



**Farmers Mutual Hail**  
Insurance Company of Iowa

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# MINNESOTA AUTO MANUAL



Administered by:  
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## 1. DEFINITIONS

### A. PRIVATE PASSENGER AUTO

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

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

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

B. **AUTO** as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.

C. **LIABILITY** as used in this manual refers only to Bodily Injury and Property Damage coverages.

D. **SINGLE LIMIT LIABILITY** as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

E. **COMPREHENSIVE COVERAGE** or Other Than Collision coverage (OTC) 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.D. for eligibility requirements applicable to vehicles owned by a trust.

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

## 2. PERSONAL AUTO POLICY - ELIGIBILITY

- A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if;
1. They are written on a specified auto basis, and
  2. They are owned by an individual or by 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:
    - a. They are written on a specified auto basis, and
    - b. The Joint Ownership Coverage Endorsement – Minnesota is attached. Refer to the endorsement for the extent of coverage.

**NOTE:** *The company 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, all-terrain vehicles, dune buggies 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 Endorsement or Snowmobile Endorsement.

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

If the 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 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.
2. Endorsement

Attach the Trust Endorsement to the policy.

E. Personal Injury Protection Coverage (PIP)

Any motor vehicle and any trailer rated in accordance with the rules in this Manual shall be afforded Liability, Uninsured and Underinsured Motorists Coverage, and Personal Injury Protection Coverage as prescribed in the Minnesota No-Fault Automobile Insurance Act if it is:

1. A vehicle or trailer of a type required to be licensed and registered in the state of Minnesota; and,
2. Designed to be propelled by an engine or motor; and,
3. Designed to be used primarily on public roads or highways.

### 3. PREMIUM DETERMINATION

The Single Limit of Liability or Bodily Injury and Property Damage Liability; Personal Injury Protection (except Additional PIP); Comprehensive (OTC) and Collision premiums are determined as follows:

A. **REFER TO THE CLASSIFICATION RULE** to determine the applicable Classification, Rating Factor and Statistical Code.

B. **MODEL YEAR & SYMBOL DETERMINATION**

1. **Refer to the Model Year/Age Group Rule** to determine the model year/age of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
2. **If no Rating Symbol is shown** in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
  - a. If the S&I Section displays a rating symbol for the Prior Model Year version of the same vehicle, use the Prior Model Year's rating symbol for the new model year vehicle.
  - b. If the S&I Section does NOT display a rating symbol for the Prior Model Year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.

C. **REFER TO TERRITORY DEFINITIONS** to determine the 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 factors. Due to rounding, the manual premium calculation may differ slightly from the computer calculated rate. Contact the Home Office for exact calculation and rounding procedures.

F. When determining premiums for vehicles not eligible for PIP, the base premiums for liability shall be increased by the following factors:

<b>Coverage</b>	<b>Factor</b>
\$30/60 Bodily Injury Liability	1.43
\$70,000 Single Limit Liability	1.35

## 4. CLASSIFICATIONS

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*.

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

**Refer to the Classification Plan Tables** for the Primary and Secondary Classification Rating Factors and Statistical Codes that apply.

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

### 1. PRIMARY CLASSIFICATION

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

### 2. SECONDARY CLASSIFICATIONS

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

### 3. CLASSIFICATION CHANGES

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

#### EXCEPTIONS:

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

B. **A PRIVATE PASSENGER AUTO(s)** owned by a Farm Family Co-Partnership, or Farm Family Corporation and covered by a Personal Auto Policy, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule **4.A.**, provided that vehicle is:

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

## C. DEFINITIONS

### 1. USE CLASSIFICATIONS

- a. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. **FARM USE** means the auto is principally garaged on a farm or ranch, and
  - (1) It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and



(2) It is not customarily used in any occupation other than farming or ranching.

c. **PLEASURE USE** means:

(1) **NO BUSINESS USE.**

(2) **PERSONAL USE** including driving to or from work or school:

(a) Less than 3 road miles one way; or

(b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.

d. **WORK LESS THAN 15 MILES** means:

(1) **NO BUSINESS USE.**

(2) **PERSONAL USE** including driving to or from work or school:

(a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or

(b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.

e. **WORK 15 OR MORE MILES** means:

(1) **NO BUSINESS USE.**

(2) **PERSONAL USE** including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.

f. **AN AUTO DRIVEN PART WAY TO OR FROM WORK OR SCHOOL**, such as to a railroad 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. **PLEASURE USE** applies to a **CLERGYMAN'S** vehicle provided there is no youthful operator or other outside employment use of that same vehicle.

h. **AN AUTO USED IN THE BUSINESS OF THE U.S. GOVERNMENT by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the Federal Employees Using Autos In Government Business Endorsement is used to limit coverage.**

## 2. AGE, SEX, AND MARITAL STATUS CLASSIFICATIONS

a. **YOUTHFUL OPERATOR** means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:

(1) **YOUTHFUL UNMARRIED MALE OPERATOR** - unmarried male under 25 years of age who is not an owner or principal operator;

(2) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** - unmarried male under 30 years of age who is an owner or principal operator;

(3) **YOUTHFUL MARRIED MALE OPERATOR** - married male under 25 years of age;

(4) **YOUTHFUL UNMARRIED FEMALE OPERATOR** - unmarried female under 25 years of age who is not an owner or principal operator;

(5) **YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR** – unmarried female under 30 years of age who is an owner or principal operator;

(6) **YOUTHFUL MARRIED FEMALE OPERATOR** - married female under 25 years of age.

b. **NO YOUTHFUL OPERATOR** means:

- (1) A Youthful Operator classification is not applicable to the auto, and
- (2) The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:
  - (a) Operator Age 30-39
  - (b) Operator Age 40-49
  - (c) Operator Age 50-64
  - (d) Operator Age 65-74
  - (e) Operator Age 75-79
  - (f) Operator Age 80-84
  - (g) Operator Age 85 or Over
  - (h) All Other Operators Age 25-29 but who are not eligible for any Youthful Operator classification.

c. **AGE** means the age attained on the last birthday.

d. **RESIDENT** means anyone residing in the same household.

**EXCEPTIONS:**

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

3. **SINGLE CAR AND MULTI-CAR RISKS: OPERATOR ASSIGNMENT RULE**

a. Classify Single Car risks and Multi-Car risks according to Rules **4.C.3.b.** or **4.C.3.c.** below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.

- (1) Rule **4.C.3.b.** applies if a Youthful Operator classification applies to any auto on the policy.
- (2) Rule **4.C.3.c.** applies if a Youthful Operator classification does **NOT** apply to any auto on the policy.

b. **Operator assignment:** Policies insuring one or more Youthful Operators.

(1) **Single Car Risks** – The youthful operator with the highest Primary Rating Factor shall apply.

(2) **Multi-Car Risks**

- (a) Assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest Total Base Premium.
- (b) Assign other youthful operators to the remaining autos as follows:
  - (i) Determine the pleasure use Primary Rating Factors of all operators.
  - (ii) Assign the youthful operators to remaining autos in the order of the highest rated youthful operator to the auto with the highest Total Base Premium.
  - (iii) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
- (c) After all youthful operators have been assigned to autos according to **(a)** and **(b)** above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:
  - (i) Establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest Primary Rating Factor.

- (ii) 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.
- (iii) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
- (d) Excess Autos – Classify autos in excess of the number of operators as follows:
  - (i) If all operators on the policy are age 40-74, the Excess Autos 2 (All Operators Age 40-74) classification shall apply to the autos in excess of the number of operators.
  - (ii) If not all operators on the policy are age 40-74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
  - (iii) If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
- c. **Operator assignment:** Policies insuring **NO** drivers eligible for a Youthful Operator classification.
  - (1) **Single Car Risks** – Assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest Primary Rating Factor to the auto.
  - (2) **Multi-Car Risks** – Assign operators to autos in accordance with Paragraph (a) below, then determine the classification rating factor for each auto in accordance with Paragraphs (b) and (c) below.
    - (a) Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.
    - (b) Determine the classification rating factor for each auto as follows:
      - (i) If only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) which follows.
      - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest Total Base Premium that the individual operates.
      - (iii) 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.
      - (iv) If more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest Primary Rating Factor.
      - (v) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
    - (c) If the number of autos exceeds the number of operators, refer to Rule **4.C.3.c.(3)** to classify autos in excess of the number of operators insured on the policy.
  - (3) **Excess Autos** - Classify autos in excess of the number of operators as follows:
    - (a) If all operators on the policy are age 40-74, the Excess Autos 2 (All operators Age 40-74) classification shall apply to the autos in excess of the number of operators unless the use of the auto is Farm Use. If Farm Use classify excess autos Farm Use based on the age of the highest rated operator.
    - (b) If not all operators on the policy are age 40- 74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators unless the use of the auto is Farm Use. If Farm Use classify excess autos Farm Use based on the age of the highest rated operator.

- d. **MULTI-CAR DISCOUNT** - The applicable Multi- Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured on the same policy for any of the following coverages: Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection, Comprehensive (OTC) or Collision.
  - e. **TOTAL BASE PREMIUM** is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection, Comprehensive (OTC) and Collision coverages that apply to the auto.
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 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
    - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.  
  
In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.  
  
Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
    - (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation-time in the car, and  
  
A minimum of 12 clock hours per student in an approved 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. above.
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 or a student enrolled in a technical college.

- 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 the scholastic standing of the student cannot be effected between anniversary dates of the policy.

## 6. VEHICLES EQUIPPED WITH ANTI-THEFT DEVICES

These discounts apply to Comprehensive (OTC) coverage only. To qualify, the vehicle must be equipped with a device meeting the criteria of either Paragraph **a.** or **b.** that follows.

