



Farmers Mutual Hail
Insurance Company of Iowa

6785 Westown Parkway | West Des Moines, IA 50266 | 800-247-5248

KANSAS

AUTO MANUAL



Administered by:
Farmers Mutual Hail Insurance Company of Iowa (FMH)
6785 Westown Parkway
West Des Moines, IA 50266
800-247-5248
www.fmh.com/insurance/farm-ranch

TABLE OF CONTENTS

FMH AUTOMOBILE PROGRAM

- AUTOMOBILE PROGRAM GUIDELINES 4
- SPECIFIC VEHICLES REQUIRING PRIOR APPROVAL 4
- PROHIBITED VEHICLE TYPES & USAGE..... 5
- UNACCEPTABLE RISKS – NO BINDING..... 6
- MISCELLANEOUS TYPE VEHICLE UNDERWRITING GUIDELINES 7
- FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER..... 8
- DISCOUNTS & SURCHARGES 11
- UNIVERSAL AUTOMOBILE TIER PROGRAM 13
- KANSAS AUTOMOBILE FORMS 14

MULTI-STATE RULES (PV-MU-2015-RU-001)

- RULE NUMBERS AND SUBJECTS INDEX..... 15
- PERSONAL VEHICLE MANUAL INDEX 16
- GENERAL RULES 19
- FMH EXCEPTION PAGES 46

KANSAS RULES (PV-KS-2019-RU-001)

- CLASS PLAN PAGES 47
- EXCEPTION PAGES 53
- TERRITORY PAGES 59
- FMH EXCEPTION PAGES 71

Each automobile is reviewed for acceptability based on the information found in this manual.

- A. The Company tries to consistently apply these rules and guidelines.
- B. There may be motor vehicle, class and rating, claim history and various other consumer reports, as well as other types of information gathering done by the Company in an effort to verify the accuracy of and assist in the proper classification of the submission for new, renewal or endorsement coverage.
- C. Additionally, we will commonly ask the agent or insured to supply additional information to clear up any questions.
- D. Each operator and vehicle will be written at the lowest qualifying rate and upon renewal, all these factors will automatically be reviewed and changed based on the rules and rates applicable.
- E. If a loss frequency pattern exists or develops, contact the Company to establish if the account will be acceptable, or review possible modifications in the deductibles or other coverage written to allow for issue or renewal of coverage on an account.

AUTOMOBILE PROGRAM GUIDELINES

Accidents

An operator who has been involved in more than 2 at-fault accidents within the past 3 years is **not** eligible without prior approval.

Any risk with more than 3 at-fault accidents with the past 3 years is **not** eligible.

Violations

An operator who has been convicted of more than 4 minor moving violations with the past 3 years is **not** eligible without prior approval.

An operator who has been convicted of more than 1 major violation within the past 5 years is **not** eligible without prior approval.

Any risk with more than 7 minor moving violations within the past 3 years or more than 2 major violations within the past 5 years is **not** eligible.

Limits

New Business with 3 or more at-fault accidents, the Maximum Liability Limits are \$100/\$300,000 Bodily Injury and \$100,000 Property Damage Liability or \$100,000 Combined Single Limits (CSL) without prior approval.

Renewal policies with Farmers Mutual Hail Insurance Company of Iowa will be reviewed on an individual basis for the acceptable Limits of Liability when changing to 3 or more at-fault accidents.

Ultimately, it is the underwriter's judgment that will determine if the requested coverage will meet the Company guidelines to the degree that it can potentially be written profitably under the classification plan and rate levels filed.

Every effort is made to communicate the Company position and reasoning to the agent prior to any notification being mailed to the applicant/insured.

SPECIFIC VEHICLES REQUIRING PRIOR APPROVAL

Contact Home Office Prior to Binding

1. Classic or Antique Autos of Particular Interest
2. DeLorean – all models
3. Ferrari – all models
4. Lamborghini – all models
5. Lotus
6. Maserati
7. Porsche
8. Rolls Royce – all models

PROHIBITED VEHICLE TYPES & USAGE

1. All-Terrain Vehicles without supporting automobile coverage.
2. Altered Automobiles, Kit Cars or Altered Miscellaneous Type Vehicles
3. Automobile Dealers (new/used, resale, test drive, loan)
4. Autos Garaged Out-of-State (**except** students with a Kansas DL#)
5. Automobiles for Regular Use of Non-Family Member
6. Automobiles Requiring Public Service Commission or Motor Carrier Act Certificates or Filings
7. Boom trucks or vehicles with extendable aerial attachments
8. Classic or Antique Automobiles without photos and appraisal.
9. Classic or Antique Automobiles – Appraised at over \$25,000 or where its use may extend beyond a 150 mile radius
10. Commercial Use Trucks, Pickups, Vans, Tow Trucks & Trailers
11. Contractors Trucks, Pickups, Vans & Trailers
12. Dealers & Distributors of feed, seed, fuel, grain, hay with listed vehicles
13. Dump Trucks or Buses without prior approval
14. Dune or Sand Buggies unsupported – photos required
15. Fiberglass Body Automobiles
16. Garage and Gasoline Station Automobiles
17. Garbage Trucks
18. High Rider Suspension Automobiles
19. House Trailers Used As Permanent, Seasonal or Rental Residences
20. Junk & Salvage Dealer's Automobiles
21. Lime or Fertilizer Trucks
22. Limited Edition or Particular Interest Vehicles
23. Milk or Cream Haulers
24. Miscellaneous Type Vehicles without Supporting PPA Coverage
25. Motorcycles, Motor Scooters, Midget Automobiles, 3-Wheel Vehicles, Go- Carts without supporting automobile coverage
26. Newspaper Delivery or Distribution beyond incidental paper route use
27. Other Commercial Exposures Outside the PVM Definitions of "Business Use" require prior approval – **Consult with the Home Office**
28. Use of Vehicles as Public or Livery Conveyance – Hauling For Hire
29. Racing and Exhibition Automobiles
30. Rent-A-Car or Drive-Yourself Automobiles or Trucks
31. Star Mail Route, Mail or Express Trucks
32. Tank Trucks or Tank-Type Trailers (**Anhydrous Ammonia, Butane, Propane, Liquid Waste**)
33. Taxicabs, Limousines or Emergency use vehicles
34. Tractor-Trailer Units (**other than strictly own farm use**) – **must have supporting automobile coverage.**

Not all inclusive. Similar vehicles/characteristics may also be ineligible.

UNACCEPTABLE RISKS – NO BINDING

The following risks must be submitted for prior approval:

1. Excessive users of alcohol, drugs or narcotics.
2. Operators without a valid driver's license.
3. Risks where only operator is under age 22 with no supporting parental personal automobile coverage.
4. Persons who have not had continuous prior insurance coverage with a standard automobile carrier.
5. Persons who are engaged in illegal activity or have a criminal record.
6. Persons required to file proof of financial responsibility or to file with a federal or state authority.
7. Applicant or spouse active in military with listed vehicles garaged outside the state of Kansas.
8. Persons who have demonstrated disregard of traffic laws or safety of other motorists.
9. Risks with a past history of claim frequency.
10. Brokered risks.
11. Non-uniform Limits of Liability and Uninsured/Underinsured Motorists.
12. Vehicles with an original cost new in excess of \$80,000.
13. Motor Homes with an original cost new in excess of \$250,000.
14. Vehicles that carry Collision Coverage **without** also including the Comprehensive (OTC) feature.
15. Operators that will not be replacing out-of-state driver's licenses with a valid Kansas driver's license.
16. Vehicles 15 years old or older **without photos showing all sides** when Physical damage coverage is requested.

MISCELLANEOUS TYPE VEHICLE UNDERWRITING GUIDELINES

1. Miscellaneous Type Vehicle can only be reviewed with the supporting private passenger automobile exposure.
2. Miscellaneous Type Vehicles over 15 years old require submission of a photo to qualify for physical damage coverage.
3. Farm trucks, farm trailers, snowmobiles, golf carts, all-terrain vehicles, motorcycles and other similar type vehicles will remain on the policy continuously, as the rates anticipate a lay-up period.
4. Three-wheel recreational vehicles cannot be bound.
5. Manufacturer recommendations regarding operator age, licensing and passengers must be strictly adhered to.
6. Photos of Dune Buggies will always be required and may be requested on other Miscellaneous Type Vehicles.
7. Homemade or Altered Miscellaneous Type Vehicles cannot be bound and must be submitted for prior approval.
8. Automobile policies that include a Miscellaneous Type Vehicle where the primary insured/operator is under age 22 without a supporting parental automobile and farm property/liability policy with Farmers Mutual Hail Insurance Company of Iowa.

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER

1. DEFINITION:

Pickups, vans, truck type land motor vehicles, truck-tractor type vehicles and trailers, which do not qualify for coverage under the Personal Auto Policy's definition of a Private Passenger Auto, can be reviewed for eligibility under this Farm Truck Section of the manual. This excludes farm crawler type tractors and farm tractor equipment.

2. ELIGIBILITY:

The vehicle must:

- A. Be owned by a farmer, (exception: non-owned trailers), and
- B. Be garaged on the farm premises, and
- C. Carry farm license, and
- D. Be used exclusively for farm purposes, but including incidental neighborly exchange.

All farm truck and tractor-trailer risks are reviewed and classified based on local farm use not to exceed a 150 mile radius of operation from principal place of garaging.

Farmers Mutual Hail Insurance Company of Iowa can only review to provide coverage for tractor-trailer risks when we are also reviewing the entire farm automobile package. All vehicles must be titled to an individual, or husband and wife, or family farm partnership or corporation. All potential operators must have a valid driver's license authorizing operation of tractor-trailer units.

The Universal Automobile Program Acceptability Guidelines, Unacceptable Risks For Binding Authority, and Vehicle Type and Use Exposures Prohibited, as found in the Universal Auto Program Section of this manual, will be applicable to the Farm Truck Section.

3. CLASSIFICATION:

- A. Eligible vehicles of the pickup or van type (10,001-20,000 < GVWR> Gross Vehicle Weight Rating) will be classified and rated according to the class 1FP, 2AF, 2CF rating factors shown for their respective territory in the Farm Truck Section of the manual.
- B. Medium size trucks (10,001-20,000 GVWR) will be classified and rated according to the class 1AF, 2AF or 2CF rating factors shown for their respective territory in the Farm Truck Section of the manual.
- C. Heavy trucks and vans (20,001-45,000 GVWR) will be classified and rated according to the class 6 rating factor shown for the respective territory in the Farm Truck Section of the manual.
- D. Truck-tractor type units will be classified and rated according to the class 5CB rating factor shown for their respective territory in the Farm Truck Section of the manual.

4. SEMI OR GRAIN TRAILER ATTACHED TO A TRUCK-TRACTOR OWNED OR NON-OWNED-(CLASS 5CB):

Trailers for use with a Truck-Tractor will require a premium charge for Bodily Injury and Property Damage Liability based on the class 5CB rating factor shown for their respective territory in the Farm Truck Section of the manual. Physical Damage coverage on the owned trailers can be reviewed under the rating shown in this Farm Truck Section of the manual. Liability coverage on these trailers applies while unattached to the Truck-Tractor. Attach Form FMH 200 Farm Semi Tractor/Trailer Liability Endorsement.

5. ALL OTHER TRAILERS (CLASS CODE 6):

Utility or gooseneck trailers, licensed for road use, designed for use with a private passenger type automobile and used exclusively for the farming operation shall have Bodily Injury and Property Damage Liability protection and Medical Payments coverages extended from the private passenger automobile, farm pickup or truck listed on the policy. Physical Damage coverage can be reviewed under the rating shown in this Farm Truck Section of the manual.

6. GENERAL RULES:

- A. The rules and exceptions found in Section 7. Minimum Premium, 8. Policy Period, 9. Changes, 10. Cancellation, 11. Whole Dollar Premium, 13. Suspension, 14. Miscellaneous, 15. Certified Risks, 18. Increased Limits, and 20. Rating Territories of the Personal Vehicle Manual apply in the same fashion to this Farm Truck Section, except as herein provided.
- B. The following features are "**NOT**" a filed option for vehicles eligible for coverage under the Farm Truck Section:
 - 1. Increased Limit Extended Transportation Expenses Coverage
 - 2. Towing and Labor Costs
 - 3. Named Non-Owner Coverage
 - 4. Extended Non-Owned Liability Coverage
- C. The Multi-Car, Drivers Training and Good Student Discounts do not apply to vehicles defined and rated under the Farm Truck Section.
- D. Liability, Medical Payments, Uninsured Motorists and Underinsured Motorists base rates for vehicles qualifying under the Farm Truck Section are found in the Rate pages according to the highest rated territory of destination.
- E. Physical Damage Rates are not subject to further adjustment by primary or secondary factors.

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER RATING LIABILITY AND MEDICAL PAYMENTS

(Primary and Secondary Factors Combined)

Description	Class	Mile	Radius
		50	51-150
Pickup or Van (10,001 - 20,000) GVWR	1FP	N/A	.50
Truck (10,001 - 20,000) GVWR	1AF	.20	.25
Same with principal operator 21-24	2AF*	.95	1.25
Same with principal operator 20 or under	2CF*	1.50	1.85
Heavy Truck or Van (20,001 - 45,000) GVWR	6	.25	.30
Truck-Tractor	5CB	.55	.60
Trailer Owned or Non-Owned (used with Truck-Tractor)	5CB	.10	.15

*The above young driver classifications apply only when Farmers Mutual Hail Insurance Company of Iowa is not otherwise making a charge for the operator on another automobile insured with the Company.

PHYSICAL DAMAGE

Other-than-Collision / Semi-Annual Rates / All Territories
Stated Amount Rate Per \$100 of Value

	<u>Farm Trailers</u>	<u>All Other Farm</u>
Full Coverage	\$.80	\$.60
50 Deductible	\$.72	\$.54
100 Deductible	\$.64	\$.48
200 Deductible	\$.56	\$.42
250 Deductible	\$.50	\$.38
500 Deductible	\$.42	\$.32
1000 Deductible	\$.34	\$.26
1500 Deductible	\$.28	\$.22
2000 Deductible	\$.23	\$.19
2500 Deductible	\$.18	\$.16

Collision / Semi-Annual Rates / All Territories
Stated Amount Rate Per \$100 of Value

	<u>1AF/6</u>	<u>1FP</u>	<u>2AF</u>	<u>2CF</u>	<u>5CB</u>
100 Deductible	\$.42	\$.64	\$.84	\$1.11	\$.48
200 Deductible	\$.39	\$.60	\$.77	\$1.02	\$.43
250 Deductible	\$.37	\$.58	\$.74	\$.98	\$.40
500 Deductible	\$.33	\$.55	\$.65	\$.85	\$.35
1000 Deductible	\$.28	\$.50	\$.55	\$.72	\$.30
1500 Deductible	\$.25	\$.45	\$.49	\$.64	\$.26
2000 Deductible	\$.21	\$.40	\$.42	\$.55	\$.23
2500 Deductible	\$.18	\$.35	\$.36	\$.47	\$.19

The stated amount should be based on current market value of the unit and should be reviewed regularly to update the coverage provided. Claims are reviewed for settlement based on the terms and conditions found in Coverage for Damage to your Auto form (Stated Amount Maximum Limit of Liability).

DISCOUNTS & SURCHARGES

1. CLOUD PACKAGE DISCOUNT

- A. A 2%, 5% or 7% Cloud Package Discount can apply to the final calculated premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision premiums based on the number of categories satisfied below:
1. The Primary Home and/or an active Farm Property coverage is written by:
 - a. An affiliated Mutual reinsured by Farmers Mutual Hail Insurance Company of Iowa, or
 - b. Farmers Mutual Hail Insurance Company of Iowa Property and Casualty Division.
 2. The insured's primary liability policy coverage be written by Farmers Mutual Hail Insurance Company of Iowa.
 3. Farmers Mutual Hail Insurance Company of Iowa provides the crop hail insurance.
- B. The Cloud Package Discount shall apply to the Personal Automobile Policy new and renewal premiums as follows:
1. A 2% Cloud Package Discount applies when supported by one of the above.
 2. A 5% Cloud Package Discount applies when supported by two of the above.
 3. A 7% Cloud Package Discount applies when supported by all three of the above.
- (Supporting policy numbers must be provided when applying for the Cloud Package Discount.)

2. RENEWAL BUSINESS DISCOUNT

A 5% Discount will be offered to those policyholders choosing to retain their automobile policy and service provided by Farmers Mutual Hail Insurance Company of Iowa and it's agency force.

- A. This discount will apply to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (OTC) and Collision premiums provided:
1. Policy has been in force for at least 6 months, and
 2. Continues to meet underwriting criteria.
- B. The discount will be allowed on each vehicle after all other surcharges or credits/discounts have been applied.
- C. Additional autos added subsequent to this renewal will also be eligible for discount.

Exception: If policy has cancelled and coverage is rewritten to a new policy and term, the discount will not carry over.

3. FMH CLAIMS EXPERIENCE SURCHARGE

All FMH automobile policies are experience rated. All claims payments are considered for purposes of determining when a claims experience surcharge will apply, except for the following claims:

- A. Weather related catastrophe losses,
- B. Losses subject to Safe Driver Improvement Plan,
- C. Glass repair losses, and
- D. Towing and Labor losses.

Any policy that has two (2) or more non-excluded losses in a three (3) year period AND the total amount paid by FMH on those covered losses exceeds 65% of the premium paid to FMH during that same three (3) year period will be subject to a claims surcharge.

The Surcharge amount will apply to non-excluded losses as follows:

greater than 65% ratio	+15%
greater than 120% or more ratio	+30%

The claims surcharge will be applied to the Bodily Injury, Property Damage, Combined Single Limit, Comprehensive and Collision premiums on each unit listed on the automobile policy.

