	-	-	-	-
71	7.98	7.61	-	-	-	-	-	-	-	-	-	-	-	-	-
72	8.52	8.14	-	-	-	-	-	-	-	-	-	-	-	-	-
73	9.07	8.66	-	-	-	-	-	-	-	-	-	-	-	-	-
74	9.62	9.18	-	-	-	-	-	-	-	-	-	-	-	-	-
75	10.17	9.71	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.

**Base Rates/Rating Factor Tables**

**MODEL YEAR AND SYMBOL RELATIVITY FACTORS**

**Collision (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
1	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	0.29	0.29
2	0.60	0.58	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.37	0.35	0.33	0.33
3	0.73	0.70	0.75	0.71	0.66	0.62	0.57	0.53	0.50	0.47	0.44	0.41	0.38	0.36	0.36
4	0.84	0.81	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.39
5	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	0.41	0.41
6	0.94	0.89	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.43
7	0.97	0.93	0.94	0.88	0.83	0.78	0.71	0.66	0.62	0.58	0.55	0.52	0.48	0.45	0.45
8	1.01	0.96	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.48
10	1.05	1.00	1.04	0.98	0.92	0.86	0.79	0.73	0.69	0.64	0.60	0.57	0.53	0.50	0.50
11	1.10	1.05	1.09	1.02	0.96	0.90	0.83	0.76	0.72	0.68	0.63	0.60	0.56	0.52	0.52
12	1.13	1.08	1.14	1.07	1.00	0.95	0.87	0.80	0.75	0.71	0.66	0.63	0.58	0.55	0.55
13	1.15	1.10	1.19	1.12	1.05	0.99	0.90	0.83	0.79	0.74	0.69	0.65	0.61	0.57	0.57
14	1.18	1.13	1.25	1.18	1.10	1.04	0.95	0.88	0.83	0.78	0.73	0.69	0.64	0.60	0.60
15	1.21	1.15	1.32	1.24	1.16	1.10	1.00	0.92	0.87	0.82	0.77	0.73	0.67	0.63	0.63
16	1.24	1.18	1.39	1.31	1.22	1.15	1.06	0.97	0.92	0.86	0.81	0.76	0.71	0.67	0.67
17	1.26	1.21	1.45	1.36	1.28	1.20	1.10	1.02	0.96	0.90	0.84	0.80	0.74	0.70	0.70
18	1.29	1.23	1.51	1.42	1.33	1.25	1.15	1.06	1.00	0.94	0.88	0.83	0.77	0.72	0.72
19	1.32	1.26	1.54	1.45	1.36	1.28	1.17	1.08	1.02	0.95	0.89	0.85	0.79	0.74	0.74
20	1.34	1.28	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.77
21	1.37	1.30	1.66	1.56	1.46	1.38	1.26	1.16	1.10	1.03	0.96	0.91	0.85	0.80	0.80
22	1.39	1.33	1.69	1.59	1.49	1.40	1.28	1.18	1.12	1.05	0.98	0.93	0.86	0.81	0.81
23	1.42	1.35	1.72	1.62	1.51	1.43	1.31	1.20	1.14	1.07	1.00	0.95	0.88	0.83	0.83
24	1.44	1.37	1.82	1.71	1.60	1.51	1.38	1.27	1.20	1.13	1.06	1.00	0.93	0.87	0.87
25	1.46	1.40	1.91	1.80	1.68	1.59	1.45	1.34	1.26	1.18	1.11	1.05	0.97	0.92	0.92
26	1.49	1.42	1.98	1.86	1.74	1.64	1.50	1.39	1.31	1.23	1.15	1.09	1.01	0.95	0.95
27	1.51	1.44	-	-	-	-	-	-	-	-	-	-	-	-	-
28	1.53	1.46	-	-	-	-	-	-	-	-	-	-	-	-	-
29	1.55	1.48	-	-	-	-	-	-	-	-	-	-	-	-	-
30	1.57	1.50	-	-	-	-	-	-	-	-	-	-	-	-	-
31	1.59	1.52	-	-	-	-	-	-	-	-	-	-	-	-	-
32	1.62	1.54	-	-	-	-	-	-	-	-	-	-	-	-	-
33	1.64	1.56	-	-	-	-	-	-	-	-	-	-	-	-	-
34	1.66	1.58	-	-	-	-	-	-	-	-	-	-	-	-	-
35	1.66	1.59	-	-	-	-	-	-	-	-	-	-	-	-	-
36	1.67	1.60	-	-	-	-	-	-	-	-	-	-	-	-	-
37	1.69	1.61	-	-	-	-	-	-	-	-	-	-	-	-	-
38	1.71	1.63	-	-	-	-	-	-	-	-	-	-	-	-	-
39	1.73	1.65	-	-	-	-	-	-	-	-	-	-	-	-	-
40	1.75	1.67	-	-	-	-	-	-	-	-	-	-	-	-	-
41	1.77	1.69	-	-	-	-	-	-	-	-	-	-	-	-	-
42	1.79	1.71	-	-	-	-	-	-	-	-	-	-	-	-	-
43	1.81	1.73	-	-	-	-	-	-	-	-	-	-	-	-	-
44	1.82	1.74	-	-	-	-	-	-	-	-	-	-	-	-	-
45	1.83	1.75	-	-	-	-	-	-	-	-	-	-	-	-	-
46	1.84	1.75	-	-	-	-	-	-	-	-	-	-	-	-	-
47	1.85	1.76	-	-	-	-	-	-	-	-	-	-	-	-	-
48	1.86	1.77	-	-	-	-	-	-	-	-	-	-	-	-	-
49	1.86	1.78	-	-	-	-	-	-	-	-	-	-	-	-	-