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

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

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

A 5% discount on Comprehensive (OTC) Coverage shall be afforded on vehicles equipped with a device that does one or more of the following when activated:

- (1) Sounds an alarm;
- (2) Causes vehicle horn to sound;
- (3) Causes vehicle lights to flash; or
- (4) Causes the vehicle to be rendered inoperative.

To qualify, device must:

- (1) Be provided by the manufacturer of a vehicle as original equipment, or installed by an authorized dealer of that manufacturer; and,
- (2) Be self-activating upon locking the passenger doors of the vehicle.

### b. **Passive Disabling Devices** (Cov Code 3)

A 15% discount on Comprehensive (OTC) Coverage shall be afforded on vehicles equipped with a hood lock which can be released only from inside the vehicle, and 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.

## 7. SAFETY EQUIPMENT DISCOUNTS

### a. **Passive Restraint Discount**

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

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

**b. Anti-Lock Braking System Discount**

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

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

**8. PICKUPS AND VANS**

- a. **Liability and Physical Damage:** Rate as private passenger. For non-symbolled pickups, determine a symbol based on original cost new from the Tables on Page 35 or 36 of this Manual Section.
- b. **Coverage for caps, covers or bedliners** on a pickup is provided without additional premium charge and without specific description of the cap, cover or bedliner.
- c. **Camper bodies with or without facilities for cooking or sleeping:** Rate as a separate item. Refer to the Rule 19. Miscellaneous types.

**9. MOTOR VEHICLE ACCIDENT PREVENTION COURSE (APC) DISCOUNT**

- a. A 12% Motor Vehicle Accident Prevention Course Discount shall be applied to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection, Uninsured/Underinsured Motorists, Comprehensive (OTC) and Collision coverages, provided:
  - (1) The auto is classified and rated as a private passenger auto; and
  - (2) The operator of the auto:
    - (a) Is age 55 or older, and
    - (b) Has a completion certificate, dated within the most recent 36 months certifying that he or she has successfully completed one of the following types of courses approved by the Minnesota Commissioner of Public Safety:
      - (i) An Accident Prevention Course
      - (ii) An Accident Prevention Refresher Course.  
A person 58 years old and older who successfully completes a retaking of the original course or a refresher course more than 3 years from the date the person last was eligible for the premium reduction in subdivision 1 is entitled to reinstatement of this eligibility.
- b. This discount shall apply:
  - (1) To new and renewal policies with inception dates within the 36 month period following the course completion date.
  - (2) To the auto operated by the insured with the course completion certificate subject to the following:
    - (a) If more than one person insured on the policy meets the APC Discount eligibility criteria set forth in Paragraph **a.(2)**, the APC Discount shall be afforded to the number of autos equal to the number of insureds eligible for the discount.
    - (b) If the number of autos exceeds the number of insureds who meet the APC Discount eligibility criteria, the APC Discount shall be afforded to such excess autos only if there are no other drivers assigned to those autos (i.e., drivers who do not meet the APC Discount eligibility criteria).
  - (3) Only once to each such motor vehicle regardless of the number of operators with course completion certificates.
- c. This discount shall not apply to a vehicle classified and rated under the Miscellaneous Types Rule unless classified and rated as a private passenger type auto.

**10. 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 or Personal Injury Protection, Comprehensive (OTC) 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 with 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.)

**11. 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 or Personal Injury Protection, 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.***

**12. 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,
- d. Towing and Labor losses,
- e. Personal Injury Protection losses, and
- f. Not at Fault losses with the exception of those involving contact with animals or fowl.

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.

## 5. SAFE DRIVER INSURANCE PLAN (SDIP)

A. ELIGIBILITY - An auto is eligible for rating under this Plan if it is:

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

***Exception: The SDIP does not apply to vehicles rated under the Miscellaneous Types section or the Farm Trucks section of this manual.***

### B. DEFINITIONS

#### 1. DRIVING RECORD POINTS

##### a. CONVICTIONS

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

- (1) Four (4) points are assigned for conviction of:
  - (a) Driving while in an intoxicated condition or under the influence of drugs, and also includes a driver's license record entry of "Implied Consent."\*
  - (b) Failure to stop and report when involved in an accident.
  - (c) Felony involving use of motor vehicle.
  - (d) Driving a motor vehicle in a reckless manner which results in an injury to a person, and
  - (e) Driving a motor vehicle during the period of time the driver's license is suspended or revoked.

\*If at-fault accident and alcohol or drug conviction occur at same time, charge for both.

- (2) Three (3) points are assigned for conviction of:
  - (a) Careless/Reckless/Exhibition/Negligent Driving
  - (b) Distracted driving or Illegal use of handheld device
  - (c) Passing stopped school bus
  - (d) Driving on the wrong side of road
  - (e) Driving wrong way on one way street
  - (f) Failure to have vehicle under control
  - (g) Operating without a valid driver's license
  - (h) Any other moving motor vehicle violations involving possession, disbursement, or use of alcohol or drugs, other than those that apply under 5. SDIP, B. 1. a. (1), (a)\*
  - (i) Refusal to take alcohol or drug test.