The applicability of the surcharge will be re-evaluated after a three (3) year period.

All insureds having a surcharge in place when their policy cancels will have the same surcharge apply if they are reinstated or rewritten with us.

UNIVERSAL AUTOMOBILE TIER PROGRAM

The Farmers Mutual Hail Insurance Company of Iowa Universal Automobile Tier Program will utilize an established Insurance SCORE product called “ChoicePoint Attract – Standard Auto” to establish the Tier indicator on new and renewal business. This information helps predict future losses and often allows a more competitive rate to apply.

- Use of such information at renewal will be updated not later than every 36 months.
- This information is **not** based on income, gender, address, ethnic group, religion, marital status or nationality.
- Information received will not be the sole basis of any refusal, cancellation or non-renewal of any policy or application.
- Many other factors outlined in the manual are used to calculate the rates on each vehicle listed on the policy.
- Notice will be provided with each policy renewal issued when and adverse action is taken. Adverse action is defined as: any application of a rating factor based on an Insurance SCORE that is not the very best available.
- Absence of information or lack of sufficient information will be placed in the “average” category under Tier 6.
- Some of the information considered for these reports is Bill Payment History and Debt Management Factors.
- All consumers are encouraged to review their credit report regularly in order to know what is on it and take steps to dispute any inaccuracies.
- In the event an inaccuracy is discovered that cannot be resolved, our rule will revert to use the “average” category under Tier 6.

INSURANCE SCORE INDICATIONS

Ranking	Score
④④④④ Good	776 - 997
④④④ Average	626 - 775
④④ Below Avg.	501 - 625
④ Less Desirable	under 500

Tier Name	Modified Insurance SCORE Range	Rate Factor
TIER 1	876 and above	X 0.80
TIER 2	826 to 875	X 0.85
TIER 3	776 to 825	X 0.90
TIER 4	726 to 775	X 0.95
TIER 5	677 to 725	X 1.00
TIER 6	676 or none	X 1.00
TIER 7	626 to 675	X 1.10
TIER 8	576 to 625	X 1.15
TIER 9	575 and below	X 1.20

This rate factor will apply to the Base Premium Coverages at the end of all other adjustments other than the 6 months term factor.

KANSAS AUTOMOBILE FORMS

PP 00 01	09 18	Personal Auto Policy
PP 01 56	05 21	Amendment Of Policy Provisions – Kansas
PP 03 01	09 18	Federal Employees Using Autos in Government Business
PP 03 02	09 18	Optional Limits Transportation Expenses Coverage
PP 03 03	09 18	Towing And Labor Costs Coverage
PP 03 05	09 18	Loss Payable Clause
PP 03 06	09 18	Extended Non-Owned Coverage – Vehicles Furnished or Available For Regular Use
PP 03 07	09 18	Trailer/Camper Body Coverage (Maximum Limit of Liability)
PP 03 08	09 18	Coverage For Damage To Your Auto (Maximum Limit Of Liability)
PP 03 09	09 18	Single Liability Limit
PP 03 13	09 18	Excess Electronic Equipment Coverage
PP 03 18	09 18	Excess Customizing Equipment Coverage
PP 03 20	09 18	Snowmobile Endorsement
PP 03 23	09 18	Miscellaneous Type Vehicle Endorsement
PP 03 28	09 18	Miscellaneous Type Vehicle Amendment (Motor Homes)
PP 03 35	09 18	Auto Loan/Lease Coverage
PP 03 61	05 21	Additional Named Insured - Kansas
PP 04 57	05 21	Uninsured Motorists Coverage - Kansas
PP 04 79	05 21	Single Uninsured Motorists Limit - Kansas
PP 13 02	09 18	Trip Interruption Coverage
PP 03 34	09 18	Joint Ownership Coverage - Kansas
FMH 99 KS	09 19	Your Personal Auto Policy Quick Reference
FMH 200	12 12	Farm Semi Tractor/Trailer Liability Endorsement
FMH 05 64	08 21	Personal Injury Protection Coverage - Kansas

**PERSONAL VEHICLE MANUAL
RULE NUMBERS AND SUBJECTS**

1. DEFINITIONS
2. PERSONAL AUTO POLICY – ELIGIBILITY
3. PREMIUM DETERMINATION
4. PRIMARY CLASSIFICATIONS
5. SAFE DRIVER INSURANCE PLAN (SDIP)
6. DISCOUNTS
7. MINIMUM PREMIUM RULE
8. POLICY PERIOD
9. CHANGES
10. CANCELLATION
11. WHOLE DOLLAR PREMIUM
12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON
RATE PAGES
13. SUSPENSION
14. MISCELLANEOUS COVERAGES
15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS
16. NAMED NON-OWNER COVERAGE
17. EXTENDED NON-OWNED COVERAGE
18. INCREASED LIMITS
19. MISCELLANEOUS TYPES
20. RATING TERRITORIES
21. TRANSPORTATION NETWORK DRIVER COVERAGE

**PERSONAL VEHICLE MANUAL
INDEX**

RULE		PAGE
	A	
5.	Accidents.....	G-7
5.	BI Accidents.....	G-7
5.	Exceptions To Accident Surcharges.....	G-7, G-8
5.	PD-only Accidents.....	G-7
4.	Age Classification.....	G-4
19.	Antique Autos.....	G-24
5.	Assigning Drivers To Autos.....	G-6
14.	Auto Loan/Lease Coverage.....	G-18
5.	Autos With Operators Assigned.....	G-6
	B	
18.	Bodily Injury Increased Limits.....	G-20
	C	
10.	Cancellation.....	G-11 – G-13
15.	Certified Risks – Financial Responsibility.....	G-18, G-19
15.	Owners.....	G-18
15.	Non-Owners.....	G-19
9.	Changes.....	G-10, G-11
19.	Classic Autos.....	G-24
4.	Classifications – Autos.....	G-3 – G-5
12.	Collision And Comprehensive Premiums – Rules For Determining Physical Damage Base Rates For Symbols Not Displayed On Rate Pages.....	G-14
5.	Convictions.....	G-6, G-7
5.	Exceptions To Conviction Surcharges.....	G-7
5.	Major Convictions.....	G-7
5.	Minor Convictions.....	G-7
9.	Coverage – Additional To Or Cancellation From Policy.....	G-10
17.	Coverage – Extended Non-Owned Coverage.....	G-19, G-20
	D	
14.	Deductible Insurance.....	G-16
14.	Collision.....	G-16
14.	Comprehensive.....	G-16
14.	Liability.....	G-16
1.	Definitions.....	G-1
1.	Auto.....	G-1
1.	Comprehensive Coverage.....	G-1
1.	Gross Vehicle Weight.....	G-1
1.	Liability.....	G-1
1.	Owned.....	G-1
1.	Private Passenger Auto.....	G-1
1.	Resident.....	G-1
1.	Single Limit Liability.....	G-1
6.	Discounts.....	G-9
6.	Safety Equipment Discounts (Passive Restraint Discount, Anti-lock Braking System Discount).....	G-9
6.	Vehicles Equipped With Anti-theft Devices (Alarm-ONLY (Cov. Code 1) And Active Disabling Devices (Cov. Code 2), Passive Disabling Devices (Cov. Code 3)).....	G-9
6.	Youthful Operator Away At School Discount.....	G-9
4.	Driver Training.....	G-5
5.	Drivers Subject to SDIP Classification.....	G-6
19.	Dune Buggies.....	G-23

**PERSONAL VEHICLE MANUAL
INDEX**

RULE		PAGE
E		
17.	Eligibility – Extended Non-Owned Coverage	G-19
19.	Eligibility – Low Speed vehicles	G-24
16.	Eligibility – Named Non-Owner Coverage	G-19
2.	Eligibility – Personal Auto Policy	G-1, G-2
4.	Eligibility – Primary Classifications	G-3
5.	Eligibility – Safe Driver Insurance Plan	G-6 – G-8
5.	Eligibility – Vehicle Equipped With Anti-theft Devices	G-9
17.	Endorsements	G-20
5.	Exceptions To Surcharge Assignment	G-8
4., 5.	Excess Autos	G-3, G-6
14.	Excess Custom Equipment Coverage	G-17, G-18
14.	Excess Electronic Equipment Coverage	G-16, G-17
3.	Expense Fees	G-2, G-3
5.	Experience Period	G-6
17.	Extended Non-Owned Coverage	G-19, G-20
G		
19.	Go-Carts	G-22, G-23
19.	Golf Carts	G-23, G-24
4.	Good Student	G-5
I		
18.	Increased Limits	G-20
L		
16.	Liability – Named Non-Owner Policy	G-19
14.	Limited Mexico Coverage	G-18
8.	Long Term Policies	G-10
19.	Low Speed Vehicles	G-24
M		
18.	Medical Payments Increased Limits	G-20
4.	Mileage	G-5
7.	Minimum Premium Rule	G-9, G-10
14.	Miscellaneous Coverages	G-15 – G-18
19.	Miscellaneous Types	G-21 – G-24
3.	Model Year And Symbol Determination	G-2
19.	Mopeds	G-22, G-23
19.	Motorbikes	G-22, G-23
19.	Motorcycles	G-22, G-23
19.	Motor Homes	G-21
19.	Motorscooters	G-22, G-23
4.	Multi-Car Risks	G-3, G-4
N		
16.	Named Non-Owner Coverage	G-19
15.	Non-Owned Auto Coverage	G-19
14.	Non-Owners – Uninsured Motorists Coverage	G-15
14.	Number of Vehicles Factor	G-8
O		
4.	Operator Assignment Rule	G-3, G-4
14.	Optional Limits Transportation Expenses Coverage	G-16
15.	Owners	G-18
P		
2.	Personal Auto Policy – Eligibility	G-1, G-2
8.	Policy Period	G-10
3.	Premium Determination	G-2, G-3
4.	Primary Classifications	G-3 – G-5
4.	Principal Operator Classification	G-4
1.	Private Passenger Auto, Definition	G-1
10.	Pro Rata Table	G-12, G-13
18.	Property Damage Increased Limits	G-20

**PERSONAL VEHICLE MANUAL
INDEX**

RULE		PAGE
	R	
5.	Rating Factor Determination.....	G-6
20.	Rating Territories.....	G-24
5.	Refund Of A Surcharged Premium.....	G-8
19.	Rental Coverage.....	G-21
12.	Rules For Determining Physical Damage Base Rates For Symbols Not Displayed On Rate Pages.....	G-14
	S	
5.	Safe Driver Insurance Plan (SDIP).....	G-6 – G-8
6.	Safety Equipment Discounts (Passive Restraint Discount, Anti-lock Braking Discount).....	G-9
8.	Short Term Policies.....	G-10
4.	Single Car Risks.....	G-3
18.	Single Limit Increased Limits.....	G-20
19.	Snowmobiles And All Terrain Vehicles.....	G-23
13.	Suspension.....	G-15
	T	
14.	Tapes, Records, Disks And Other Media Coverage.....	G-17
14.	Towing And Labor Costs Coverage.....	G-16
19.	Trailers – Recreational, All Others.....	G-21, G-22
21.	Transportation Network Driver Coverage.....	G-25, G-26
14.	Trip Interruption Coverage.....	G-18
	U	
14.	Uninsured, Underinsured Motorists Insurance Coverage.....	G-15, G-16
4.	Use Classifications.....	G-4
	V	
11.	Whole Dollar Premium.....	G-14
	Y	
5.	Years Licensed.....	G-8

PERSONAL VEHICLE MANUAL

1. DEFINITIONS

A. Private Passenger Auto

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - a. Not used as a public or livery conveyance for passengers,
 - b. Not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:
 - a. Has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification Manual; and
 - b. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) For farming or ranching.

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

- a. It meets the conditions in **a.** and **b.** above; and
 - b. Coverage is limited in accordance with the federal employees using autos in government business endorsement.
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. It is principally garaged on a farm or ranch, and
 - b. It otherwise meets the definitions in **1.** and **2.** above.
- B.** Auto as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C.** Liability as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D.** Single Limit Liability as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.
- E.** Comprehensive Coverage as used in this manual refers to other than collision damage to a motor vehicle.

F. Owned as used in this manual includes:

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

G. Gross Vehicle Weight Rating as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

H. Resident means, with respect to Rule **4.** Primary Classifications and Rule **5.** Safe Driver Insurance Plan (SDIP), anyone residing in the same household as an applicant. 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. PERSONAL AUTO POLICY – ELIGIBILITY

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule **1.**, if:
1. They are written on a specified auto basis, and
 2. They are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule **1.**, that are owned jointly by two or more:
1. Resident relatives other than husband and wife;
 2. Resident individuals; or
 3. Non-resident relatives, including a non-resident husband and wife;
- If:
- They are written on a specified auto basis;
 - The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
 - The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

Note

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

PERSONAL VEHICLE MANUAL

2. PERSONAL AUTO POLICY – ELIGIBILITY (Cont'd)

- C. A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golfcarts or other similar type vehicles and snowmobiles if:
1. They are written on a specified vehicle basis,
 2. They are owned by:
 - a. An individual;
 - b. A husband and wife;
 - c. Two or more relatives other than husband and wife; or
 - d. Two or more resident individuals; and
 3. Coverage is limited in accordance with the miscellaneous type vehicle or snowmobile endorsement.
- D. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement must be attached.

Exception

Exposures in **A.**, **B.** or **C.** above may be written under a commercial auto policy when combined with a commercial risk.

- E. A Personal Auto Policy shall be used to afford coverage to:
- Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 - Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles;

if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements
 - a. The grantor of the trust must be:
 - (1) An individual or a husband and wife; and
 - (2) The only named insured(s) shown in the Declarations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.
2. Endorsement
Attach the trust endorsement to the policy.

3. PREMIUM DETERMINATION

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

- A. Refer to the following Rules to determine the applicable Classification and Rating Factor:
1. Rule 4. Primary Classification for Primary Classification Factors
 2. Rule 5. Safe Driver Insurance Plan for Secondary Classification Factors
 3. Rule 6. Discounts for any applicable discounts.

B. Model Year And Symbol Determination

1. Determine the model year of the auto and refer to the Symbol and Identification Manual for the appropriate symbol(s) of the auto.

If the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year. For Rebuilt or Structurally Altered Autos, the model year of the chassis determines the model year of the auto.

2. If no Rating Symbol is shown in the 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 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.

- D. Refer to the Rate pages to determine base rates for the desired coverage for the appropriate territory.
- E. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor and adding the appropriate Expense Fees according to the following rule:

Expense Fees

1. Refer to Rate Pages to determine the applicable Expense Fees.
2. Expense Fees are added separately to the premium for the Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and No-Fault Coverages applying to each auto.

3. PREMIUM DETERMINATION (Cont'd)

3. Expense Fees are not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classifications, Safe Driver Insurance Plan, Increased Limits factors, Physical Damage Deductible factors, etc.).
 4. Expense Fees are subject to the Cancellation and Suspension provisions of this manual.
 5. Expense Fees apply to the rates for Miscellaneous Types vehicles as follows:
 - a. Motorcycles, Go Carts and Similar Vehicles
Add the expense fees to the B.I., P.D., Comprehensive, Collision and, if applicable, No-Fault rates that apply.
 - b. Snowmobiles and All-Terrain Vehicles, Dune Buggies, Golf Carts and Antique Autos
Add the expense fees to the Liability rates and, if applicable, No-Fault rates.
 - c. Classic Autos and Motor Homes
Add the expense fees to the Liability, Physical Damage and, if applicable, No-Fault rates.
 - d. Recreational Trailers
Add the expense fees to the Comprehensive and Collision rates.
- F. When a surcharge is applicable under the Certified Risk – Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

4. PRIMARY CLASSIFICATIONS

A. Eligibility

All eligible autos shall be rated in accordance with this rule.

Exception:

This rule does not apply to risks rated in accordance with the Miscellaneous Types rule unless the Miscellaneous Types rule states, "Classify and rate as a private passenger auto".

B. Primary Rating Factor Determination

Determine the operator assigned to each auto using the procedure in Paragraph C., then determine the by-coverage Total Primary Rating Factor for each auto on the policy using the following procedure:

1. Autos with Operators Assigned

- a. Assign the Age, Gender, Marital Status, Principal Operator, Good Student, Driver Training and Mileage primary classification variables, as defined in Paragraph D., associated with the assigned operator.
- b. Assign the Use primary classification variable to the auto based on the actual use of that auto.

- c. Multiply all the by-coverage factors associated with the primary classification variables assigned to an auto to determine each auto's by-coverage Total Primary Classification Rating Factors.

2. Excess Autos

- a. If all operators on the policy are age 35 and over, assign a Total Primary Classification Rating Factor of 0.80 to the autos in excess of the number of operators.
- b. If all operators on the policy are not age 35 and over, assign a Total Primary Classification Rating Factor of 1.00 to the autos in excess of the number of operators.

C. Primary Classification Operator Assignment

1. Adult And Youthful Operators

- a. Adult Operator means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is 25 years of age or older.
- b. Youthful Operator means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is under the age of 25.

2. Single Car Risks

- a. If there are any youthful operators on the policy, assign the youngest youthful operator to the auto.
- b. If there are no youthful operators on the policy, assign the Adult operator to the auto who most frequently operates that auto. If two or more Adults operate the auto equally, assign the youngest Adult operator to the auto.

3. Multi-car Risks

- a. Assign each youthful principal operator to the auto he/she principally operates.
- b. Assign non-principal youthful operators to remaining autos as follows:
 - (1) Determine the Age of all non-principal youthful operators.
 - (2) Assign the youngest non-principal youthful operator to the remaining unassigned auto he/she operates most frequently.
 - (3) Continue assigning any remaining non-principal youthful operators using the procedure in b.(2) until all youthful operators have been assigned.