## Base Rates/Rating Factor Tables

### MODEL YEAR AND SYMBOL RELATIVITY FACTORS

#### Collision (Base Model Year 2010)

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
50	1.87	1.79	-	-	-	-	-	-	-	-	-	-	-	-	-
51	1.88	1.79	-	-	-	-	-	-	-	-	-	-	-	-	-
52	1.89	1.81	-	-	-	-	-	-	-	-	-	-	-	-	-
53	1.91	1.82	-	-	-	-	-	-	-	-	-	-	-	-	-
54	1.94	1.85	-	-	-	-	-	-	-	-	-	-	-	-	-
55	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-	-	-
56	2.01	1.92	-	-	-	-	-	-	-	-	-	-	-	-	-
57	2.03	1.94	-	-	-	-	-	-	-	-	-	-	-	-	-
58	2.07	1.97	-	-	-	-	-	-	-	-	-	-	-	-	-
59	2.11	2.02	-	-	-	-	-	-	-	-	-	-	-	-	-
60	2.15	2.05	-	-	-	-	-	-	-	-	-	-	-	-	-
61	2.28	2.17	-	-	-	-	-	-	-	-	-	-	-	-	-
62	2.49	2.38	-	-	-	-	-	-	-	-	-	-	-	-	-
63	2.70	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-
64	2.92	2.78	-	-	-	-	-	-	-	-	-	-	-	-	-
65	3.13	2.99	-	-	-	-	-	-	-	-	-	-	-	-	-
66	3.45	3.29	-	-	-	-	-	-	-	-	-	-	-	-	-
67	3.88	3.70	-	-	-	-	-	-	-	-	-	-	-	-	-
68	4.31	4.11	-	-	-	-	-	-	-	-	-	-	-	-	-
69	4.73	4.52	-	-	-	-	-	-	-	-	-	-	-	-	-
70	5.16	4.93	-	-	-	-	-	-	-	-	-	-	-	-	-
71	5.59	5.33	-	-	-	-	-	-	-	-	-	-	-	-	-
72	6.01	5.74	-	-	-	-	-	-	-	-	-	-	-	-	-
73	6.44	6.15	-	-	-	-	-	-	-	-	-	-	-	-	-
74	6.87	6.56	-	-	-	-	-	-	-	-	-	-	-	-	-
75	7.30	6.96	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.