- (j) Evading or fleeing from police to avoid arrest.
  - (k) Homicide or assault arising out of the operation of a motor vehicle.
  - (l) Racing
  - (m) The accumulation of points under a State Point System resulting in suspension or revocation of an operator's license.
- (3) Two (2) points are assigned for conviction of any other moving violation resulting in suspension or revocation of an operator's license.
- (4) One (1) point is assigned for each additional conviction of a moving motor vehicle violation not listed in (1), (2) or (3) above in excess of one.

**b. ACCIDENTS**

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

- (1) Two (2) points are assigned for each accident that results in:
- (a) Bodily injury, or death; or
  - (b) Total damage to all property including his/her own in excess of \$2,000.
- (2) One (1) point is assigned for each auto accident that results in total damage to all property including his or her own that is less than the \$2,000 threshold reflected above.

**EXCEPTIONS:**

- (1) No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
- (2) No points are assigned for accidents occurring under the following circumstances:
- (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
  - (b) The applicant or any operator residing in the same household or owner, reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
  - (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
  - (d) Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
  - (e) Auto operated by the applicant or any resident operator is struck by a "hit- and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
  - (f) Accidents involving damage by contact with animals or fowl; or
  - (g) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
  - (h) Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
  - (i) Accidents resulting in an amount being paid under PIP or Additional PIP and no payment is made for the same accident under the Liability or Collision Coverage. This exception does NOT apply to single vehicle accidents in which damage to property occurs.
  - (j) Driving record points which result from convictions or accidents shall not be applied to Comprehensive (OTC) premium.

**c. INEXPERIENCED OPERATOR**

- (1) If the principal or occasional operator of the auto has no points assigned for an accident or conviction but has been licensed less than two years, one (1) point is assigned.
- (2) If the principal or occasional operator of the auto has been licensed for less than two years but HAS points assigned for an accident or conviction, assign points only for the accident or conviction, NOT for the principal or occasional operator's inexperience.
- (3) If the principal or occasional operator qualifies for Inexperienced Operator points assignment but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 3,4,5,6,7, or 8 apply.

**d. REFUND OF SURCHARGED PREMIUM**

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

**2. EXPERIENCE PERIOD**

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

**3. EXCEPTIONS TO CONVICTION SURCHARGES**

Any minor convictions that occurred prior to a change in a surcharge plan except to the extent provided under the prior plan.

**C. DRIVING RECORD SUB-CLASSIFICATION** The driving record Sub-Classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

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

**D. MULTI-CAR RISK**

Any points developed under SDIP shall apply to the automobile that the regular or occasional operator is assigned to, as shown under the Multi-Car Section in the Secondary Table. Points may only be accumulated when the number of drivers exceeds the number of automobiles.

**TOTAL BASE PREMIUM** is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability; Medical Payments or Personal Injury Protection; Comprehensive (OTC) and Collision Coverages that apply to the auto.

**E. ADMINISTRATION OF SDIP**

**1. NEW BUSINESS**

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

**2. RENEWAL BUSINESS**

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

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

**6. MODEL YEAR/AGE GROUPS FOR COMPREHENSIVE (OTC) AND COLLISION COVERAGES**

**A. WHERE MODEL YEAR IS USED IN RATING:**

- 1. The model year of the auto is the year assigned by the auto manufacturer.
- 2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
- 3. If the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.

**B. WHERE AGE IS USED IN RATING:**

**1. AGE IS DETERMINED AS FOLLOWS:**

Age Group	Definition
1	Autos of current model year*
2	Autos of the preceding year
3	Autos of second preceding year
4	Autos of third preceding year
5	Autos of fourth preceding year
6	Autos of fifth preceding year
7	Autos of sixth preceding year
8	Autos of seventh preceding year
9	Autos of eighth preceding year
10	Autos of ninth preceding year
11	Autos of tenth preceding year
12	Remaining 1990 – 2010 model years
13	Autos of 1989 and prior model years

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

- 2. **REBUILT OR STRUCTURALLY ALTERED AUTOS** - the age of the chassis determines the age of the autos.

## 7. MINIMUM PREMIUM RULE

All PREMIUM CHARGES shall be calculated on a Pro Rata basis.

## 8. POLICY PERIOD

No policy shall be written for other than a semi-annual term.

## 9. CHANGES

A. All changes requiring **PREMIUM ADJUSTMENTS SHALL BE COMPUTED PRO RATA.**

B. If an auto, operator 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 of less than \$7.00, the amount may be waived.