4. PRIMARY CLASSIFICATIONS (Cont'd)

- c. After all Youthful Operators have been assigned to autos in accordance with **b.(1)** and **b.(2)**, assign the appropriate Adult Operator to remaining autos equal to the number of Adult operators insured on the policy using the following operator assignment criteria:
- (1) Assign each Adult principal operator to the remaining auto he/she principally operates. If the auto he/she principally operates has already been assigned to a youthful operator or he/she is not a principal operator of one of the remaining autos, assign the operator using (2) through (5).
 - (2) Assign each remaining Adult operator to the remaining auto they operate most frequently.
 - (3) If two or more drivers most frequently operate the same remaining auto, assign the youngest operator to that auto.
 - (4) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (5) Continue assigning any remaining Adult operators using the procedure in (2) through (5) until all Adult operators have been assigned.
- d. Any remaining autos shall be rated as an Excess Auto in accordance with Paragraph B.

D. Primary Classification Plan Variables

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 three road miles one way; or

- (b) Three or more, but less than 15, road miles one way for not more than two days per week or not more than two weeks in any five-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) Three or more, but less than 15, road miles one way if such usage is more than two days per week or more than two weeks per five-week period; or
 - (b) 15 or more road miles one way, for not more than two days per week or not more than two weeks in any five-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 two days per week or more than two weeks in any five-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.
- g. An auto used in the business of the U.S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the federal employees using autos in government business endorsement is used to limit coverage.
- 2. Age Classification**
- AGE means the age attained on the last birthday.
- 3. Principal Operator Classification**
- PRINCIPAL OPERATOR means an applicant or any other operator resident in the same household as the applicant who most frequently operates a specific auto listed on the policy.

4. PRIMARY CLASSIFICATIONS (Cont'd)

4. 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 six clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

- (1) A minimum of six 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 three clock hours per student of actual driving experience exclusive of observation time in the car, and

A minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

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

- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible 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.

5. Good Student

The applicable Good Student Classification applies provided:

- a. The owner or operator is:

- (1) At least 16 years of age, and
- (2) A full time high school, college or university student.

- b. A certified statement from a school official is presented to the company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.

- (1) Is in the upper 20% of his/her class scholastically, or
- (2) Maintains a "B" average, or its equivalent.

If the letter grading system cannot be averaged then no grade can be below "B".

- (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
- (4) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

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

6. Mileage

Mileage means the number of estimated miles a vehicle will travel for the policy period being covered. Mileage classification may be based on:

- a. The actual mileage driven in the previous 12-month period;
- b. The projected mileage driven in the previous 12-month period if information for only a portion of that period is available;
- c. Estimates of mileage as provided by an insured; or
- d. Estimates of mileage as provided by a third-party source.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

A. Eligibility

When the SDIP is used it is to be applied to all eligible autos.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.
3. The SDIP does not apply to risks rated in accordance with the Miscellaneous Types rule unless the Miscellaneous Types rule states, "Classify and rate as a private passenger auto".

B. Procedural Rules

1. Experience Period

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

2. Drivers Subject To SDIP Classification

The driving record of all drivers who customarily operate the autos being insured shall be used for the purpose of determining SDIP rating factors.

The following exceptions apply:

No surcharges are assigned for the convictions, accidents or years licensed of:

- a. A driver demonstrated to be a named insured or a principal operator of an auto insured under a separate policy.
- b. A driver specifically excluded under a named driver exclusion.

3. Assigning Drivers To Autos

Assign each driver to the same auto he or she has been assigned to for primary classification purposes, subject to the following SDIP-specific assignment rules:

- a. Every driver on the policy must be assigned to an auto.
- b. Once assigned to an auto, a driver shall not be assigned to any other auto on the policy.
- c. If there are **more drivers** than **autos**, use the following procedure:

After each car has had a driver assigned to it, each remaining driver shall be assigned to the auto he or she customarily operates, subject to the provisions of Paragraphs **B.1.** through **B.3.** of this rule.

- d. If there are **more autos** than **drivers**, use the following procedure:

Every auto must have a driver assigned to it. Once each driver has been assigned to a car, any remaining auto(s) is considered an Excess Auto. Excess autos are assigned a factor in accordance with Paragraph **G.**

C. Rating Factor Determination

Determine the SDIP rating factor **for each auto** using the following procedure:

1. Autos with Operators Assigned

- a. Determine each auto's Convictions (C) and Accidents (A) during the experience period, the driver's Number of Years Licensed (YL), and Number of Vehicles (NV) on the policy, and assign the appropriate rating factors in accordance with:

- (1) Paragraph **D.** Convictions
- (2) Paragraph **E.** Accidents
- (3) Paragraph **F.** Years Licensed
- (4) Paragraph **G.** Number Of Vehicles Factor

- b. Remove any incidents that are eligible for SDIP Surcharge Exceptions in Paragraph **H.**

- c. For each auto, multiply the by-coverage C-A-YL-NV rating factors assigned to the auto after any eligible incidents have been removed.

- d. The by-coverage factors resulting from **c.** are the total by-coverage SDIP rating factors for the auto.

2. Excess Autos

If there are vehicles with no operators assigned, the auto's SDIP factor shall be the Number of Vehicles factor assigned in accordance with Paragraph **G.**

D. Convictions

1. Overview

- a. Determine the number of **Convictions** for each driver, based on the driver's moving traffic violations that resulted in a major conviction or a minor conviction during the experience period.

- b. Sum the number of major and minor convictions attributable to each driver assigned to an auto.

- c. Refer to the Convictions Rating Factors table in the Class Plan Pages of this manual to obtain the major and minor convictions rating factors for each auto.

- d. Apply those factors in developing the auto's SDIP rating factor as instructed in Paragraph **C.1.**

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- e. The term **conviction** shall include a conviction upon a plea of guilty, or of *nolo contendere*; or the determination of guilt by a jury or by a court though no sentence has been imposed or, if imposed, has been suspended, including a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated; or a prayer for judgment continued.
- f. If the conviction date is not available, the date the violation occurred shall be considered as a conviction.

2. Major Convictions

The following are Major Convictions:

- a. Operating a motor vehicle while impaired. This includes under the influence of intoxicants, alcohol or drugs; open container or bottle, implied consent, refusal to submit to chemical test, or refusal to submit to breath test.
- b. Failure to stop and report when involved in an accident.
- c. Homicide or assault arising out of the operation of a motor vehicle.
- d. Operating a motor vehicle while license is suspended or revoked.

3. Minor Convictions

A minor conviction is a conviction of any other type of moving traffic violation not listed under Major Convictions.

Minor convictions include traffic law violations for speeding, stop sign and other traffic signal infractions, improper turns, failure to yield right of way, and similar offenses.

4. Exceptions To Conviction Surcharges

No surcharges shall be assigned for conviction of the following:

- a. "Administrative" violations such as:
 - (1) Failure to have operator's or chauffeur's license in possession (provided person actually has a license at the time).
 - (2) Failure to display current license plates, registration stickers or inspection stickers provided they are in existence, as required.
 - (3) Failure to provide proof of insurance when required.
- b. Vehicle equipment violations such as:
 - (1) A violation of motor vehicle equipment requirements of motor vehicle and traffic laws.
 - (2) A seatbelt violation.

E. Accidents

1. Overview

- a. Determine the number of **Accidents** for each driver, based on the driver's BI at-fault accidents and PD-only at-fault accidents during the experience period, while operating an auto.
- b. Sum the number of Bodily Injury and Property Damage only accidents attributable to each driver assigned to an auto.
- c. Refer to the Accidents Rating Factors table in the Class Plan pages of this manual to obtain the Bodily Injury and Property Damage only accidents rating factors for each auto.
- d. Apply those factors in developing the auto's SDIP rating factor as instructed in Paragraph C.1.

2. BI Accidents

A BI Accident is an at-fault auto accident that results in bodily injury or death.

3. PD-only Accidents

A PD-only Accident is an at-fault auto accident that results in damage to property only, in which the total damage to all property including the driver's property is greater than \$1,000.

4. Exceptions To Accident Surcharges

Accidents occurring under the following circumstances are **not** considered at-fault accidents and are not assigned an SDIP surcharge:

- a. Auto lawfully parked (if the parked vehicle rolls from the parked position, then any such accident is charged to the person who parked the auto);
- b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has a 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;

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects;
- h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.

5. Refund Of Surcharged Premium

If a surcharge has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in Paragraph 4. of this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

F. Years Licensed

1. Determine the **Years Licensed** (YL) rating factor for each driver, based on the age that the driver first became licensed and the number of years the driver has had a motor vehicle operator's license.
2. Refer to the Years Licensed Rating Factors table in the Class Plan pages of this manual to obtain the Years Licensed rating factor for each driver.
3. Apply that factor in developing the auto's SDIP rating factor as instructed in SDIP Paragraph C.
4. If two or more drivers licensed less than four years are assigned to the same auto in accordance with SDIP Rule B.3., Assigning Drivers To Autos, the auto's YL factor shall be based on the one driver who is the "rated driver" of that auto. (The "rated driver" is the driver used to establish the auto's primary classification rating factor.)

G. Number Of Vehicles Factor

1. Determine the Number of Vehicles (NV) factor for the policy, based on the number of eligible vehicles determined using Paragraph A. of this rule.
2. Refer to the Number of Vehicles table in the Class Plan pages of this manual to obtain the factor applicable to each auto on the policy.
3. Apply that factor in developing each auto's SDIP rating factor as instructed in SDIP Paragraph C.

H. Exceptions To Surcharge Assignment

1. Overview

- a. This rule describes the minor convictions and the PD-only accidents that are exempt from SDIP surcharge assignment.

- b. If any minor convictions or PD-only accidents are eligible for the surcharge exceptions described below, the surcharges associated with those incidents shall be removed.
- c. For the purposes of this rule, references to prior convictions and accidents refer to those meeting the conviction definitions and accident surcharge thresholds in Paragraphs D. and E.
- d. If a single occurrence results in multiple surchargeable incidents, refer to Paragraph H.3. of this rule.

2. SDIP Surcharge Exceptions – Minor Convictions And PD-only Accidents

- a. No surcharge shall be assigned for the following incidents:
 - (1) A driver's first minor conviction during the experience period, if the criteria in Paragraph H.2.b. of this rule are met.
 - (2) If the rated driver has been licensed less than four years, no surcharge shall be assigned for this driver's first PD-only accident during the experience period, if the criteria in Paragraph H.2.b. of this rule are met.
- b. These surcharge exceptions only apply if:
 - (1) This driver has had no convictions or accidents for the prior three years; and
 - (2) No other driver assigned to the same auto as this driver has had a conviction or accident for the prior three years.

All drivers assigned to the auto must be free of convictions and accidents for three years prior to the date of the subsequent incident to become eligible for a waiver of the surcharge for the subsequent incident.

3. SDIP Surcharge Exceptions – Single Occurrence Resulting In Multiple Surchargeable Incidents

If a single occurrence results in a surchargeable accident and a conviction, multiple convictions and a surchargeable accident, or multiple convictions but no accident, the following surcharge exception rules apply:

- a. One of the multiple incidents will be excluded from surcharge, but surcharges will be assigned for the remaining surchargeable incidents.
- b. The incident to be excluded from surcharge is the one incident that appears first on the list below:
 - (1) Minor Conviction
 - (2) PD-only Accident
 - (3) BI-only Accident
 - (4) Major Conviction

6. DISCOUNTS

This rule does not apply to risks rated in accordance with the Miscellaneous Types rule unless the Miscellaneous Types rule states, "Classify and rate as a private passenger auto".

A. Vehicles Equipped With Anti-theft Devices

1. Eligibility

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

- a. A hood lock which can be released only from inside the vehicle, and
- b. A device meeting the criteria of either Paragraph **A.** or **B.**

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

2. Discount

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

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

A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with (1) alarm-only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for 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 (Cov. Code 3)

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

B. Safety Equipment Discounts

1. Passive Restraint Discount

The following discounts apply to Medical Payments and/or any No-fault Coverage **only**. To qualify, the private passenger auto must be equipped with a factory-installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph 1 or 2:

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

2. Anti-lock Braking System Discount

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

Refer to company for required evidence of factory installation of an Anti-lock Braking System prior to granting a discount.

C. Youthful Operator Away At School Discount

A 25% Youthful Operator Away at School Discount applies to the premiums for Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments/No-fault, Comprehensive and Collision coverage provided:

- 1. The rated driver of the vehicle is a Youthful, Unmarried Operator as defined in Rule 4.;
- 2. The operator resides at an educational institution over 100 road miles from the auto's place of principal garaging; and
- 3. The youthful operator does NOT regularly have access to the vehicle while residing at the educational institution.

7. MINIMUM PREMIUM RULE

- A.** A minimum annual premium charge shall be made for each policy, certificate, declaration or binder covering one or more of the following perils:
 - 1. Comprehensive,
 - 2. Collision,
 - 3. Single Limit Liability,
 - 4. Bodily Injury Liability, or
 - 5. Property Damage Liability.
- B.** Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.

PERSONAL VEHICLE MANUAL

7. MINIMUM PREMIUM RULE (Cont'd)

- C. The minimum annual premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.
- D. Refer to company instructions for the applicable "Minimum Premium."

8. POLICY PERIOD

- A. No policy may be written for a period longer than 12 months for Liability Coverage or 36 months for Physical Damage Coverage.
- B. Premium charged for policy terms not exceeding 12 months is as follows:
 - 1. Twelve Month Policies
Charge the annual premium.
 - 2. Three and Six Month Policies
 - a. For a specified 3 or 6 month period the premium charge is 25% or 50% respectively, of the annual premium.
 - b. For Policies issued for a 3 or 6 month period, with an effective date on the 29th, 30th or 31st of any month, the first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.
Premium for this extended coverage of 1 to 3 days may be waived.
 - 3. Other Short Term Policies
Policies written for less than 12 months and other than 3 or 6 months shall be written on a pro rata basis in accordance with the Pro Rata Table in the Cancellation rule.

Exceptions:

The premium is computed Pro Rata:

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

- 2. 2nd 12 months:

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

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

- 3. 3rd 12 months:

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

If the term is more than 24 months but less than 36 months charge the pro rata of such third year premium for the period in excess of 24 months.

Note: Calculation of the premium for the 2nd and 3rd 12 month periods, or pro rata part thereof shall recognize:

- 1. The attained age of operator(s) during a previous 12 month period;
- 2. Any change in the model year/age group of the insured auto, during a previous 12 month period;
- 3. Any change in sub-classification under the Safe Driver Insurance Plan;
- 4. A change in symbol assignment based on a review of loss experience.

9. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata, with the following exceptions:
 - 1. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
 - 2. A policy shall **not** be changed mid-term because of a change in an operator's accident or conviction history.
 - 3. Policies exceeding one year:
The attained age of an operator shall be recognized during the 2nd and 3rd annual policy periods or the portion of these years affected.
 - 4. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments
 - 1. If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
 - 2. Companies need not refund minimal premium if the insured requests the following:
 - a. cancellation of coverage,
 - b. reduction of limits of liability,

PERSONAL VEHICLE MANUAL

9. CHANGES (Cont'd)

- c. increase in deductible, except that actual return premium shall be returned at the request of the insured. Premium."
- 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

10. CANCELLATION

- A. If a policy, vehicle or form of coverage is cancelled,
 - 1. By the company, compute return premium pro rata.
 - 2. By the insured:
 - a. For one-year policies, compute return premium at 90% of the pro rata unearned premium for one year.
 - b. For two-year or three-year policies:
 - (1) If cancelled during the first year, the return premium shall be the sum of (a) 90% of the pro rata unearned premium for the first year, and (b) the full annual premium for the second and third years.
 - (2) If cancelled after the first year, the first year premium shall be fully earned and the full pro rata unearned premium for the remaining policy term shall be returned.
 - c. For three-month and six-month policies or other policy terms of less than one year, compute return premium at 90% of the pro rata unearned premium for the policy term.

Exceptions:

Compute return premium on a pro rata basis in the following cases:

- 1. If the insured has disposed of the insured vehicle and takes out a new policy in the same company on another vehicle, to become effective within thirty days of the date of cancellation.
- 2. If the insured auto is repossessed under terms of a financing agreement.
- 3. In a multi-car situation:
 - a. if one vehicle is cancelled from the policy and the policy remains in force on other vehicles, or
 - b. if a policy is cancelled and there remains in force with the same company in the name of the insured or spouse, residents in the same household, a concurrent policy covering another vehicle.

- 4. If the insured enters the armed forces of the United States of America.
- 5. If the insured auto is stolen or destroyed (total or constructive loss) and cancellation is requested by the insured
 - a. within 30 days following the date the auto is stolen or destroyed, or
 - b. within 15 days of the time the auto was determined by the company
 - (1) to be unrecoverable if stolen, or
 - (2) to be a total or constructive loss.
- 6. If a vehicle or form of coverage is cancelled from a policy and the policy remains in force.

B. Instructions for Use of PRO RATA TABLES

- 1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
- 2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
- 3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the company.
- 4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
- 5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

Example:

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

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

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

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

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

PERSONAL VEHICLE MANUAL

10. CANCELLATION (Cont'd)

PRO RATA TABLE

January			February			March			April			May			June		
Day of	Day of	Ratio															
Month	Year		Month	Year		Month	Year		Month	Year		Month	Year		Month	Year	
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

PERSONAL VEHICLE MANUAL

10. CANCELLATION (Cont'd)

PRO RATA TABLE

July			August			September			October			November			December		
Day of	Day of	Ratio															
Month	Year	Ratio															
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

PERSONAL VEHICLE MANUAL

11. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

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

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

A. 2011 And Later Model Years – Symbol 98 Vehicles

Develop the Base Rates for Symbol 98 vehicles as follows:

1. Comprehensive

- a. Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

2. Collision

- a. Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

B. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the Base Rates for Symbol 27 vehicles as follows:

1. Comprehensive

- a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

2. Collision

- a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

C. 1975 And Prior Model Year Vehicles Above \$10,000

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

D. Original Cost Means

1. Manufacturer's Suggested Retail Price for Autos built in U.S.
2. Manufacturer's Suggested Retail Price in U.S. for specially built Autos.
3. Manufacturer's Suggested Retail Price in U.S. for imported Autos.