**Base Rates/Rating Factor Tables**

**MODEL YEAR AND SYMBOL RELATIVITY FACTORS**

**Collision (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
1	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	0.29	0.29
2	0.60	0.58	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.37	0.35	0.33	0.33
3	0.73	0.70	0.75	0.71	0.66	0.62	0.57	0.53	0.50	0.47	0.44	0.41	0.38	0.36	0.36
4	0.84	0.81	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.39
5	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	0.41	0.41
6	0.94	0.89	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.43
7	0.97	0.93	0.94	0.88	0.83	0.78	0.71	0.66	0.62	0.58	0.55	0.52	0.48	0.45	0.45
8	1.01	0.96	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.48
10	1.05	1.00	1.04	0.98	0.92	0.86	0.79	0.73	0.69	0.64	0.60	0.57	0.53	0.50	0.50
11	1.10	1.05	1.09	1.02	0.96	0.90	0.83	0.76	0.72	0.68	0.63	0.60	0.56	0.52	0.52
12	1.13	1.08	1.14	1.07	1.00	0.95	0.87	0.80	0.75	0.71	0.66	0.63	0.58	0.55	0.55
13	1.15	1.10	1.19	1.12	1.05	0.99	0.90	0.83	0.79	0.74	0.69	0.65	0.61	0.57	0.57
14	1.18	1.13	1.25	1.18	1.10	1.04	0.95	0.88	0.83	0.78	0.73	0.69	0.64	0.60	0.60
15	1.21	1.15	1.32	1.24	1.16	1.10	1.00	0.92	0.87	0.82	0.77	0.73	0.67	0.63	0.63
16	1.24	1.18	1.39	1.31	1.22	1.15	1.06	0.97	0.92	0.86	0.81	0.76	0.71	0.67	0.67
17	1.26	1.21	1.45	1.36	1.28	1.20	1.10	1.02	0.96	0.90	0.84	0.80	0.74	0.70	0.70
18	1.29	1.23	1.51	1.42	1.33	1.25	1.15	1.06	1.00	0.94	0.88	0.83	0.77	0.72	0.72
19	1.32	1.26	1.54	1.45	1.36	1.28	1.17	1.08	1.02	0.95	0.89	0.85	0.79	0.74	0.74
20	1.34	1.28	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.77
21	1.37	1.30	1.66	1.56	1.46	1.38	1.26	1.16	1.10	1.03	0.96	0.91	0.85	0.80	0.80
22	1.39	1.33	1.69	1.59	1.49	1.40	1.28	1.18	1.12	1.05	0.98	0.93	0.86	0.81	0.81
23	1.42	1.35	1.72	1.62	1.51	1.43	1.31	1.20	1.14	1.07	1.00	0.95	0.88	0.83	0.83
24	1.44	1.37	1.82	1.71	1.60	1.51	1.38	1.27	1.20	1.13	1.06	1.00	0.93	0.87	0.87
25	1.46	1.40	1.91	1.80	1.68	1.59	1.45	1.34	1.26	1.18	1.11	1.05	0.97	0.92	0.92
26	1.49	1.42	1.98	1.86	1.74	1.64	1.50	1.39	1.31	1.23	1.15	1.09	1.01	0.95	0.95
27	1.51	1.44	-	-	-	-	-	-	-	-	-	-	-	-	-
28	1.53	1.46	-	-	-	-	-	-	-	-	-	-	-	-	-
29	1.55	1.48	-	-	-	-	-	-	-	-	-	-	-	-	-
30	1.57	1.50	-	-	-	-	-	-	-	-	-	-	-	-	-
31	1.59	1.52	-	-	-	-	-	-	-	-	-	-	-	-	-
32	1.62	1.54	-	-	-	-	-	-	-	-	-	-	-	-	-
33	1.64	1.56	-	-	-	-	-	-	-	-	-	-	-	-	-
34	1.66	1.58	-	-	-	-	-	-	-	-	-	-	-	-	-
35	1.66	1.59	-	-	-	-	-	-	-	-	-	-	-	-	-
36	1.67	1.60	-	-	-	-	-	-	-	-	-	-	-	-	-
37	1.69	1.61	-	-	-	-	-	-	-	-	-	-	-	-	-
38	1.71	1.63	-	-	-	-	-	-	-	-	-	-	-	-	-
39	1.73	1.65	-	-	-	-	-	-	-	-	-	-	-	-	-
40	1.75	1.67	-	-	-	-	-	-	-	-	-	-	-	-	-
41	1.77	1.69	-	-	-	-	-	-	-	-	-	-	-	-	-
42	1.79	1.71	-	-	-	-	-	-	-	-	-	-	-	-	-
43	1.81	1.73	-	-	-	-	-	-	-	-	-	-	-	-	-
44	1.82	1.74	-	-	-	-	-	-	-	-	-	-	-	-	-
45	1.83	1.75	-	-	-	-	-	-	-	-	-	-	-	-	-
46	1.84	1.75	-	-	-	-	-	-	-	-	-	-	-	-	-
47	1.85	1.76	-	-	-	-	-	-	-	-	-	-	-	-	-
48	1.86	1.77	-	-	-	-	-	-	-	-	-	-	-	-	-
49	1.86	1.78	-	-	-	-	-	-	-	-	-	-	-	-	-