**Except that actual return premium shall be returned at the request of the insured.**

2. Companies need not refund minimal premium of less than \$7.00 if the insured requests the following:

- a. Cancellation of coverage,
- b. Reduction of limits of liability, or
- c. Increase in deductible.

**Except that actual return premium shall be returned at the request of the insured.**

### D. SUSPENSION

For vehicles subject to the Minnesota No-Fault Automobile Insurance Act, Single Limit Liability, or Bodily Injury and Property Damage Liability, Personal Injury Protection, Uninsured Motorists Coverage, Underinsured Motorists Coverage and if provided, Collision and other Miscellaneous Coverage options may be suspended at the request of the Named Insured if the Named Insured submits a signed statement that the owned vehicle will not be operated on public roads or highways during the period of suspension. The coverages will be deleted pro rata and can be added back on by notifying the company.

At the option of the Named Insured, Personal Injury Protection may be suspended for owned autos only.

## 10. CANCELLATION

A. If a policy, vehicle or form of coverage is cancelled the return premium shall be calculated on a pro rata basis, whether request by the company or the Insured.

B. Instructions for determining an approximate **PRO RATA FACTOR**:

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, 2018 is designated as 2018.181.
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 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.

**EXAMPLE:**

Cancellation date May 19, 2018	2018.381
Effective date March 2, 2018	<u>2018.167</u>
	.214

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 or change amount on an individual coverage level.

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

**REFER TO PRO RATA TABLE DIRECTLY FOLLOWING THIS SECTION.**

### C. REFUND OF UNEARNED PREMIUM

If a policy, vehicle or form of coverage is cancelled by the company, cancellation shall not be effective unless any unearned premium due to the insured is returned to the insured with the notice of cancellation or is delivered or sent by mail to the insured so as to be received by the insured on or before the effective date of cancellation.

If a policy, vehicle or form of coverage is cancelled by the insured, the return of unearned premium must be delivered to the insured within 30 days following receipt by the insurer of the insured's request for cancellation.

## 11. PREMIUM ROUNDING RULE

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

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations.

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 SUBSEQUENT MODEL YEARS – Symbol 70+ Vehicles – (need prior approval)

The Rate Factors for Symbol 1 through 70 Vehicles are shown in the table on page 35.

### B. 1990 - 2010 MODEL YEARS – Symbol 27 Vehicles – (need prior approval)

The Rate Factors for Symbol 1-26 Vehicles are shown in the table on page 36.

### C. 1989 AND PRIOR MODEL YEAR VEHICLES Apply the following factors to the Symbol 8/Base Model Year Rate: **Current Underwriting Rules require newly acquired vehicles 1989 and prior, desiring Physical Damage coverage, to be rated as Antique Autos (19. Miscellaneous types G.) or Classic Autos (19. Miscellaneous types H.).**

### 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

This option is not used. Requests to suspend or re-add any coverage are reviewed to delete coverage and re-add as outlined in **Section 9. CHANGES**.

## 14. MISCELLANEOUS COVERAGES

### A. UNINSURED MOTORISTS COVERAGE

#### BODILY INJURY

This form of coverage shall be afforded at limits of \$25/50,000 Split Limit Bodily Injury Uninsured Motorists Coverage or \$50,000 Single Limit Bodily Injury Uninsured Motorists Coverage under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Minnesota.

Uninsured Motorists Coverage shall apply to all the vehicles insured on the policy. Attach the applicable endorsement.

#### Increased Limits:

Increased limits shall be offered at limits equal to but not in excess of the Single Limit Liability or Bodily Injury Liability limits on the policy, or such lesser limits as the insured elects, but not less than the basic limits.

#### Rates

The 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

#### 1. Basic Limits

This form of coverage shall be afforded at limits \$25/50,000 Split Limit Bodily Injury Underinsured Motorists Coverage or \$50,000 Single Limit Bodily Injury Underinsured Motorists Coverage under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Minnesota.

- a. Increased Limits shall be offered at limits equal to but not in excess of the Single Limit Liability or Bodily Injury Liability limits on the policy, or such lesser limits as the insured elects, but no less than basic limits.
- b. Underinsured Motorists Coverage shall apply to all vehicles insured under the policy at the same limits as Uninsured Motorists Coverage.
- c. Attach the applicable endorsement.

#### 2. Rates

Rates for basic and increased limits of Underinsured Motorists Coverage are displayed on the rate pages. Underinsured Motorists Coverage rates are provided for the following risks:

- a. Single Car Risk
- b. 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.***

**C. DEDUCTIBLE INSURANCE**

1. **Deductible Liability Insurance** is not available for vehicles classified and rated according to the rules of this manual.

2. **Collision Deductible for Which No Premium is Shown**

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

100 Deductible	165%
200 Deductible	150%
250 Deductible	135%
500 Deductible	100%
1,000 Deductible	85%
1,500 Deductible	72%
2,000 Deductible	62%
2,500 Deductible	54%

**NOTE:** Optional Collision deductibles of \$100, \$200 and \$250 are available for renewal policies only.

3. **Deductible Comprehensive (OTC) without Full Coverage (No Deductible) for Safety Glass**

Deductible Comprehensive (OTC) Coverage without Full Coverage (No Deductible) for the repair or replacement of damaged Safety Glass is available at the option of the insured.