13. SUSPENSION

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

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

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

This form of coverage may be afforded only if single limit liability or bodily injury liability coverage has been purchased.

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

- a. Basic Limits

- The rates shown on the rate pages are the minimum limits available and are the financial responsibility law limits of the state.

- b. Increased Limits

- Increased Limits may be afforded but may not be in excess of the single limit liability or bodily injury liability limits on the policy. Rates are shown on the rate pages.

- c. Rates

- The rates are not subject to classification rating or modification by any rating plan.

- 2. Non-Owners

If a named non-owner policy is extended to afford Uninsured Motorists coverage, the rate for such extension of coverage shall be the applicable single car uninsured motorists coverage rate shown on the rate pages for owners.

B. Underinsured Motorists Coverage

- 1. Owners

- a. Basic Limits

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

- b. Increased Limits

- Increased limits of underinsured motorists coverage may be afforded under the following conditions:

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

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES (Cont'd)

c. Rates

- (1) Rates are displayed on the rate pages.
- (2) Rates are not subject to classification rating or modification by any rating plan.

2. Non-Owners

If a named non-owner policy is extended to afford underinsured motorists coverage, the rate for such extension of coverage shall be the applicable single car underinsured motorists coverage rate shown on the rate pages for owners.

C. Deductible Insurance

1. Deductible Liability Insurance

Is not available for vehicles classified and rated according to the rules of this manual.

2. Comprehensive Deductibles for Which No Premium Is Shown

Refer to state exception pages.

3. Collision Deductibles for Which No Premium Is Shown

Refer to state exception pages.

D. Optional Limits Transportation Expenses Coverage

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

Limits	Annual Rate Per Auto
\$ 30/900	Refer to
40/1200	Rate Pages
50/1500	

2. Rating

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

Refer to the rate pages for the annual rate per auto for the specified limits.

3. Endorsement

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

E. Towing and Labor Costs Coverage

1. Coverage

Coverage at the following limits is available with respect to any vehicle eligible for coverage under this manual, except trailers, for towing and labor expenses incurred due to disablement:

Limit Per Disablement	Annual Rate Per Vehicle
\$ 25	Refer to Rate Pages
50	
75	
100	

With respect to motor homes, the following additional limits are available:

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

2. Endorsement

Attach the towing and labor costs coverage endorsement.

F. Excess Electronic Equipment Coverage

1. Coverage

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

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

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES (Cont'd)

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

2. Rating

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

Maximum Limit Of Liability For Excess Electronic Equipment	Premium Per Auto
\$ 1,500	
2,000	
2,500	
3,000	Refer to
3,500	Rate Pages
4,000	
4,500	
5,000	

For limits in excess of \$5,000, Refer to Company.

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

G. Tapes, Records, Disks And Other Media Coverage

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

2. Tapes, Records, Disks and Other Media Only

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

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

H. Excess Custom Equipment Coverage

1. Coverage

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Comprehensive and/or Collision coverage is afforded.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or insulation;
- b. Furniture or bars;
- c. Height-extending roofs;
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches, or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, covers or bedliners.

2. Rating

a. The \$1,500 limit for aftermarket custom equipment may be increased to any of the following limits:

Maximum Limit Of Liability For Excess Custom Equipment	Rate Per Auto
\$ 2,000	
3,000	
4,000	
5,000	Refer to
6,000	Rate Pages
7,000	
8,000	
9,000	
10,000	

For limits in excess of \$10,000, refer to Rate Pages.

- b. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.
- c. Refer to Rule 19.A. for rating of motor homes and vans converted into motor homes.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES (Cont'd)

d. Refer to Rule **19.B.** for rating of trailers and camper bodies designed for use with private passenger autos and pickups.

3. Endorsement

Attach the Excess Custom Equipment Coverage Endorsement.

I. Limited Mexico Coverage

1. At the option of the company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less if within twenty-five miles of the United States border.

2. Rate

Refer to the rate pages.

3. Attach the limited Mexico coverage endorsement.

4. Modification

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

J. Auto Loan/Lease Coverage

1. Eligibility

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

a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and

b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle.

2. Rates

Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage.

3. Endorsement

Attach the auto loan/lease coverage endorsement to the policy.

K. Trip Interruption Coverage

1. Description

This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded.

Trip Interruption Coverage provides:

a. Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.

b. Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. Rating

Refer to the rate pages for the annual rate per auto.

All premiums apply for the period of coverage.

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

3. Endorsement

Attach the trip interruption coverage endorsement to the policy.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

A. Surcharges

1. Surcharges apply to Liability coverages only.

2. For SDIP rated risks, the Rating Factor shall be increased by .10.

3. In all other cases the appropriate charges shown below shall be applied to the final premium for the affected coverages for the period of time the certificate is required but not more than three years (after 3 years a 5% surcharge applies) as follows:

a. 50% for driving a motor vehicle while intoxicated, or failing to stop and report when involved in an accident, or homicide or assault arising out of the operation of a motor vehicle.

b. 25% for driving a motor vehicle at an excessive rate of speed or in a reckless manner, where an injury to person or damage to property actually results therefrom.

c. 5% for any other reason requiring filing.

B. Owners

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

2. In all other cases, the additional premium shall be computed by applying the proper surcharge to the premium for the highest rated auto owned by the insured modified in accordance with any applicable rating plan.

PERSONAL VEHICLE MANUAL

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS (Cont'd)

C. Non-Owners

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

16. NAMED NON-OWNER COVERAGE

A. Eligibility

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

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

B. Rating

1. Liability and Medical Payments Coverage

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

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

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

- b. Exclusions for vehicles furnished or available for regular use do **not** apply:

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

2. Uninsured Motorists Coverage

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

3. Underinsured Motorists Coverage

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

C. Endorsement

Attach the named non-owner coverage endorsement to the policy.

17. EXTENDED NON-OWNED COVERAGE

A. Eligibility

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

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

B. Coverage

The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:

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

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

PERSONAL VEHICLE MANUAL

17. EXTENDED NON-OWNED COVERAGE (Cont'd)

- 2. Vehicles Furnished Or Available For Use As Public Or Livery Conveyances

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

Primary liability insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.

- 3. If liability coverage is extended under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement or the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Use As Public Or Livery Conveyances endorsement, Medical Payments Coverage may also be similarly extended.

If medical payments insurance is provided, primary medical payments insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.

C. Rating – Liability And Medical Payments Coverage

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3. Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.

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

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

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

- 2. Vehicles Furnished Or Available For Use As Public Or Livery Conveyances

Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual	50%
Named Individual and Resident Relatives (including Named Individual's Spouse)	60%

D. Endorsements

Attach the:

- 1. Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement; or
- 2. Extended Non-Owned Coverage – Vehicles Furnished Or Available For Use As Public Or Livery Conveyances endorsement.

18. INCREASED LIMITS

- A. Refer to the exception pages to determine the factors to be applied to the appropriate basic limits rates for Single Limit Liability, Bodily Injury or Property Damage Liability.

For limits not displayed on the exception pages, refer to company.

B. Medical Payments Increased Limits

Medical Payments coverage for limits greater than \$5,000 may be afforded. The base rates for higher limits shall be the \$5,000 Medical Payments Base Rates increased by the additional premiums on the rate pages.

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES

A. Motor Homes

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

Attach the miscellaneous type vehicle and the miscellaneous type vehicle amendment (motor homes) endorsements to the policy.

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

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 No Youthful Operator base class rate (Operator Age 30-39/Pleasure Use) for private passenger autos. (The Safe Driver Insurance Plan does **not** apply.) (Class Code 943700)

a. Expense Fees

Add the appropriate expense fees, according to the Premium Determination rule.

PHYSICAL DAMAGE

3. 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.

a. Assign a symbol based on the amount determined in Paragraph 3. above using the Price/Symbol Charts in the Symbol and Identification Manual corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.

b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with Rule 12., depending on the model year of the motor home.

Exception

For 1989 and Prior Model Year motor homes with stated value of \$65,001 and over, increase the Symbol 20 base rate as follows:

(i) Comprehensive

1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.

(ii) Collision

1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.

(Statistical Code – Use the code for Symbol 21 (A))

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. and b.

d. Pleasure Use Motor Homes

Charge 35% of the base rates calculated in a. and b. (The Safe Driver Insurance Plan does not apply.) (Class Code 943700)

e. Expense Fees

Add the appropriate expense fees, according to the Premium Determination rule.

f. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

RENTAL COVERAGE

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

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

B. Trailers and Camper Bodies Designed for Use with Private Passenger Autos and Pickups

LIABILITY

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup 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 or van, or

(2) When no auto is owned by the insured.

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES (Cont'd)

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers 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 or camper body:

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

Note

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

- 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 or refrigeration facilities.
 - b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

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

Comprehensive and Collision – Use Motor Home rates.

- 2. All Other Trailers (Class Code 941000)

For rates refer to the rate pages.

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

Attach the miscellaneous type vehicle endorsement.

LIABILITY

Charge the following percentages of the Private Passenger Liability Base Rate

Engine Size cc	Operator Under Age 25	All Other Operators
1 – 50	(Code 922100) 60%	(Code 923100) 40%
51 – 100	(Code 922100) 80%	(Code 923100) 50%
101 – 200	(Code 922200) 100%	(Code 923200) 60%
201 – 360	(Code 922300) 120%	(Code 923300) 75%
361 – 500	(Code 922400) 140%	(Code 923400) 90%
501 – 800	(Code 922500) 160%	(Code 923500) 105%
801 – 1000	(Code 922600) 180%	(Code 923600) 120%
over 1000	(Code 922600) 200%	(Code 923600) 135%

Passenger Hazard Exclusion – Reduce the Split Limit Bodily Injury Liability rate by 40% or the Single Limit Liability rate by 20%.

Uninsured Motorists – 200% of private passenger rate.

Medical Payments – Refer to company.

PHYSICAL DAMAGE

- 1. Comprehensive – All Vehicles
 - 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 Age 25	All Other Operators
\$ 0 – \$ 400	45 %	30 %
401 – 600	45 %	30 %
601 – 900	55 %	35 %
901 – 1,200	85 %	55 %
1,201 – 1,500	110 %	75 %
1,501 – 1,800	140 %	95 %
1,801 – 2,100	170 %	110 %
2,101 – 2,400	200 %	130 %
2,401 – 2,700	225 %	150 %
2,701 and over	+10% of Symbol * Rate for each \$100 over \$2,700	+6% of Symbol * Rate for each \$100 over \$2,700

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

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES (Cont'd)

2. Collision – All Vehicles

- a. 2011 and Subsequent Model Year Vehicles – charge the applicable percentage of the Symbol 3 rate for the model year of that 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 Age 25	All Other Operators
\$ 0 – \$ 400	35 %	20 %
401 – 600	50 %	35 %
601 – 900	75 %	50 %
901 – 1,200	90 %	60 %
1,201 – 1,500	105 %	70 %
1,501 – 1,800	120 %	80 %
1,801 – 2,100	135 %	90 %
2,101 – 2,400	160 %	105 %
2,401 – 2,700	180 %	120 %
2,701 and over	+10% of Symbol * Rate for each \$100 over \$2,700	+7% of Symbol * Rate for each \$100 over \$2,700

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

D. Snowmobiles and All-Terrain Vehicles

(Class Code – 959000) (Including Passenger Hazard)

(Class Code – 967000) (Excluding Passenger Hazard)

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

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

All premiums apply for the period of coverage.

Attach the miscellaneous type vehicle endorsement.

1. Liability

Charge 50% of private passenger base rates.

2. Passenger Hazard Exclusion

Reduce the Split Limit Bodily Injury Liability rate by 40% or the Single Limit Liability rate by 20%.

3. Medical Payments – \$1,000 Limit Only

Charge 200% of Private Passenger base rate.

4. Uninsured Motorists

Charge the private passenger rate.

5. Physical Damage

Refer to the rate pages.

E. Dune Buggies

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

All premiums apply for the period of coverage.

Attach the miscellaneous type vehicle endorsement.

1. Registered Dune Buggies

Classify and rate as private passenger autos.

2. Non-Registered Dune Buggies

Class Code – 943200 (Including Passenger Hazard)

Class Code – 943400 (Excluding Passenger Hazard)

a. Liability

Charge 90% of private passenger base rates.

b. Passenger Hazard Exclusion

Reduce the Split Limit Bodily Injury Liability rate by 40% or the Single Limit Liability rate by 20%.

c. Medical Payments

Charge the private passenger base rate.

d. Uninsured Motorists

Charge the private passenger rate.

e. Physical Damage

Refer to the rate pages.

F. Golf Carts (Class Code 943500)

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

19. MISCELLANEOUS TYPES (Cont'd)

All premiums apply for the period of coverage.
Attach the miscellaneous type vehicle endorsement.

LIABILITY

Charge 25% of the Private Passenger base rate.

PHYSICAL DAMAGE

Refer to the rate pages.

G. Antique Autos (Class Code 962000)

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

LIABILITY

Charge 40% of the private passenger base rate.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS AND NO-FAULT

Charge the private passenger base rate.

Note

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

PHYSICAL DAMAGE

Refer to the rate pages.

Attach the coverage for damage to your auto (maximum limit of liability) endorsement.

Note

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

H. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

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

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the coverage for damage to your auto (maximum limit of liability) endorsement.

Note

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

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the Price/Symbol Charts in the Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

I. Low Speed Vehicles

1. Eligibility

A low speed vehicle is a motor vehicle that is designed for use on public roads, has a maximum speed of greater than 20 miles per hour but not greater than 25 miles per hour and complies with the safety standards established in NHTSA regulation 49 C.F.R. 571.500.

2. Rating

a. Liability

Charge 50% of the premium resulting from classifying and rating as a private passenger auto.

b. Medical Payments and No-Fault

Classify and rate as a private passenger auto.

c. Uninsured/Underinsured Motorists

Classify and rate as a private passenger auto.

d. Physical Damage

Classify and rate as a private passenger auto using a Symbol derived from the low speed vehicle's model year and Price New.

3. Endorsement

Attach the Low Speed Vehicle Endorsement to the policy.

20. RATING TERRITORIES

- A.** The Rate Pages display rates by territory.
- B.** The Territory Pages contain the definition and code for each rating territory.
 1. Each territory includes a specific area for rating purposes. Therefore, the following provisions apply:
 - a.** Any city, town, borough or village not mentioned within a defined territory, but falling within its boundaries, shall take the rate for that territory.
 - b.** If a city, town, borough or village extends into more than one territory the rates for the higher rated territory apply to the entire city, town, borough or village.
 - c.** If a street or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision such as a state, county, city, town, etc., the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of the street.
 2. The Territory pages also contain a List of Important Cities and Towns indicating the territories to which they are assigned. Refer to a map to determine the rating territory for a town not listed.

21. TRANSPORTATION NETWORK DRIVER COVERAGE

A. Coverage

Coverage may be provided for a transportation network driver for a specific period of time, as described in the coverage endorsement.

1. Transportation Network Driver Coverage (No Passenger) provides an option to purchase coverage for participation as a transportation network driver for the period of time from when the driver logs into a "transportation network platform" up until a passenger has entered the vehicle.
2. Limited Transportation Network Driver Coverage (No Passenger) provides an option to purchase coverage for participation as a transportation network driver for the period of time from when the driver logs into a "transportation network platform" up until the driver accepts a request through the "transportation network platform" to transport a passenger.

B. Premium Determination

1. Refer to the Rate pages to determine base rates for the desired coverage(s) for the territory where the vehicle is most frequently operated as a transportation network vehicle.

2. In accordance with Rule 3. Premium Determination, determine the classification rating factors with the exception of the mileage and use classifications, for the desired coverage(s).
3. Determine the Transportation Network Driver Coverage Incremental Mileage Factor using Table 21.B.3. For purposes of this coverage, the Transportation Network Driver Coverage Incremental Mileage Factor equals the incremental annual mileage attributable to the specific period of time transportation network driver coverage is provided, as described in the corresponding endorsement.

Note

Mileage used to determine the Transportation Network Driver Coverage Mileage Factor should not be included in the mileage used to determine the Mileage Primary Classification Factor in accordance with Rule 4. Primary Classifications.