## Base Rates/Rating Factor Tables

### MODEL YEAR AND SYMBOL RELATIVITY FACTORS

#### Collision (Base Model Year 2010)

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998- 1990
50	1.87	1.79	-	-	-	-	-	-	-	-	-	-	-	-	-
51	1.88	1.79	-	-	-	-	-	-	-	-	-	-	-	-	-
52	1.89	1.81	-	-	-	-	-	-	-	-	-	-	-	-	-
53	1.91	1.82	-	-	-	-	-	-	-	-	-	-	-	-	-
54	1.94	1.85	-	-	-	-	-	-	-	-	-	-	-	-	-
55	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-	-	-
56	2.01	1.92	-	-	-	-	-	-	-	-	-	-	-	-	-
57	2.03	1.94	-	-	-	-	-	-	-	-	-	-	-	-	-
58	2.07	1.97	-	-	-	-	-	-	-	-	-	-	-	-	-
59	2.11	2.02	-	-	-	-	-	-	-	-	-	-	-	-	-
60	2.15	2.05	-	-	-	-	-	-	-	-	-	-	-	-	-
61	2.28	2.17	-	-	-	-	-	-	-	-	-	-	-	-	-
62	2.49	2.38	-	-	-	-	-	-	-	-	-	-	-	-	-
63	2.70	2.58	-	-	-	-	-	-	-	-	-	-	-	-	-
64	2.92	2.78	-	-	-	-	-	-	-	-	-	-	-	-	-
65	3.13	2.99	-	-	-	-	-	-	-	-	-	-	-	-	-
66	3.45	3.29	-	-	-	-	-	-	-	-	-	-	-	-	-
67	3.88	3.70	-	-	-	-	-	-	-	-	-	-	-	-	-
68	4.31	4.11	-	-	-	-	-	-	-	-	-	-	-	-	-
69	4.73	4.52	-	-	-	-	-	-	-	-	-	-	-	-	-
70	5.16	4.93	-	-	-	-	-	-	-	-	-	-	-	-	-
71	5.59	5.33	-	-	-	-	-	-	-	-	-	-	-	-	-
72	6.01	5.74	-	-	-	-	-	-	-	-	-	-	-	-	-
73	6.44	6.15	-	-	-	-	-	-	-	-	-	-	-	-	-
74	6.87	6.56	-	-	-	-	-	-	-	-	-	-	-	-	-
75	7.30	6.96	-	-	-	-	-	-	-	-	-	-	-	-	-

- (a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.
- (b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.



**Form Number****Form Name**

ACE01	0413	ACE Group of Companies U.S. Privacy Notice
ACE01	1211	Privacy Notice
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-1K11h	0314	Signature Endorsement
ACE127	0310	Oklahoma Notice
AUTO ACE	0208	Auto Contract
AUTO8 ACE	0208	Additional Interest Corporate Owned Vehicle
AUTO9 ACE	0208	Coverage for Electronic Equipment and Accessories
AUTO10 ACE	0208	Customizing Equipment Coverage
AUTO12 ACE	0208	Additional Interest
AUTO14 ACE	0208	Loss Payable Clause
AUTO22 ACE	0111	Agreed Value Coverage
AUTO23 ACE	0208	Classic Auto Agreed Value Coverage
AUTO27 ACE	0208	Split Liability Limits
AUTO82 ACE	0509	Deductible Reserve – Comprehensive
AUTO83 ACE	0509	Deductible Reserve – Collision
AUTO435 ACE	0208	Antique Auto Agreed Value Coverage – Physical Damage
AUTO460 ACE	0911	Replacement Cost Coverage
AUTO472 ACE	0209	Vehicles Held In Trust Or By Limited Liability Company
AUTO568 ACE	0310	Oklahoma Auto Endorsement
AUTO570 ACE	0115	Oklahoma Uninsured Motorists Coverage
AUTO572 ACE	0115	Oklahoma Split Uninsured Motorist Coverage
AUTO621 ACE	0812	Oklahoma Named Driver Exclusion

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