Charge the following percentage of the \$500 Deductible Comprehensive (OTC) premium:

50 Deductible	200%
100 Deductible	175%
250 Deductible	129%
500 Deductible	100%
1,000 Deductible	78%
1,500 Deductible	62%
2,000 Deductible	49%
2,500 Deductible	39%

**NOTE:** Optional Comprehensive deductibles of \$50 and \$100 are available for renewal policies only.

4. **Deductible Comprehensive (OTC) with Full Coverage (No Deductible) for Safety Glass**

Deductible Comprehensive (OTC) including Full Coverage (No Deductible) for the repair or replacement of damaged safety glass is available at the option of the insured.

The Additional Charge for this option is reflected below and will be included in the Comprehensive (OTC) coverage premium reflected on the declaration.

50 Deductible	5%
100 Deductible	10%
250 Deductible	25%
500 Deductible	50%
1,000 Deductible	90%
1,500 Deductible	125%
2,000 Deductible	150%
2,500 Deductible	175%

**NOTE:** *Optional Comprehensive deductibles of \$50 and \$100 are available for renewal policies only.*

Attach the Full Safety Glass Coverage Endorsement.

**5. Personal Injury Protection Deductibles**

The option to purchase a PIP Deductible, applicable to the named insured and relatives on a per accident basis, may be offered on policies insuring an individually owned auto. Charge the following percentage of the Personal Injury Protection Base Premium displayed on the rate pages:

	<b>Deductible</b>	<b>Percentage</b>
Medical Expenses	\$100	98%
Work Loss	\$200	99%
Combined Medical Expenses and Work Loss	As shown above	97%

**D. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE**

1. The \$30/900 limit for Transportation Expenses Coverage may be increased to the following limits:

<b>Coverage</b>	<b>Annual Rate Per Auto</b>
40/1200 50/1500	<b>Refer to Rate Pages</b>

**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 Limits Transportation Expenses Coverage Endorsements to the policy.

**E. TOWING AND LABOR COSTS**

1. This coverage can only be written when the Comprehensive (OTC) feature is also included on the same vehicle.
2. This coverage may be written only for Private Passenger Autos.
3. **Rate** - Refer to the Miscellaneous Coverage rate pages for limit per disablement options and applicable rate.

**4. Endorsement**

Attach the Towing and Labor Costs Coverage Endorsement to the policy.

**F. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

**1. COVERAGE**

When Comprehensive Other Than Collision Coverage is purchased, corresponding coverage for 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 provided under the policy without additional premium charge.

Such equipment includes, but is not limited to:

- a. Radios and Stereos;



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

However, 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 sub-limit of \$1,000. This sub-limit 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 Sound Reproducing Equipment	Premium Per Auto
\$ 1,500	<b>Refer to Rate Pages</b>
2,000	
2,500	
3,000	
3,500	
4,000	
4,500	
5,000	
Limits in excess of \$5,000 require underwriting review and approval	

**3. ENDORSEMENT**

Attach the Excess Electronic Equipment Coverage Endorsement to the policy.

**G. TAPES, RECORDS, DISKS AND OTHER MEDIA COVERAGE**

**1. COVERAGE**

Additional coverage for **\$200** worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits per Rule 14. Miscellaneous Coverages, Section F. 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 the Miscellaneous Coverages Rate Pages for the premium per auto.

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

**NOTE:**

- a. **This coverage is only available when Collision and/or Other Than Collision Coverage is purchased.**
- b. **Coverage is not available for radar or laser detectors.**

**3. ENDORSEMENT**

Attach the Excess Electronic Equipment Coverage Endorsement to the policy.

**H. CUSTOMIZED VANS AND PICKUPS**

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

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol based on the amount developed in 1. from the tables on pages 24 or 25 of this manual corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.

**4. ENDORSMENT**

Attach the Customizing Equipment Coverage Endorsement.

**I. LIMITED MEXICO COVERAGE**

This is not a filed option.

**J. AUTO LOAN/LEASE COVERAGE**

**1. ELIGIBILITY**

A policy providing both Collision and Comprehensive (OTC) 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 (OTC) 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 Comprehensive (OTC) 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 Miscellaneous Coverages Rate Pages for the 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 for this coverage.*

**3. ENDORSEMENT**

Attach the Trip Interruption Coverage Endorsement to the policy.

**L. ADDITIONAL PERSONAL INJURY PROTECTION**

Every insurer providing PIP to a named insured may offer to such named insured Additional Personal Injury Protection. An additional PIP package containing an additional \$10,000 Medical Expenses limit is available.