PERSONAL VEHICLE MANUAL

21. TRANSPORTATION NETWORK DRIVER COVERAGE
(Cont'd)

Incremental Mileage Factors For Transportation Network Driver Coverage		
Yearly Miles Driven	BI, PD, SL, Med Pay/PIP, UM, UIM Factor	Comp/Collision Factor
0 – 500	0.005	0.004
501 – 1,000	0.014	0.010
1,001 – 1,500	0.023	0.017
1,501 – 2,000	0.031	0.023
2,001 – 2,500	0.040	0.030
2,501 – 3,000	0.048	0.036
3,001 – 3,500	0.055	0.041
3,501 – 4,000	0.063	0.047
4,001 – 4,500	0.070	0.052
4,501 – 5,000	0.077	0.058
5,001 – 5,500	0.084	0.063
5,501 – 6,000	0.091	0.068
6,001 – 6,500	0.098	0.073
6,501 – 7,000	0.104	0.077
7,001 – 7,500	0.111	0.082
7,501 – 8,000	0.117	0.086
8,001 – 8,500	0.123	0.091
8,501 – 9,000	0.129	0.095
9,001 – 9,500	0.135	0.099
9,501 – 10,000	0.140	0.104
10,001 – 10,500	0.146	0.108
10,501 – 11,000	0.151	0.112
11,001 – 11,500	0.157	0.115
11,501 – 12,000	0.162	0.119
12,001 – 12,500	0.167	0.123
12,501 – 13,000	0.172	0.127
13,001 – 13,500	0.177	0.130
13,501 – 14,000	0.182	0.134
14,001 – 14,500	0.187	0.137
14,501 – 15,000	0.192	0.141
15,001 – 16,000	0.199	0.146
16,001 – 17,000	0.208	0.152
17,001 – 18,000	0.217	0.158
18,001 – 19,000	0.225	0.165
19,001 – 20,000	0.234	0.171
20,001 – 21,000	0.242	0.176
21,001 – 22,000	0.250	0.182
22,001 – 23,000	0.257	0.187
23,001 – 24,000	0.265	0.193
24,001 – 25,000	0.272	0.198
25,001 – 26,000	0.279	0.203
26,001 – 27,000	0.286	0.208

27,001 – 28,000	0.293	0.213
28,001 – 29,000	0.300	0.218
29,001 – 30,000	0.307	0.222
30,001 – 31,000	0.313	0.227
31,001 – 32,000	0.320	0.231
32,001 – 33,000	0.326	0.235
33,001 – 34,000	0.332	0.240
34,001 – 35,000	0.338	0.244
35,001 – 36,000	0.344	0.248
36,001 and Over	0.350	0.252

Table 21.B.3. Incremental Mileage Factors For Transportation Network Driver Coverage

- To determine the premium for Bodily Injury & Property Damage Liability (or Single Limit Liability), Medical Payments/Personal Injury Protection Coverage, Comprehensive and Collision Coverages, multiply the applicable coverage base rate by the classification rating factors, the Transportation Network Driver Coverage Mileage Factor and the Transportation Network Driver Coverage Use Factor shown in Table 21.B.4.

Transportation Network Driver Coverage Use Factor
1.35

Table 21.B.4. Transportation Network Driver Coverage Use Factor

- To determine the premium for Uninsured Motorists and Underinsured Motorists Coverages, multiply the applicable loss cost by the Transportation Network Driver Coverage Factor shown in Table 21.B.3.

C. Endorsements

Attach the Transportation Network Driver Coverage (No Passenger) Endorsement or the Limited Transportation Network Driver Coverage (No Passenger) Endorsement to the policy. If either endorsement is attached, do **not** attach the Public Or Livery Conveyance Exclusion Endorsement.

**THE FOLLOWING ARE EXCEPTIONS TO THE
MULTISTATE RULES PV-MU-2015-RU-001**

4. PRIMARY CLASSIFICATIONS

Paragraph **B.2.** is replaced by the following:

2. Excess Autos

- a. If all operators on the policy are age 35 and over, assign a Total Primary Classification Rating Factor of 0.80 to the autos in excess of the number of operators.
 - 1) If the auto is designated as Farm Use, assign a Total Primary Classification Rating Factor of 0.80 to that auto.
- b. If all operators on the policy are not age 35 and over, assign a Total Primary Classification Rating Factor of 1.00 to the autos in excess of the number of operators.
 - 1) If the auto is designated as Farm Use, assign a Total Primary Classification Rating Factor of 1.00 to that auto.

6. DISCOUNTS

C. Youthful Operator Away at School Discount

Section **C.** does not apply

14. MISCELLANEOUS COVERAGES

I. Limited Mexico Coverage

Section **I.** Limited Mexico Coverage is not currently offered and this rule does not apply.

16. NAMED NON-OWNER COVERAGE

Named Non-Owner Coverage is not currently offered and this rule does not apply.

17. EXTENDED NON-OWNED COVERAGE

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

C. Rating – Liability And Medical Payments Coverage

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule **3.** Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.

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

Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Charge
Named Individual	\$13.00
Named Individual and Resident Relatives (including Named Individual's Spouse)	\$13.00

No Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Charge
Named Individual	\$80.00
Named Individual and Resident Relatives (including Named Individual's Spouse)	\$90.00

D. Endorsements

Attach the:

- 1. Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement; or

19. MISCELLANEOUS TYPES

I. Low Speed Vehicles

Section **I.** Low Speed Vehicle is not currently offered and this rule does not apply.

21. TRANSPORTATION NETWORK DRIVER COVERAGE

Transportation Network Driver Coverage is not currently offered and this rule does not apply.

**PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES**

KANSAS (15)

PRIMARY CLASSIFICATION VARIABLES

Age – Table 1

AGE	BI	PD	SL	Med Pay/ PIP	Collision	Compre- hensive
17 or Younger	3.24	2.88	3.06	1.84	2.96	1.21
18	2.66	2.75	2.71	1.79	2.52	1.19
19	2.35	2.34	2.35	1.52	2.29	1.18
20	2.22	2.22	2.22	1.44	2.12	1.17
21	2.02	2.01	2.02	1.37	1.93	1.16
22	1.83	1.81	1.82	1.29	1.74	1.15
23	1.68	1.66	1.67	1.25	1.60	1.13
24	1.59	1.55	1.57	1.23	1.51	1.12
25	1.49	1.45	1.47	1.22	1.41	1.11
26	1.40	1.35	1.37	1.21	1.32	1.09
27	1.30	1.24	1.27	1.19	1.22	1.08
28	1.26	1.21	1.23	1.17	1.19	1.07
29	1.22	1.18	1.20	1.14	1.16	1.06
30	1.18	1.15	1.16	1.02	1.13	1.05
31	1.15	1.12	1.13	1.02	1.11	1.04
32	1.11	1.09	1.10	1.01	1.08	1.03
33	1.07	1.06	1.06	1.01	1.05	1.02
34	1.03	1.03	1.03	1.01	1.02	1.01
35	1.00	1.00	1.00	1.00	1.00	1.00
36	0.99	0.99	0.99	0.99	0.99	0.99
37	0.98	0.98	0.98	0.98	0.98	0.98
38	0.97	0.97	0.97	0.97	0.97	0.97
39	0.96	0.96	0.96	0.96	0.96	0.96
40	0.95	0.95	0.95	0.95	0.95	0.95
41	0.94	0.94	0.94	0.94	0.94	0.94
42	0.93	0.93	0.93	0.93	0.93	0.93
43	0.91	0.91	0.91	0.91	0.91	0.91
44	0.90	0.90	0.90	0.90	0.90	0.90
45	0.89	0.90	0.90	0.89	0.89	0.89
46	0.89	0.89	0.89	0.88	0.88	0.88
47	0.88	0.88	0.88	0.87	0.87	0.87
48	0.87	0.87	0.87	0.86	0.87	0.86
49	0.86	0.86	0.86	0.85	0.86	0.84
50	0.85	0.86	0.85	0.84	0.85	0.83
51	0.84	0.85	0.85	0.83	0.84	0.82
52	0.83	0.84	0.84	0.82	0.83	0.81
53	0.83	0.83	0.83	0.81	0.82	0.79

AGE	BI	PD	SL	Med Pay/ PIP	Collision	Compre- hensive
54	0.82	0.82	0.82	0.80	0.81	0.78
55	0.81	0.82	0.81	0.79	0.80	0.77
56	0.80	0.81	0.80	0.78	0.79	0.76
57	0.80	0.81	0.80	0.77	0.78	0.75
58	0.80	0.81	0.81	0.76	0.78	0.73
59	0.80	0.82	0.81	0.75	0.78	0.72
60	0.80	0.82	0.81	0.74	0.78	0.71
61	0.81	0.83	0.82	0.72	0.78	0.70
62	0.81	0.83	0.82	0.71	0.78	0.69
63	0.81	0.84	0.82	0.70	0.78	0.68
64	0.81	0.84	0.83	0.69	0.78	0.66
65	0.81	0.84	0.83	0.68	0.78	0.65
66	0.82	0.85	0.83	0.67	0.78	0.64
67	0.82	0.85	0.84	0.66	0.78	0.63
68	0.82	0.86	0.84	0.64	0.78	0.62
69	0.82	0.86	0.84	0.63	0.78	0.61
70	0.84	0.88	0.86	0.63	0.79	0.59
71	0.87	0.92	0.89	0.64	0.82	0.59
72	0.90	0.95	0.93	0.65	0.84	0.58
73	0.93	0.98	0.96	0.66	0.87	0.57
74	0.96	1.02	0.99	0.67	0.89	0.56
75	0.99	1.05	1.02	0.68	0.92	0.55
76	1.02	1.08	1.05	0.69	0.94	0.54
77	1.06	1.12	1.09	0.70	0.97	0.53
78	1.12	1.17	1.15	0.70	1.02	0.52
79	1.19	1.23	1.21	0.71	1.07	0.52
80	1.26	1.28	1.27	0.71	1.12	0.52
81	1.32	1.33	1.33	0.71	1.16	0.51
82	1.39	1.38	1.39	0.72	1.21	0.51
83	1.39	1.38	1.39	0.72	1.23	0.50
84	1.39	1.38	1.39	0.73	1.25	0.50
85	1.39	1.38	1.39	0.73	1.28	0.50
86	1.39	1.38	1.39	0.74	1.30	0.50
87	1.39	1.38	1.39	0.75	1.32	0.50
88	1.39	1.38	1.39	0.75	1.34	0.50
89	1.39	1.38	1.39	0.76	1.36	0.50
90 or Older	1.39	1.38	1.39	0.76	1.38	0.50

PRIMARY CLASSIFICATION VARIABLES

Gender

Gender	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Female Under Age 30	1.00	1.00	1.00	1.20	1.00	1.00
Male Under Age 30	1.08	1.08	1.08	0.89	1.19	1.16
Female Age 30 or Over	1.00	1.00	1.00	1.20	1.00	1.00
Male Age 30 or Over	1.05	1.02	1.03	1.00	1.03	1.11

**PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES**

KANSAS (15)

PRIMARY CLASSIFICATION VARIABLES

Marital Status

Marital Status	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Married Age 17 or Younger	0.56	0.63	0.59	0.76	0.61	1.00
Married Age 18	0.58	0.66	0.62	0.78	0.63	1.00
Married Age 19	0.61	0.68	0.64	0.79	0.65	1.00
Married Age 20	0.63	0.70	0.67	0.81	0.68	1.00
Married Age 21	0.66	0.72	0.69	0.82	0.70	1.00
Married Age 22	0.70	0.75	0.72	0.87	0.73	1.00
Married Age 23	0.74	0.78	0.76	0.90	0.77	1.00
Married Age 24	0.77	0.81	0.79	0.91	0.80	1.00
Married Age 25	0.81	0.84	0.83	0.92	0.83	1.00
Married Age 26	0.85	0.88	0.86	0.93	0.87	1.00
Married Age 27	0.90	0.92	0.92	0.94	0.93	1.00
Married Age 28	0.94	0.95	0.94	0.96	0.95	1.00
Married Age 29	0.96	0.97	0.97	0.98	0.97	1.00
Unmarried Under Age 30	1.00	1.00	1.00	1.00	1.00	1.00
Unmarried Age 30 or Older	1.00	1.00	1.00	1.00	1.00	1.00
Married Age 30 or Older	1.00	1.00	1.00	0.88	0.88	1.00

Vehicle Use

Use	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Pleasure	1.00	1.00	1.00	1.00	1.00	1.00
Drive to Work Less than 15 Miles	1.05	1.05	1.05	1.05	1.02	1.05
Drive to Work 15 Miles or More	1.10	1.10	1.10	1.10	1.10	1.10
Business	1.15	1.15	1.15	1.15	1.15	1.15
Farm	0.75	0.75	0.75	0.75	0.90	0.90

Mileage Factor

Yearly Miles Driven	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
0 - 3,000	0.678	0.678	0.678	0.678	0.747	0.747
3,001 - 6,000	0.844	0.844	0.844	0.844	0.881	0.881
6,001 - 9,000	0.935	0.935	0.935	0.935	0.951	0.951
9,001 - 12,000	1.000	1.000	1.000	1.000	1.000	1.000
12,001 - 15,000	1.052	1.052	1.052	1.052	1.038	1.038
15,001 - 18,000	1.095	1.095	1.095	1.095	1.070	1.070
18,001 - 21,000	1.132	1.132	1.132	1.132	1.097	1.097
21,001 - 24,000	1.165	1.165	1.165	1.165	1.121	1.121
24,001 - 27,000	1.194	1.194	1.194	1.194	1.142	1.142
27,001 - 30,000	1.221	1.221	1.221	1.221	1.162	1.162
30,001 - 33,000	1.246	1.246	1.246	1.246	1.179	1.179
33,001 - 36,000	1.269	1.269	1.269	1.269	1.195	1.195
36,001 and Over	1.290	1.290	1.290	1.290	1.210	1.210

PRIMARY CLASSIFICATION VARIABLES

Principal Operator Status

Principal Operator Status	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Not Principal Operator Age 17 or Younger	0.62	0.73	0.67	0.74	0.71	0.88
Not Principal Operator Age 18	0.64	0.74	0.69	0.75	0.73	0.89
Not Principal Operator Age 19	0.67	0.76	0.71	0.77	0.75	0.90
Not Principal Operator Age 20	0.69	0.77	0.73	0.78	0.76	0.90
Not Principal Operator Age 21	0.71	0.79	0.75	0.82	0.78	0.91
Not Principal Operator Age 22	0.74	0.81	0.78	0.87	0.80	0.92
Not Principal Operator Age 23	0.77	0.84	0.81	0.90	0.83	0.93
Not Principal Operator Age 24	0.81	0.86	0.83	0.91	0.85	0.94
Not Principal Operator Age 25	0.84	0.88	0.86	0.92	0.88	0.95
Not Principal Operator Age 26	0.87	0.91	0.89	0.93	0.90	0.96
Not Principal Operator Age 27	0.90	0.93	0.92	0.94	0.93	0.97
Not Principal Operator Age 28	0.94	0.95	0.94	0.96	0.96	0.98
Not Principal Operator Age 29	0.97	0.98	0.97	0.98	0.98	0.99
Principal Operator Under Age 30	1.00	1.00	1.00	1.00	1.00	1.00
Age 30 or Older	1.00	1.00	1.00	1.00	1.00	1.00

Good Student/Driver Training Discount

Discount	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
No Discount	1.00	1.00	1.00	1.00	1.00	1.00
Good Student Only	0.90	0.90	0.90	0.85	0.90	1.00
Driver Training Only	0.95	0.95	0.95	0.85	0.95	1.00
Both Good Student and Driver Training	0.85	0.85	0.85	0.70	0.85	1.00

SECONDARY CLASSIFICATION VARIABLES

Bodily Injury Accidents Factor

Number of BI Accidents	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
0	1.00	1.00	1.00	1.00	1.00	1.00
1	1.40	1.25	1.25	1.00	1.00	1.00
2	1.80	1.50	1.50	1.00	1.00	1.00
3 or More	2.00	1.75	1.75	1.00	1.00	1.00

Property Damage Accidents Factor

Number of PD Accidents	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
0	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.35	1.05	1.10	1.20	1.10
2	1.00	1.70	1.10	1.20	1.40	1.20
3 or More	1.00	2.00	1.15	1.30	1.60	1.30

Major Convictions Factor

Number of Major Convictions	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
0	1.00	1.00	1.00	1.00	1.00	1.00
1	1.40	1.40	1.40	1.40	1.40	1.40
2	1.80	1.80	1.80	1.80	1.80	1.80
3 or More	2.00	2.00	2.00	2.00	2.00	2.00

Minor Convictions Factor

Number of Minor Convictions	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
0	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.15	1.08	1.00	1.20	1.15
2	1.00	1.30	1.16	1.00	1.30	1.30
3 or More	1.00	1.45	1.24	1.00	1.45	1.45

SECONDARY CLASSIFICATION VARIABLES

Number of Vehicles Factor For Drivers Age 29 And Younger

Number of Vehicles	Marital Status	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
1	Married	1.20	1.10	1.15	1.20	1.20	1.10
1	Single	1.00	1.00	1.00	1.00	1.00	1.00
2	Married	0.90	0.90	0.90	0.85	0.90	0.90
2	Single	0.90	0.90	0.90	0.85	0.90	0.90
3	Married	0.80	0.80	0.80	0.80	0.80	0.80
3	Single	0.80	0.80	0.80	0.80	0.80	0.80
4 or More	Married	0.70	0.70	0.70	0.75	0.75	0.75
4 or More	Single	0.70	0.70	0.70	0.75	0.75	0.75

Number of Vehicles Factor For Drivers Age 30 And Older

Number of Vehicles	Marital Status	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
1	Married	1.00	1.00	1.00	1.15	1.10	1.00
1	Single	1.00	1.00	1.00	1.00	1.00	1.00
2	Married	0.75	0.75	0.75	0.80	0.85	0.75
2	Single	0.75	0.75	0.75	0.80	0.85	0.75
3	Married	0.70	0.70	0.70	0.75	0.75	0.70
3	Single	0.70	0.70	0.70	0.75	0.75	0.70
4 or More	Married	0.65	0.65	0.65	0.70	0.70	0.65
4 or More	Single	0.65	0.65	0.65	0.70	0.70	0.65

Number of Years Licensed Factor For Insureds First Licensed Before Age 25

Number of Years Licensed	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Less than 1	1.00	1.40	1.00	1.00	1.25	1.00
At least 1 but less than 2	1.00	1.20	1.00	1.00	1.15	1.00
At least 2 but less than 3	1.00	1.00	1.00	1.00	1.05	1.00
At least 3 but less than 4	1.00	1.00	1.00	1.00	1.00	1.00
4 or more	1.00	1.00	1.00	1.00	1.00	1.00

Number of Years Licensed Factor For Insureds First Licensed At Age 25 or Older

Number of Years Licensed	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Less than 1	1.60	1.60	1.60	1.00	1.60	1.60
At least 1 but less than 2	1.45	1.45	1.45	1.00	1.45	1.45
At least 2 but less than 3	1.30	1.30	1.30	1.00	1.30	1.30
At least 3 but less than 4	1.15	1.15	1.15	1.00	1.15	1.15
4 or more	1.00	1.00	1.00	1.00	1.00	1.00

2. PERSONAL AUTO POLICY – ELIGIBILITY

Paragraphs **A.**, **B.**, **C.** and **E.** are replaced by the following:

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
1. They are written on a specified auto basis, and
 2. They are owned by an individual or by spouses who are residents in the same household. Both spouses who are residents in the same household may be listed as named insureds on the Declarations page.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., that are owned jointly by two or more:
1. Resident relatives other than spouses;
 2. Resident individuals; or
 3. Non-resident relatives, including non-resident spouses;
- If:
- They are written on a specified auto basis;
 - The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
 - The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

Note

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

- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles and snowmobiles if:
1. They are written on a specified vehicle basis,
 2. They are owned by:
 - a. An individual;
 - b. Spouses;
 - c. Two or more relatives other than spouses; or
 - d. Two or more resident individuals; and
 3. Coverage is limited in accordance with the miscellaneous type vehicle or snowmobile endorsement.
- E.** A Personal Auto Policy shall be used to afford coverage to:
- Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 - Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles;

if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements
 - a. The grantor of the trust must be:
 - (1) An individual or spouses; and
 - (2) The only named insured(s) shown in the Declarations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.
2. Endorsement

Attach the trust endorsement to the policy.

The following is added to Rule 2.:

KANSAS AUTOMOBILE INJURY REPARATIONS ACT

Bodily Injury Liability, Property Damage Liability, or Single Limit Liability, and Personal Injury Protection shall be afforded to a motor vehicle rated in accordance with this manual if it is a self-propelled vehicle required to be registered in the State of Kansas including trailers designed for use with that vehicle.

Motorcycle owners have the option of rejecting Personal Injury Protection.

Personal Injury Protection coverage is not available for:

1. Vehicles owned by the United States Government, any state or political subdivision of any state;
2. An implement of husbandry or special mobile equipment which is operated only incidentally on a highway or property open to use by the public; and
3. A vehicle operated on a highway only for the purpose of crossing such highway from one property to another.

3. PREMIUM DETERMINATION

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

The Single Limit Liability, or Bodily Injury and Property Damage Liability; Personal Injury Protection; Comprehensive and Collision premiums are determined as follows:

The following is added to this rule:

- G.** When determining premiums for vehicles not insured for Personal Injury Protection, the \$25,000/50,000 Bodily Injury Liability base rates shall be increased by the factor of 1.40 and \$75,000 Single Limit Liability base rates shall be increased by the factor of 1.12.

4. PRIMARY CLASSIFICATIONS

Note

The classification used in rating a private passenger auto shall be substantiated by the use of the following forms (refer to company for forms):

1. A Rating Statement Form to be signed by the applicant or the producer shall be used to obtain the information necessary to assign the proper classification.
2. A Rating information Form shall be attached to the policy.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

Paragraph **B.2.** is replaced by the following:

2. Drivers Subject To SDIP Classification

The driving record of all drivers who customarily operate the autos being insured shall be used for the purpose of determining SDIP rating factors.

The following exception applies:

No surcharges are assigned for the convictions, accidents or years licensed of a driver demonstrated to be a named insured or a principal operator of an auto insured under a separate policy.

Paragraph **D.3.** is replaced by the following:

3. Minor Convictions

A minor conviction is a conviction of any other type of moving traffic violation not listed under Paragraph 2. Major Convictions.

Minor convictions include traffic law violations for speeding (except as provided in Paragraph **D.4.c.** and **D.4.d.** of this rule), stop sign and other traffic signal infractions, improper turns, failure to yield right of way, and similar offenses.

The following is added to Paragraph **D.4.:**

4. Exceptions To Conviction Surcharges

- c. Speeding violations of not more than 10 miles per hour in excess of a maximum posted speed limit of 55 miles per hour or more, but not exceeding a maximum posted speed limit of 75 miles per hour.
- d. Speeding violations of not more than six miles per hour in excess of a maximum posted speed limit of 30 miles per hour or more, but not exceeding 54 miles per hour.

The following is added to Paragraph **E.4.:**

- i. The applicant owner or other resident operator receives payment under Personal Injury Protection, and such individual was not convicted of a moving violation in connection with the accident.

- j. If the applicant, owner or other operator residing in the same household receives payment under Comprehensive Coverage.

6. DISCOUNTS

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

D. Motor Vehicle Accident Prevention Course Discount

1. A 5% Motor Vehicle Accident Prevention Course Discount applies to the premiums for Single Limit, Liability (or Bodily Injury and Property Damage Liability), Personal Injury Protection and Collision coverages, provided:
 - a. The principal operator of the vehicle has a completion certificate, dated within the most recent three years, certifying that he or she has successfully completed a motor vehicle accident prevention course approved by the National Safety Council or a governmental agency such as the State Board of Education.
 - b. He or she did not take the course as a result of an administrative order of the Director of Vehicle or by court order as a result of a moving traffic violation.
 - c. He or she has not been involved in an at-fault accident nor convicted of more than one moving violation within the three-year period after completing the course.
2. This discount shall be canceled if, during the three-year period after course completion, the operator of the motor vehicle is involved in at-fault accident or is convicted of more than one moving violation.
3. This discount shall apply:
 - a. To new and renewal policies with inception dates within the three-year period following the course completion date.
 - b. Only to the vehicle principally operated by the person with a course completion certificate.
 - c. Only once to each such vehicle regardless of the number of operators with course completion certificates.
 - d. To vehicles rated in accordance with Rule **19. Miscellaneous Types**, subject to the discount eligibility criteria set forth above.

7. MINIMUM PREMIUM RULE

Personal Injury Protection and Additional Personal Injury Protection are added to the list of perils.

9. CHANGES

Sections **C.1.** and **C.2.** are replaced by the following:

C. Minimal Premium Adjustments

1. If an outstanding policy is amended and results in a minimal premium increase, the amount may be waived.

Refer to company for the applicable "Minimal Premium".

2. If an outstanding policy is amended and results in a premium reduction, the premium reduction shall be returned to the insured.

11. WHOLE DOLLAR PREMIUM

This rule does not apply to the premium for Uninsured Motorists Insurance under Rule **14.**

This Rule does not apply to Medical Payments Premiums.

13. SUSPENSION

For vehicles subject to Kansas Automobile Injury Reparations Act this rule is not applicable to Single Limit Liability, Bodily Injury Liability, Property Damage Liability and Personal Injury Protection.

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

- F.** 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, afforded without separate premium charge under a Personal Auto Policy may be continued in force. In this case, 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.

14. MISCELLANEOUS COVERAGES

Section **A.** applies except as follows:

A. Uninsured Motorists Coverage

1. Owners (Class Code: Refer to Statistical Plan)
This form of insurance must be afforded under every auto liability policy delivered or issued for delivery in Kansas with respect to any motor vehicle registered or principally garaged in Kansas.

Required Limits

The limits afforded must be equal to the Single Limit Liability or Bodily Injury Liability limits provided by the policy.

Attach the applicable endorsement.

Exceptions

1. The named insured has the right to reject, in writing, the Required Limits of Uninsured Motorists Coverage that are in excess of the Basic Limits.
2. If the Required Limits are rejected, increased limits between the Basic Limits and the Required Limits may be provided.

Note

All Kansas auto policies MUST provide, at least, Basic Limits of Uninsured Motorists Coverage.

3. The rejected limits need not be provided with a renewal policy issued by the same insurer, unless the named insured requests such limits in writing.

Increased Limits (Includes Underinsured Motorists Coverage)

Increased Limits of Uninsured Motorists Coverage may not be afforded in excess of the Single Limit Liability or Bodily Injury Liability limits of the policy.

Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists coverage rates are provided for the following risks:

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

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

B. Underinsured Motorists Coverage

Section **B.** does not apply.

14. MISCELLANEOUS COVERAGES (Cont'd)

Section C. is replaced by the following:

C. Deductible Insurance

2. Comprehensive Deductibles For Which No Premium Is Shown

Charge the following percentage of the \$500 Deductible Comprehensive Premium:

Full Coverage	137 %
\$ 50 Deductible	132
100 Deductible	126
200 Deductible	117
250 Deductible	114
1,000 Deductible	80
1,500 Deductible	64
2,000 Deductible	51
2,500 Deductible	41

3. Collision Deductibles For Which No Premium Is Shown

Charge the following percentage of the \$500 Deductible Collision Premium:

\$ 100 Deductible	121 %
200 Deductible	114
250 Deductible	111
1,000 Deductible	85
1,500 Deductible	72
2,000 Deductible	62
2,500 Deductible	54

The following is added to this rule.

Additional Personal Injury Protection

A policy providing Personal Injury Protection on an individually owned motor vehicle may also provide Additional Personal Injury Protection.

	Option 1	Option 2
Medical Expenses	\$12,500	\$27,500
Rehabilitation Expenses	12,500	27,500
Funeral Expenses	2,000	2,500
Work Loss	1,050 @ Month	1,250 @ month
Essential Service Expenses	25 @ day	25 @ day
Survivors Loss	1,050 @ month & 25 @ day	1,250 @ month & 25 @ day
Benefit Period	1 year	2 years
Premium Per Car	Refer To Rate Pages	Refer To Rate Pages

Note

The premium shall not be subject to modification under the provisions of any rating plan or other manual rule.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

This rule is not applicable.

16. NAMED NON-OWNER COVERAGE

The following is added to Section B.1.:

B. Rating

1. Liability And Medical Payments Coverage

For Medical Payments Coverage, charge the percentage of the premium displayed on the rate pages.

17. EXTENDED NON-OWNED COVERAGE

The following is added to Section C.:

C. Rating – Liability And Medical Payments Coverage

For Medical Payments Coverage, charge the percentage of the premium displayed on the rate pages.

18. INCREASED LIMITS

Paragraph A. is replaced by the following:

A. Liability Increased Limits Tables

Single Limit Liability and Bodily Injury Liability base rates:

For vehicles Subject to Personal Injury Protection: Use the base rates displayed on the rate pages.

For vehicles NOT subject to Personal Injury Protection: Modify the base rates displayed on the rate pages by the appropriate factors displayed in the Kansas Exception to the Premium Determination Rule.

1. \$75,000 Single Limit Liability Increased Limits

a. For Vehicles Subject to Personal Injury Protection

	Limit	Factor
\$	75,000	1.00
	100,000	1.06
	200,000	1.23
	300,000	1.34
	500,000	1.50
	1,000,000	1.77

18. INCREASED LIMITS (Cont'd)

b. For Vehicles NOT Subject to Personal Injury Protection

Limit	Factor
\$ 75,000	1.00
100,000	1.06
200,000	1.23
300,000	1.33
500,000	1.47
1,000,000	1.69

2. \$25,000/50,000 Split Limits Bodily Injury Liability

a. For Vehicles Subject to Personal Injury Protection

Limit	Factor
\$ 25/50	1.00
50/100	1.34
100/200	1.75
100/300	1.76
250/500	2.38
300/300	2.47
500/1,000	2.99
1,000/1,000	3.73

b. For Vehicles NOT Subject to Personal Injury Protection

Limit	Factor
\$ 25/50	1.00
50/100	1.28
100/200	1.61
100/300	1.62
250/500	2.11
300/300	2.18
500/1,000	2.55
1,000/1,000	3.05

3. \$25,000 Property Damage Liability Increased Limits

Limit	Factor
\$ 25,000	1.00
50,000	1.06
100,000	1.08
150,000	1.10
200,000	1.11
250,000	1.12
500,000	1.14
750,000	1.16
1,000,000	1.17

Section B. is replaced by the following:

B. Medical Payments Increased Limits

1. For Vehicles Eligible for Personal Injury Protection

a. Limits – Medical Payments coverage may be increased to a maximum limit of \$10,000 for vehicles eligible for Personal Injury Protection.

b. The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage rate displayed on the rate pages for vehicles eligible for Personal Injury Protection:

Limit	Factor
\$ 1,000	1.00
2,000	1.89
5,000	4.07
10,000	6.64

2. For Vehicles NOT Eligible for Personal Injury Protection

a. Medical Payments coverage to a maximum limit of \$10,000 is available for vehicles not eligible for Personal Injury Protection.

b. The following table contains the factors to be applied to the basic \$1,000 Medical Payments Coverage rate displayed on the rate pages for vehicles NOT eligible for Personal Injury Protection:

Limit	Factor
\$ 1,000	1.00
2,000	1.76
5,000	3.32
10,000	4.78

19. MISCELLANEOUS TYPES**B. Trailers and Camper Bodies Designed for Use with a Private Passenger Automobile**

The following is added to Rule **19.B.**:

Personal Injury Protection

A Personal Auto Policy affording liability coverage provides personal injury protection and additional personal injury protection coverage without additional premium charge and without specific description of the trailer or camper body.

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

For policies not affording Personal Injury Protection coverage refer to Rule **3.** for liability rate modification.

The Passenger Hazard Exclusion note is replaced by the following:

Passenger Hazard Exclusion

Not applicable in Kansas.

Personal Injury Protection

Rates

Rates for Personal Injury Protection coverage are displayed on the rate pages.

Additional Personal Injury Protection – Refer to Company.

G. Antique Autos (Class Code 962000)

The Liability caption is replaced by the following:

Liability and No-Fault

Charge 40% of the private passenger base premiums. Refer to Company for the minimum premiums applicable to these coverages.

The Medical Payments, Uninsured and Underinsured Motorists and No-Fault Caption is replaced by the following:

Uninsured Motorists

Charge the private passenger base rate.

20. RATING TERRITORIES

Rule **20.** is replaced by the following:

- A. The Rate Pages display rates by territory.
- B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.
 1. Determine the applicable rating territory based on the ZIP code of the **location of principal garaging** of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
 2. As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
 3. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

KANSAS (15)

ZIP CODES 66002 – 66111

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
66002	ATCHISON	41	66054	MC LOUTH	41
66006	BALDWIN CITY	41	66056	MOUND CITY	43
66007	BASEHOR	42	66058	MUSCOTAH	43
66008	BENDENA	43	66060	NORTONVILLE	41
66010	BLUE MOUND	43	66061	OLATHE	42
66012	BONNER SPRINGS	42	66062	OLATHE	45
66013	BUCYRUS	41	66063	OLATHE	45
66014	CENTERVILLE	43	66064	OSAWATOMIE	41
66015	COLONY	43	66066	OSKALOOSA	41
66016	CUMMINGS	43	66067	OTTAWA	43
66017	DENTON	43	66070	OZAWKIE	41
66018	DE SOTO	42	66071	PAOLA	41
66020	EASTON	41	66072	PARKER	43
66021	EDGERTON	42	66073	PERRY	41
66023	EFFINGHAM	43	66075	PLEASANTON	43
66024	ELWOOD	41	66076	POMONA	43
66025	EUDORA	41	66078	PRINCETON	41
66026	FONTANA	43	66079	RANTOUL	43
66027	FORT LEAVENWORTH	42	66080	RICHMOND	41
66030	GARDNER	42	66083	SPRING HILL	41
66031	NEW CENTURY	42	66085	STILWELL	45
66032	GARNETT	43	66086	TONGANOXIE	41
66033	GREELEY	41	66087	TROY	41
66035	HIGHLAND	43	66088	VALLEY FALLS	41
66036	HILLSDALE	41	66090	WATHENA	41
66039	KINCAID	43	66091	WELDA	43
66040	LACYGNE	43	66092	WELLSVILLE	41
66041	LANCASTER	43	66093	WESTPHALIA	43
66042	LANE	41	66094	WHITE CLOUD	43
66043	LANSING	42	66095	WILLIAMSBURG	43
66044	LAWRENCE	44	66097	WINCHESTER	41
66045	LAWRENCE	44	66101	KANSAS CITY	46
66046	LAWRENCE	44	66102	KANSAS CITY	46
66047	LAWRENCE	44	66103	KANSAS CITY	46
66048	LEAVENWORTH	42	66104	KANSAS CITY	46
66049	LAWRENCE	44	66105	KANSAS CITY	46
66050	LECOMPTON	41	66106	KANSAS CITY	46
66051	OLATHE	42	66109	KANSAS CITY	42
66052	LINWOOD	41	66110	KANSAS CITY	46
66053	LOUISBURG	41	66111	KANSAS CITY	42