	<b>Additional Medical Expenses</b>	<b>Additional Aggregate Work Loss, Essential Services, Expenses and Survivors Loss</b>	<b>Additional Weekly Maximum Loss or Survivors Loss</b>	<b>Additional Weekly Maximum Essential Services</b>
1.	\$10,000	*	*	*

\* Included in Basic Personal Injury Protection Coverage

**1. ENDORSEMENT**

Attach the Added Personal Injury Protection Coverage – Minnesota Endorsement.

**M. COMBINED PIP OPTION**

1. The option to stack PIP Coverage (the “Combined PIP Option”) must be offered as follows:
  - a. When two or more vehicles subject to the Minnesota No-Fault Law are afforded No-Fault coverage under the same policy, the option to stack PIP Coverage on all such vehicles must be offered to the named insured.
  - b. When a named insured owns two or more vehicles subject to the Minnesota No-Fault Law, but insures only one such vehicle under the policy, the Combined PIP option must be offered to the named insured.
2. If the named insured selects Combined PIP, a Combined PIP Additional Charge applies per vehicle. Refer to the rate pages for the applicable Additional Charge.
3. The Combined PIP Additional Charge shall be added separately to the premium for No-Fault coverage that applies to each auto.
4. The Combined PIP Additional Charge is not subject to modification by the provisions of any rating plans or other rating rules (e.g. Classifications, Safe Driver Insurance Plan, Increase Limits Factors, PIP Deductibles, etc.), except as provided in paragraph 5. below.
5. The Combined PIP Additional Charge applies to the premiums for Miscellaneous Type vehicles, other than motorcycles or trailers, which are subject to the Minnesota No-Fault Law. For Miscellaneous Type vehicles subject to the Minnesota No-Fault Law, the Combined PIP Additional Premium Charge is subject to the rating rules under Rule 19. Miscellaneous Types.

**N. PERSONAL INJURY PROTECTION – EXCLUSION OF WORK LOSS BENEFIT**

1. Every insurer providing PIP to a named insured age 65 or older, or age 60 or older who is retired and receiving a pension, shall make available to such named insured and to his or her relatives age 65 or older or age 60 or older who is retired and receiving a pension, the option to exclude work loss benefits.  
If this option is selected, it shall:
  - a. Apply to the named insured and, if elected, his or her relatives age 65 or older, or age 60 or older who is retired and receiving a pension; and
  - b. Remain in effect until revoked by the named insured.
2. The insurer shall notify the named insured of his or her rights as outlined in Paragraph 1. at the issuance of:
  - a. A new policy; or
  - b. The first renewal policy after the attainment of age 60 by such named insured;
  - c. And at least annually thereafter.
3. Charge 90% of the Personal Injury Protection premium displayed on the rate pages for each operator who is assigned to an auto and is:
  - a. Age 65 or older; or
  - b. Age 60 or older who is retired and receiving a pension;
  - c. And a person to whom the Exclusion of Work Loss Benefit option applies.
4. The Applicable percentage shown in Paragraph 3. shall apply:
  - a. Only once to the Personal Injury Protection premium for each auto: and
  - b. To any excess autos only if the principal operator of that auto has elected to exclude work loss benefits.

**O. RESTRICTED DRIVER ENDORSEMENT**

1. Requirements

An insurer may, by written agreement with the named insured, exclude under a policy of motor vehicle liability insurance, a specific individual from all coverage other than those legally required by Minnesota financial responsibility statute, when a motor vehicle is operated by the specifically restricted individual.

With respect to legally required minimum financial responsibility limits applicable in Minnesota for Part A – Liability Coverage, Part C -Uninsured/Underinsured Motorists Coverage and Personal Injury Protection Coverage of the policy, the Restricted Driver Endorsement does not apply.

2. Additional Requirements

- a. The named insured must acknowledge, in writing, the Restricted Driver Endorsement.
- b. The Restricted Driver Endorsement shall remain in effect:
  - (1) For the terms of the policy; and
  - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy, unless discontinued by the insurer.
- c. If a Restricted Driver Endorsement is attached to the policy;
  - (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named restricted driver.
  - (2) The restricted driver shall not be listed as an operator of any auto covered under the policy.
- d. If a loss payee is shown in the policy and physical damage coverage is excluded under the Restricted Driver Endorsement, the loss payee may be sent a notice indicating that the policy contains a Restricted Driver Endorsement.

3. Endorsement

Attach the Restricted Driver Endorsement to the policy.

## 15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

This is not currently a filed option.

## 16. NAMED NON-OWNER POLICY

This is not currently a filed option.

## 17. EXTENDED NON-OWNED LIABILITY COVERAGE

### A. Eligibility

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

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

### B. Coverage

The Personal Auto Policy (PAP) may be extended to cover 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.**

#### 2. Coverage IS NOT AVAILABLE for Vehicles Furnished or Available For Regular Use As Public Or Livery Conveyances

### C. Rating - Liability Coverage

**Vehicles Furnished or Available For Regular Use EXCEPT Vehicles Furnished For Use As Public Or Livery Conveyances**

Charge the premium shown on the rate pages.