Table #1(T) ZIP Codes 66002 – 66111

ZIP CODES 66112 – 66502

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
66112	KANSAS CITY	46	66286	SHAWNEE	42
66113	EDWARDSVILLE	42	66401	ALMA	48
66115	KANSAS CITY	46	66402	AUBURN	41
66117	KANSAS CITY	46	66403	AXTELL	43
66118	KANSAS CITY	46	66404	BAILEYVILLE	43
66119	KANSAS CITY	46	66406	BEATTIE	43
66160	KANSAS CITY	46	66407	BELVUE	43
66201	MISSION	47	66408	BERN	43
66202	MISSION	47	66409	BERRYTON	41
66203	SHAWNEE	45	66411	BLUE RAPIDS	43
66204	OVERLAND PARK	47	66412	BREMEN	43
66205	MISSION	47	66413	BURLINGAME	43
66206	LEAWOOD	47	66414	CARBONDALE	41
66207	OVERLAND PARK	47	66415	CENTRALIA	43
66208	PRAIRIE VILLAGE	47	66416	CIRCLEVILLE	43
66209	LEAWOOD	47	66417	CORNING	43
66210	OVERLAND PARK	45	66418	DELIA	43
66211	LEAWOOD	47	66419	DENISON	41
66212	OVERLAND PARK	47	66420	DOVER	49
66213	OVERLAND PARK	45	66422	EMMETT	43
66214	OVERLAND PARK	45	66423	ESKRIDGE	43
66215	LENEXA	45	66424	EVEREST	43
66216	SHAWNEE	45	66425	FAIRVIEW	43
66217	SHAWNEE	45	66426	FOSTORIA	43
66218	SHAWNEE	42	66427	FRANKFORT	43
66219	LENEXA	45	66428	GOFF	43
66220	LENEXA	42	66429	GRANTVILLE	41
66221	OVERLAND PARK	45	66431	HARVEYVILLE	43
66222	MISSION	47	66432	HAVENSVILLE	43
66223	OVERLAND PARK	45	66434	HIAWATHA	43
66224	OVERLAND PARK	45	66436	HOLTON	43
66225	OVERLAND PARK	45	66438	HOME	43
66226	SHAWNEE	42	66439	HORTON	43
66227	LENEXA	42	66440	HOYT	41
66250	LENEXA	45	66441	JUNCTION CITY	48
66251	OVERLAND PARK	47	66442	FORT RILEY	48
66276	LENEXA	47	66449	LEONARDVILLE	48
66282	OVERLAND PARK	47	66451	LYNDON	43
66283	OVERLAND PARK	45	66501	MC FARLAND	48
66285	LENEXA	45	66502	MANHATTAN	48

Table #2(T) ZIP Codes 66112 – 66502

ZIP CODES 66503 – 66716

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
66503	MANHATTAN	48	66552	WHITING	43
66505	MANHATTAN	48	66554	RANDOLPH	48
66506	MANHATTAN	48	66601	TOPEKA	49
66507	MAPLE HILL	43	66603	TOPEKA	49
66508	MARYSVILLE	43	66604	TOPEKA	49
66509	MAYETTA	41	66605	TOPEKA	49
66510	MELVERN	43	66606	TOPEKA	49
66512	MERIDEN	41	66607	TOPEKA	49
66514	MILFORD	48	66608	TOPEKA	49
66515	MORRILL	43	66609	TOPEKA	49
66516	NETAWAKA	43	66610	TOPEKA	49
66517	OGDEN	48	66611	TOPEKA	49
66518	OKETO	43	66612	TOPEKA	49
66520	OLSBURG	48	66614	TOPEKA	49
66521	ONAGA	43	66615	TOPEKA	41
66522	ONEIDA	43	66616	TOPEKA	49
66523	OSAGE CITY	43	66617	TOPEKA	41
66524	OVERBROOK	43	66618	TOPEKA	41
66526	PAXICO	43	66619	TOPEKA	49
66527	POWHATTAN	43	66620	TOPEKA	49
66528	QUENEMO	43	66621	TOPEKA	49
66531	RILEY	48	66622	TOPEKA	49
66532	ROBINSON	43	66624	TOPEKA	49
66533	ROSSVILLE	41	66625	TOPEKA	49
66534	SABETHA	43	66626	TOPEKA	49
66535	SAINT GEORGE	43	66629	TOPEKA	49
66536	SAINT MARYS	43	66630	TOPEKA	49
66537	SCRANTON	43	66636	TOPEKA	49
66538	SENECA	43	66647	TOPEKA	49
66539	SILVER LAKE	41	66667	TOPEKA	49
66540	SOLDIER	43	66675	TOPEKA	49
66541	SUMMERFIELD	43	66683	TOPEKA	49
66542	TECUMSEH	49	66699	TOPEKA	49
66543	VASSAR	43	66701	FORT SCOTT	43
66544	VERMILLION	43	66710	ALTOONA	43
66546	WAKARUSA	41	66711	ARCADIA	51
66547	WAMEGO	43	66712	ARMA	51
66548	WATERVILLE	43	66713	BAXTER SPRINGS	52
66549	WESTMORELAND	43	66714	BENEDICT	43
66550	WETMORE	43	66716	BRONSON	43

Table #3(T) ZIP Codes 66503 – 66716

ZIP CODES 66717 – 66872

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
66717	BUFFALO	43	66779	UNIONTOWN	43
66720	CHANUTE	43	66780	WALNUT	51
66724	CHEROKEE	52	66781	WEIR	52
66725	COLUMBUS	52	66782	WEST MINERAL	52
66728	CRESTLINE	52	66783	YATES CENTER	43
66732	ELSMORE	43	66801	EMPORIA	43
66733	ERIE	52	66830	ADMIRE	43
66734	FARLINGTON	51	66833	ALLEN	43
66735	FRANKLIN	51	66834	ALTA VISTA	48
66736	FREDONIA	52	66835	AMERICUS	43
66738	FULTON	43	66838	BURDICK	43
66739	GALENA	52	66839	BURLINGTON	53
66740	GALESBURG	43	66840	BURNS	43
66741	GARLAND	43	66842	CASSODAY	43
66742	GAS	43	66843	CEDAR POINT	43
66743	GIRARD	51	66845	COTTONWOOD FALLS	43
66746	HEPLER	51	66846	COUNCIL GROVE	48
66748	HUMBOLDT	43	66849	DWIGHT	48
66749	IOLA	43	66850	ELMDALE	43
66751	LA HARPE	43	66851	FLORENCE	43
66753	MC CUNE	52	66852	GRIDLEY	53
66754	MAPLETON	43	66853	HAMILTON	43
66755	MORAN	43	66854	HARTFORD	43
66756	MULBERRY	51	66855	LAMONT	53
66757	NEODESHA	52	66856	LEBO	43
66758	NEOSHO FALLS	43	66857	LE ROY	53
66760	OPOLIS	51	66858	LINCOLNVILLE	43
66761	PIQUA	43	66859	LOST SPRINGS	43
66762	PITTSBURG	51	66860	MADISON	53
66763	FRONTENAC	51	66861	MARION	43
66767	PRESCOTT	43	66862	MATFIELD GREEN	43
66769	REDFIELD	43	66863	NEAL	53
66770	RIVERTON	52	66864	NEOSHO RAPIDS	43
66771	SAINT PAUL	52	66865	OLPE	43
66772	SAVONBURG	43	66866	PEABODY	43
66773	SCAMMON	52	66868	READING	43
66775	STARK	51	66869	STRONG CITY	43
66776	THAYER	43	66870	VIRGIL	43
66777	TORONTO	43	66871	WAVERLY	53
66778	TREECE	52	66872	WHITE CITY	48

Table #4(T) ZIP Codes 66717 – 66872

ZIP CODES 66873 – 67059

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
66873	WILSEY	43	67008	ATLANTA	53
66901	CONCORDIA	43	67009	ATTICA	54
66930	AGENDA	43	67010	AUGUSTA	53
66932	ATHOL	43	67012	BEAUMONT	53
66933	BARNES	43	67013	BELLE PLAINE	54
66935	BELLEVILLE	43	67016	BENTLEY	53
66936	BURR OAK	43	67017	BENTON	53
66937	CLIFTON	43	67018	BLUFF CITY	54
66938	CLYDE	43	67019	BURDEN	54
66939	COURTLAND	43	67020	BURRTON	53
66940	CUBA	43	67021	BYERS	54
66941	ESBON	43	67022	CALDWELL	54
66942	FORMOSO	43	67023	CAMBRIDGE	43
66943	GREENLEAF	43	67024	CEDAR VALE	43
66944	HADDAM	43	67025	CHENEY	54
66945	HANOVER	43	67026	CLEARWATER	54
66946	HOLLENBERG	43	67028	COATS	54
66948	JAMESTOWN	43	67029	COLDWATER	55
66949	JEWELL	43	67030	COLWICH	53
66951	KENSINGTON	43	67031	CONWAY SPRINGS	54
66952	LEBANON	43	67035	CUNNINGHAM	54
66953	LINN	43	67036	DANVILLE	54
66955	MAHASKA	43	67037	DERBY	56
66956	MANKATO	43	67038	DEXTER	43
66958	MORROWVILLE	43	67039	DOUGLASS	53
66959	MUNDEN	43	67041	ELBING	53
66960	NARKA	43	67042	EL DORADO	53
66961	NORWAY	43	67045	EUREKA	53
66962	PALMER	43	67047	FALL RIVER	43
66963	RANDALL	43	67049	FREEPORT	54
66964	REPUBLIC	43	67050	GARDEN PLAIN	53
66966	SCANDIA	43	67051	GEUDA SPRINGS	54
66967	SMITH CENTER	43	67052	GODDARD	53
66968	WASHINGTON	43	67053	GOESSEL	43
66970	WEBBER	43	67054	GREENSBURG	55
67001	ANDALE	53	67055	GREENWICH	56
67002	ANDOVER	53	67056	HALSTEAD	53
67003	ANTHONY	54	67057	HARDTNER	54
67004	ARGONIA	54	67058	HARPER	54
67005	ARKANSAS CITY	54	67059	HAVILAND	55

Table #5(T) ZIP Codes 66873 – 67059

ZIP CODES 67060 – 67228

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
67060	HAYSVILLE	53	67138	SHARON	54
67061	HAZELTON	54	67140	SOUTH HAVEN	54
67062	HESSTON	53	67142	SPIVEY	54
67063	HILLSBORO	43	67143	SUN CITY	54
67065	ISABEL	54	67144	TOWANDA	53
67066	IUKA	54	67146	UDALL	53
67067	KECHI	53	67147	VALLEY CENTER	53
67068	KINGMAN	54	67149	VIOLA	53
67070	KIOWA	54	67150	WALDRON	54
67071	LAKE CITY	55	67151	WALTON	53
67072	LATHAM	43	67152	WELLINGTON	54
67073	LEHIGH	43	67154	WHITEWATER	53
67074	LEON	53	67155	WILMORE	54
67101	MAIZE	53	67156	WINFIELD	54
67102	MAPLE CITY	43	67159	ZENDA	54
67103	MAYFIELD	54	67201	WICHITA	57
67104	MEDICINE LODGE	55	67202	WICHITA	57
67105	MILAN	54	67203	WICHITA	57
67106	MILTON	54	67204	WICHITA	57
67107	MOUNDRIDGE	43	67205	WICHITA	53
67108	MOUNT HOPE	53	67206	WICHITA	56
67109	MULLINVILLE	55	67207	WICHITA	56
67110	MULVANE	53	67208	WICHITA	56
67111	MURDOCK	54	67209	WICHITA	53
67112	NASHVILLE	54	67210	WICHITA	56
67114	NEWTON	53	67211	WICHITA	57
67117	NORTH NEWTON	53	67212	WICHITA	57
67118	NORWICH	54	67213	WICHITA	57
67119	OXFORD	54	67214	WICHITA	57
67120	PECK	54	67215	WICHITA	53
67122	PIEDMONT	43	67216	WICHITA	57
67123	POTWIN	53	67217	WICHITA	57
67124	PRATT	54	67218	WICHITA	56
67127	PROTECTION	55	67219	WICHITA	57
67131	ROCK	53	67220	WICHITA	56
67132	ROSALIA	53	67221	MCCONNELL AFB	56
67133	ROSE HILL	53	67223	WICHITA	53
67134	SAWYER	54	67226	WICHITA	56
67135	SEDGWICK	53	67227	WICHITA	53
67137	SEVERY	43	67228	WICHITA	56

Table #6(T) ZIP Codes 67060 – 67228

**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

KANSAS (15)

ZIP CODES 67230 – 67474

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
67230	WICHITA	56	67418	BARNARD	43
67232	WICHITA	56	67420	BELOIT	43
67235	WICHITA	53	67422	BENNINGTON	43
67260	WICHITA	56	67423	BEVERLY	43
67275	WICHITA	53	67425	BROOKVILLE	43
67276	WICHITA	53	67427	BUSHTON	43
67277	WICHITA	53	67428	CANTON	43
67278	WICHITA	56	67430	CAWKER CITY	43
67301	INDEPENDENCE	52	67431	CHAPMAN	43
67330	ALTAMONT	52	67432	CLAY CENTER	43
67332	BARTLETT	52	67436	DELPHOS	43
67333	CANEY	52	67437	DOWNS	43
67334	CHAUTAUQUA	52	67438	DURHAM	43
67335	CHERRYVALE	52	67439	ELLSWORTH	43
67336	CHETOPA	52	67441	ENTERPRISE	43
67337	COFFEYVILLE	52	67442	FALUN	53
67340	DEARING	52	67443	GALVA	53
67341	DENNIS	43	67444	GENESEO	43
67342	EDNA	52	67445	GLASCO	43
67344	ELK CITY	52	67446	GLEN ELDER	43
67345	ELK FALLS	43	67447	GREEN	48
67346	GRENOLA	43	67448	GYPSUM	43
67347	HAVANA	52	67449	HERINGTON	43
67349	HOWARD	43	67450	HOLYROOD	43
67351	LIBERTY	52	67451	HOPE	43
67352	LONGTON	43	67452	HUNTER	43
67353	MOLINE	43	67454	KANOPOLIS	43
67354	MOUND VALLEY	52	67455	LINCOLN	43
67355	NIOTAZE	52	67456	LINDSBORG	53
67356	OSWEGO	52	67457	LITTLE RIVER	53
67357	PARSONS	52	67458	LONGFORD	43
67360	PERU	52	67459	LORRAINE	43
67361	SEDAN	52	67460	MCPHERSON	53
67363	SYCAMORE	52	67464	MARQUETTE	53
67364	TYRO	52	67466	MILTONVALE	43
67401	SALINA	53	67467	MINNEAPOLIS	43
67402	SALINA	53	67468	MORGANVILLE	43
67410	ABILENE	43	67470	NEW CAMBRIA	43
67416	ASSARIA	43	67473	OSBORNE	43
67417	AURORA	43	67474	PORTIS	43

Table #7(T) ZIP Codes 67230 – 67474

ZIP CODES 67475 – 67634

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
67475	RAMONA	43	67548	LA CROSSE	43
67476	ROXBURY	43	67550	LARNED	54
67478	SIMPSON	43	67552	LEWIS	55
67480	SOLOMON	43	67553	LIEBENTHAL	43
67481	SYLVAN GROVE	43	67554	LYONS	53
67482	TALMAGE	43	67556	MC CRACKEN	43
67483	TAMPA	43	67557	MACKSVILLE	54
67484	TESCOTT	43	67559	NEKOMA	43
67485	TIPTON	43	67560	NESS CITY	55
67487	WAKEFIELD	43	67561	NICKERSON	53
67490	WILSON	43	67563	OFFERLE	55
67491	WINDOM	53	67564	OLMITZ	43
67492	WOODBINE	43	67565	OTIS	43
67501	HUTCHINSON	53	67566	PARTRIDGE	54
67502	HUTCHINSON	53	67567	PAWNEE ROCK	54
67504	HUTCHINSON	53	67568	PLEVNA	54
67505	SOUTH HUTCHINSON	53	67570	PRETTY PRAIRIE	54
67510	ABBYVILLE	54	67572	RANSOM	43
67511	ALBERT	43	67573	RAYMOND	43
67512	ALDEN	43	67574	ROZEL	55
67513	ALEXANDER	43	67575	RUSH CENTER	43
67514	ARLINGTON	54	67576	ST JOHN	54
67515	ARNOLD	43	67578	STAFFORD	54
67516	BAZINE	43	67579	STERLING	53
67518	BEELER	43	67581	SYLVIA	54
67519	BELPRE	54	67583	TURON	54
67520	BISON	43	67584	UTICA	43
67521	BROWNELL	43	67585	YODER	53
67522	BUHLER	53	67601	HAYS	43
67523	BURDETT	55	67621	AGRA	43
67524	CHASE	43	67622	ALMENA	43
67525	CLAFLIN	43	67623	ALTON	43
67526	ELLINWOOD	43	67625	BOGUE	43
67529	GARFIELD	54	67626	BUNKER HILL	43
67530	GREAT BEND	54	67627	CATHARINE	43
67543	HAVEN	54	67628	CEDAR	43
67544	HOISINGTON	54	67629	CLAYTON	43
67545	HUDSON	43	67631	COLLYER	43
67546	INMAN	53	67632	DAMAR	43
67547	KINSLEY	55	67634	DORRANCE	43

Table #8(T) ZIP Codes 67475 – 67634

**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

KANSAS (15)

ZIP CODES 67635 – 67854

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
67635	DRESDEN	43	67736	GOVE	43
67637	ELLIS	43	67737	GRAINFIELD	43
67638	GAYLORD	43	67738	GRINNELL	55
67639	GLADE	43	67739	HERNDON	43
67640	GORHAM	43	67740	HOXIE	55
67642	HILL CITY	43	67741	KANORADO	55
67643	JENNINGS	43	67743	LEVANT	43
67644	KIRWIN	43	67744	LUDELL	43
67645	LENORA	43	67745	MC DONALD	43
67646	LOGAN	43	67747	MONUMENT	43
67647	LONG ISLAND	43	67748	OAKLEY	55
67648	LUCAS	43	67749	OBERLIN	43
67649	LURAY	43	67751	PARK	43
67650	MORLAND	43	67752	QUINTER	43
67651	NATOMA	43	67753	REXFORD	43
67653	NORCATUR	43	67756	SAINT FRANCIS	55
67654	NORTON	43	67757	SELDEN	43
67656	OGALLAH	43	67758	SHARON SPRINGS	55
67657	PALCO	43	67761	WALLACE	43
67658	PARADISE	43	67762	WESKAN	55
67659	PENOKEE	43	67764	WINONA	43
67660	PFEIFER	43	67801	DODGE CITY	55
67661	PHILLIPSBURG	43	67831	ASHLAND	55
67663	PLAINVILLE	43	67834	BUCKLIN	55
67664	PRAIRIE VIEW	43	67835	CIMARRON	55
67665	RUSSELL	54	67836	COOLIDGE	55
67667	SCHOENCHEN	43	67837	COPELAND	55
67669	STOCKTON	43	67838	DEERFIELD	55
67671	VICTORIA	43	67839	DIGHTON	43
67672	WAKEENEY	43	67840	ENGLEWOOD	55
67673	WALDO	43	67841	ENSIGN	55
67674	WALKER	43	67842	FORD	55
67675	WOODSTON	43	67843	FORT DODGE	55
67701	COLBY	43	67844	FOWLER	55
67730	ATWOOD	43	67846	GARDEN CITY	55
67731	BIRD CITY	55	67849	HANSTON	55
67732	BREWSTER	43	67850	HEALY	43
67733	EDSON	43	67851	HOLCOMB	55
67734	GEM	43	67853	INGALLS	55
67735	GOODLAND	55	67854	JETMORE	55

Table #9(T) ZIP Codes 67635 – 67854

ZIP CODES 67855 – 67954

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
67855	JOHNSON	55	67876	SPEARVILLE	55
67857	KENDALL	55	67877	SUBLETTE	55
67859	KISMET	55	67878	SYRACUSE	55
67860	LAKIN	55	67879	TRIBUNE	55
67861	LEOTI	55	67880	ULYSSES	55
67862	MANTER	55	67882	WRIGHT	55
67863	MARIENTHAL	43	67901	LIBERAL	55
67864	MEADE	55	67905	LIBERAL	55
67865	MINNEOLA	55	67950	ELKHART	55
67867	MONTEZUMA	55	67951	HUGOTON	55
67868	PIERCEVILLE	55	67952	MOSCOW	55
67869	PLAINS	55	67953	RICHFIELD	55
67870	SATANTA	55	67954	ROLLA	55
67871	SCOTT CITY	55			

Table #10(T) ZIP Codes 67855 – 67954

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
41	66002	66036	66064	66083	66402	66512
	66006	66042	66066	66086	66409	66533
	66013	66050	66070	66087	66414	66539
	66020	66052	66071	66088	66419	66546
	66024	66053	66073	66090	66429	66615
	66025	66054	66078	66092	66440	66617
	66033	66060	66080	66097	66509	66618
	42	66007	66030	66061	66220	
66012		66031	66109	66226		
66018		66043	66111	66227		
66021		66048	66113	66286		
66027		66051	66218			
43	66008	66432	66742	66935	67346	67481
	66010	66434	66748	66936	67349	67482
	66014	66436	66749	66937	67352	67483
	66015	66438	66751	66938	67353	67484
	66016	66439	66754	66939	67410	67485
	66017	66451	66755	66940	67416	67487
	66023	66507	66758	66941	67417	67490
	66026	66508	66761	66942	67418	67492
	66032	66510	66767	66943	67420	67511
	66035	66515	66769	66944	67422	67512
	66039	66516	66772	66945	67423	67513
	66040	66518	66776	66946	67425	67515
	66041	66521	66777	66948	67427	67516
	66056	66522	66779	66949	67428	67518
	66058	66523	66783	66951	67430	67520
	66067	66524	66801	66952	67431	67521
	66072	66526	66830	66953	67432	67524
	66075	66527	66833	66955	67436	67525
	66076	66528	66835	66956	67437	67526
	66079	66532	66838	66958	67438	67545
	66091	66534	66840	66959	67439	67548
	66093	66535	66842	66960	67441	67553
	66094	66536	66843	66961	67444	67556
	66095	66537	66845	66962	67445	67559
	66403	66538	66850	66963	67446	67564
	66404	66540	66851	66964	67448	67565
	66406	66541	66853	66966	67449	67572
	66407	66543	66854	66967	67450	67573
	66408	66544	66856	66968	67451	67575
	66411	66547	66858	66970	67452	67584
	66412	66548	66859	67023	67454	67601
	66413	66549	66861	67024	67455	67621
	66415	66550	66862	67038	67458	67622
	66416	66552	66864	67047	67459	67623
	66417	66701	66865	67053	67466	67625
66418	66710	66866	67063	67467	67626	
66422	66714	66868	67072	67468	67627	
66423	66716	66869	67073	67470	67628	
66424	66717	66870	67102	67473	67629	
66425	66720	66873	67107	67474	67631	
66426	66732	66901	67122	67475	67632	
66427	66738	66930	67137	67476	67634	
66428	66740	66932	67341	67478	67635	
66431	66741	66933	67345	67480	67637	

Table #11(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
43 (Cont'd)	67638	67648	67659	67673	67737	67753
	67639	67649	67660	67674	67739	67757
	67640	67650	67661	67675	67743	67761
	67642	67651	67663	67701	67744	67764
	67643	67653	67664	67730	67745	67839
	67644	67654	67667	67732	67747	67850
	67645	67656	67669	67733	67749	67863
	67646	67657	67671	67734	67751	
	67647	67658	67672	67736	67752	
44	66044	66047				
	66045	66049				
	66046					
45	66062	66213	66219	66250		
	66063	66214	66221	66283		
	66085	66215	66223	66285		
	66203	66216	66224			
	66210	66217	66225			
46	66101	66105	66115	66160		
	66102	66106	66117			
	66103	66110	66118			
	66104	66112	66119			
47	66201	66206	66211	66276		
	66202	66207	66212	66282		
	66204	66208	66222			
	66205	66209	66251			
48	66401	66502	66517	66846		
	66441	66503	66520	66849		
	66442	66505	66531	66872		
	66449	66506	66554	67447		
	66501	66514	66834			
49	66420	66606	66612	66622	66636	
	66542	66607	66614	66624	66647	
	66601	66608	66616	66625	66667	
	66603	66609	66619	66626	66675	
	66604	66610	66620	66629	66683	
	66605	66611	66621	66630	66699	
51	66711	66743	66762			
	66712	66746	66763			
	66734	66756	66775			
	66735	66760	66780			
52	66713	66753	66782	67336	67354	67364
	66724	66757	67301	67337	67355	
	66725	66770	67330	67340	67356	
	66728	66771	67332	67342	67357	
	66733	66773	67333	67344	67360	
	66736	66778	67334	67347	67361	
	66739	66781	67335	67351	67363	
53	66839	66855	66860	66871	67002	67010
	66852	66857	66863	67001	67008	67012

Table #12(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
53 (Cont'd)	67016	67056	67123	67154	67401	67502	
	67017	67060	67131	67205	67402	67504	
	67020	67062	67132	67209	67442	67505	
	67030	67067	67133	67215	67443	67522	
	67039	67074	67135	67223	67456	67546	
	67041	67101	67144	67227	67457	67554	
	67042	67108	67146	67235	67460	67561	
	67045	67110	67147	67275	67464	67579	
	67050	67114	67149	67276	67491	67585	
	67052	67117	67151	67277	67501		
54	67003	67028	67068	67134	67514	67570	
	67004	67031	67070	67138	67519	67576	
	67005	67035	67103	67140	67529	67578	
	67009	67036	67105	67142	67530	67581	
	67013	67049	67106	67143	67543	67583	
	67018	67051	67111	67150	67544	67665	
	67019	67057	67112	67152	67550		
	67021	67058	67118	67155	67557		
	67022	67061	67119	67156	67566		
	67025	67065	67120	67159	67567		
	67026	67066	67124	67510	67568		
	55	67029	67563	67801	67844	67862	67879
		67054	67574	67831	67846	67864	67880
67059		67731	67834	67849	67865	67882	
67071		67735	67835	67851	67867	67901	
67104		67738	67836	67853	67868	67905	
67109		67740	67837	67854	67869	67950	
67127		67741	67838	67855	67870	67951	
67523		67748	67840	67857	67871	67952	
67547		67756	67841	67859	67876	67953	
67552		67758	67842	67860	67877	67954	
67560		67762	67843	67861	67878		
56		67037	67208	67221	67232		
		67055	67210	67226	67260		
	67206	67218	67228	67278			
	67207	67220	67230				
57	67201	67211	67216				
	67202	67212	67217				
	67203	67213	67219				
	67204	67214					

Table #13(T) Territory Definitions

THE FOLLOWING ARE EXCEPTIONS TO THE KANSAS RULES PV-KS-2019-RU-001

6. DISCOUNTS

Section 6 is replaced by the following:

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

D. Motor Vehicle Accident Avoidance Course Premium Reduction

1. A 5% Motor Vehicle Accident Avoidance Course Premium Reduction applies to the premiums for Single Limit Liability (or Bodily Injury and Property Damage Liability), Personal Injury Protection and Collision coverages, provided the principal operator of the covered vehicle:
 - a. Has a completion certificate, dated within the most recent three years, certifying that he or she has successfully completed a motor vehicle accident avoidance course, of at least four hours in duration, utilizing a nationally recognized driver training curriculum or a curriculum approved by a state or federal agency.
 - b. Did not take the course as a result of an administrative order of the Director of Vehicle or by court order as a result of a moving traffic violation.
 - c. Has not been involved in an at-fault accident nor convicted of more than one moving violation within the three-year period after completing the course.
2. This premium reduction shall be canceled if, during the three-year period after course completion, the principal operator of the covered vehicle is involved in an at-fault accident or is convicted of more than one moving violation.
3. This premium reduction shall apply:
 - a. To new and renewal policies with inception dates within the three-year period following the course completion date.
 - b. Only to the covered vehicle principally operated by the person with a course completion certificate.
 - c. Only once to each such vehicle regardless of the number of operators with course completion certificates.
 - d. To vehicles rated in accordance with Rule 19. Miscellaneous Types, subject to the discount eligibility criteria set forth above.

Charge the following percentage of the \$500 Deductible Comprehensive Premium:

\$ 250 Deductible	114
500 Deductible	100
1,000 Deductible	80
1,500 Deductible	64
2,000 Deductible	51
2,500 Deductible	41

3. Collision Deductibles For Which No Premium Is Shown

Charge the following percentage of the \$500 Deductible Collision Premium:

\$ 500 Deductible	100
1,000 Deductible	85
1,500 Deductible	72
2,000 Deductible	62
2,500 Deductible	54

18. INCREASED LIMITS

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

A. Liability Increased Limits Tables

Single Limit Liability and Bodily Injury Liability base rates:

For vehicles Subject to Personal Injury Protection: Use the base rates displayed on the rate pages.

For vehicles NOT subject to Personal Injury Protection: Modify the base rates displayed on the rate pages by the appropriate factors displayed in the Kansas Exception to the Premium Determination Rule.

1. \$75,000 Single Limit Liability Increased Limits

- a. For Vehicles Subject to Personal Injury Protection

Limit	Factor
\$ 75,000	1.00
100,000	1.07
300,000	1.38
500,000	1.55
1,000,000	1.82

14. MISCELLANEOUS COVERAGES

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

C. Deductible Insurance

2. Comprehensive Deductibles For Which No Premium Is Shown

b. For Vehicles NOT Subject to Personal Injury Protection

Limit	Factor
\$ 75,000	1.00
100,000	1.08
300,000	1.37
500,000	1.54
1,000,000	1.78

2. \$25,000/50,000 Split Limits Bodily Injury Liability Limits

a. For Vehicles Subject to Personal Injury Protection

Limit	Factor
\$ 25/50	1.00
50/100	1.41
100/300	1.91
250/500	2.70
300/300	2.79
500/1,000	3.44

b. For Vehicles NOT Subject to Personal Injury Protection

Limit	Factor
\$ 25/50	1.00
50/100	1.33
100/300	1.72
250/500	2.32
300/300	2.40
500/1,000	2.87

3. \$25,000 Property Damage Liability Increased Limits

Limit	Factor
\$ 25,000	1.00
50,000	1.07
100,000	1.12
250,000	1.16
500,000	1.18

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

B. Medical Payments Increased Limits

Section **B.** does not apply

KANSAS - Annual Base Rates

Territory	Combined Single Limit	Bodily Injury	Property Damage	PIP	Comp	Collision
Outer suburbs around Kansas City 41	359	104	196	56	443	445
Close west of Kansas City Olathe 42	454	119	266	53	265	473
North Rural Border 43	270	76	152	59	688	363
Lawrence 44	437	104	269	51	281	438
Overland Park Shawnee 45	500	127	298	53	185	473
Kansas City 46	575	187	290	114	268	691
Shawnee Mission 47	521	131	315	43	157	509
Manhattan Fort Riley Junction City 48	386	93	239	43	341	449
Topeka 49	443	111	266	70	336	513
North of (52) SE corner 51	365	122	179	68	328	356
Coffeyville SE corner 52	308	96	160	61	674	409
Salina middle South 53	416	125	222	63	383	409
South Central 54	305	83	176	61	688	384
SW quarter Goodland Dodge City Garden City 55	281	83	154	61	642	395
East Wichita 56	545	163	293	78	286	566
Wichita 57	570	173	302	88	380	570

KANSAS - Annual Base Rates

Uninsured Motorist - CSL \$50,000 (BI ONLY)

All Territories		
Limit	Single Car	Multi Car
50,000	10	8
60,000	15	12
75,000	16	13
100,000	19	15
200,000	37	30
300,000	46	37
500,000	57	45
1,000,000	70	56

Uninsured Motorist - Split Limit \$25,000/\$50,000 (BI ONLY)

All Territories		
Limit	Single Car	Multi Car
25/50	6	4
50/100	11	9
100/200	20	16
100/300	20	16
250/500	41	33
300/300	46	37
500/500	57	45
500/1000	59	47
1000/1000	70	56

KANSAS - Annual Base Rates

Underinsured Motorist - CSL \$50,000 (BI ONLY)

All Territories		
Limit	Single Car	Multi Car
50,000	10	8
60,000	15	12
75,000	16	13
100,000	19	15
200,000	37	30
300,000	46	37
500,000	57	45
1,000,000	70	56

Underinsured Motorist - SPLIT LIMIT \$25,000/50,000 (BI ONLY)

All Territories		
Limit	Single Car	Multi Car
25/50	6	4
50/100	11	9
100/200	20	16
100/300	20	16
250/500	41	33
300/300	46	37
500/500	57	45
500/1000	59	47
1000/1000	70	56

PERSONAL VEHICLE MANUAL
KANSAS RATE APPENDIX
 Semi-Annual Premium – All Territories

14. MISCELLANEOUS COVERAGES

D. Optional Limits Transportation Expenses Coverage

Coverage	Annual Cost Per Auto
\$40/\$1200 Optional Limits Transportation Expenses Coverage	\$ 17
\$50/\$1500 Optional Limits Transportation Expenses Coverage	\$ 22

E. Towing and Labor Costs Coverage

Limit Per Disablement	Cost Per Vehicle, Per Year
50	5.00
75	8.00
100	10.00
200	20.00

F. Increased Limits For Excess Electronic Equipment

Maximum Limit of Liability For Excess Electronic Equipment	Cost
\$ 1,500	\$ 35.00
2,000	60.00
2,500	85.00
3,000	110.00
3,500	135.00
4,000	150.00
4,500	175.00
5,000	200.00

For limits in excess of \$5,000, Refer to Company

14. MISCELLANEOUS COVERAGES (Cont'd)

G. Tapes, Records, Disks And Other Media Coverage

Limit of Coverage	Cost Per Auto, Per Year
\$ 200	\$ 15.00

H. Excess Custom Equipment Coverage

Maximum Limit of Liability for Excess Custom Equipment	Cost Per Auto
\$ 2,000	\$ 60
3,000	90
4,000	120
5,000	150
6,000	180
7,000	210
8,000	240
9,000	270
10,000	300

For limits in excess of \$10,000, charge an additional \$10 per \$1000 of coverage.

I. Limited Mexico Coverage

Loss Cost: N/A

K. Trip Interruption Coverage

Limit of Coverage	Cost Per Auto, Per Year
\$ 600	\$ 15.00

KANSAS RATE APPENDIX

14. MISCELLANEOUS COVERAGES

Additional Personal Injury Protection

	Option 1	Option 2
Medical Expenses	\$ 12,500	\$ 27,500
Rehabilitation Expenses	12,500	27,500
Funeral Expenses	2,000	2,500
Work Loss	1,050 per month	1,250 per month
Essential Service Expenses	25 per day	25 per day
Survivors Loss	1,050 per month & 25 per day	1,250 per month & 25 per day
Benefit Period	1 year	2 years
Premium Modifier	1.16	1.37

KANSAS RATE APPENDIX

19. MISCELLANEOUS TYPES

B. Trailers Designed For Use With Private Passenger Autos And Camper Bodies

2. All Other Trailers

Coverage	Deductible	Modifier
Comprehensive	\$ 500	2.90
Collision	500	1.65

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

Comprehensive (OTC)	Deductible	Cost Per \$100
Values up to \$3,000	\$ 500	\$ 0.70
Values - \$3,000 - \$10,000	500	0.65
Values - \$10,000 - \$25,000	500	0.60
Values - \$25,000 and over	500	0.55

Collision	Deductible	Cost Per \$100
Values up to \$3,000	\$ 500	\$ 1.40
Values - \$3,000 - \$10,000	500	1.30
Values - \$10,000 - \$25,000	500	1.20
Values - \$25,000 and over	500	1.10

19. MISCELLANEOUS TYPES (Cont'd)

D. Snowmobiles and All-Terrain Vehicles

Coverage	Deductible	Cost Per \$100
Comprehensive	\$ 500	\$ 0.73
Collision	500	0.83

E. Dune Buggies

Coverage	Deductible	Cost Per \$100
Comprehensive	\$ 500	\$ 1.55
Collision	500	5.75

F. Golf Carts

Coverage	Deductible	Cost Per \$100
Comprehensive	\$ 500	\$ 0.55
Collision	500	0.80

G. Antique Autos

Coverage	Deductible	Cost Per \$100
Comprehensive	\$ 500	\$ 0.68
Collision	500	0.98