If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect premium.

### D. Endorsement

Attach the Extended Non-owned Coverage – Vehicles Furnished Or Available For Regular Use Endorsement.

## 18. INCREASED LIMITS

### A. LIABILITY INCREASED LIMITS TABLES

The following tables contain the factors to be applied to the basic \$70,000 Single Limit Liability or the \$30,000/60,000 Bodily Injury Liability rate and the \$10,000 Property Damage Liability rate in the State of Minnesota:

#### 1. \$70,000 Single Limit Liability Increased Limits Table

a. For vehicles subject to the Minnesota No-Fault Law

LIMITS	FACTORS
70,000	1.00
75,000	1.01
100,000	1.06
200,000	1.20
300,000	1.28
500,000	1.40
1,000,000	1.59

b. For vehicles NOT subject to the Minnesota No- Fault Law

LIMITS	FACTORS
70,000	1.00
75,000	1.01
100,000	1.06
200,000	1.20
300,000	1.28
500,000	1.41
1,000,000	1.60

2. \$30,000/60,000 Bodily Injury Increased Limits Table

a. For vehicles subject to the Minnesota No-Fault Law

LIMITS	FACTORS
30/60	1.00
50/100	1.28
100/300	1.74
250/500	2.46
300/300	2.54
500/500	2.90
500/1,000	3.13
1,000/1,000	3.87

b. For vehicles NOT subject to the Minnesota No-Fault Law

LIMITS	FACTORS
30/60	1.00
50/100	1.23
100/300	1.59
250/500	2.14
300/300	2.21
500/500	2.44
750/1,000	2.65
1,000/1,000	3.21

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

LIMITS	FACTORS
10,000	1.00
15,000	1.11
20,000	1.16
25,000	1.19
50,000	1.28
100,000	1.33
300,000	1.39
500,000	1.42
750,000	1.45
1,000,000	1.47

**19. MISCELLANEOUS TYPES**

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

1. Personal Injury Protection – Apply the factor applicable to the liability coverages to the private passenger base premium for PIP.
2. Additional PIP – Apply the factor applicable to the liability coverages to the premium for Additional PIP determined in accordance with the Additional Personal Injury Protection Section of Rule 14.

**10. 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, PERSONAL INJURY PROTECTION, UNINSURED AND UNDERINSURED MOTORISTS COVERAGES**

1. **Motor Homes Used in Driving to or from Work or Used In business refer to the Home Office.**
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)

**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, and 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 3. Above using the tables on pages 35 and 36 of this 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.
  - c. **Motor Homes Used in Driving to or from Work or used in Business Refer to the Home Office.**
  - d. **Pleasure Use Motor Homes**

For Comprehensive (OTC) charge .35 x 2.90 of the base rates calculated in a. and b.

For Collision charge .35 x 1.65 of the base rates calculated in a. and b.

(The Safe Driver Insurance Plan <SDIP>does not apply.) (Class Code 943700)

- e. For **custom built Motor Homes**, the model year of the chassis determines the model year of the motor home.

#### 4. Rental Coverage

Motor Home Rental Coverage should be disregarded, as this is not a currently filed option.

### B. TRAILERS AND CAMPER BODIES DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS AND PICKUPS

#### LIABILITY

A Personal Auto Policy affording Liability Coverage also 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 INJURY PROTECTION

Minnesota No-Fault Law (Personal Injury Protection Coverage) is not provided on trailers and camper bodies.

#### FARM WAGONS AND FARM IMPLEMENTS

A Personal Auto Policy affording Liability Coverage also provides Liability Coverage without additional premium charge and without specific description of a farm wagon or farm implement when attached to a private passenger auto, pickup or van. Such farm wagons or farm implements are not subject to the Minnesota No-Fault Law, so Personal Injury Protection does not apply to the farm wagon or farm implement when attached to a private passenger auto.

#### 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 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 (OTC) and Collision** – Use Motor Home rates.

#### 2. All Other trailers (Class Code 6) – Use Recreational Trailers Physical Damage Rates.

### 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:

<b>Engine Size cc</b>	<b>Operator Under Age 25</b>	<b>All Other Operators</b>
1-50	(Code 922100) 40%	(Code 923100) 20%
51-100	(Code 922100) 50%	(Code 923100) 25%
101-200	(Code 922200) 60%	(Code 923200) 30%
201-360	(Code 922300) 70%	(Code 923300) 40%
361-500	(Code 922400) 80%	(Code 923400) 50%
501-800	(Code 922500) 90%	(Code 923500) 55%
801-1000	(Code 922600) 100%	(Code 923600) 60%
Over 1000	(Code 922600) 120%	(Code 923600) 65%

**UNINSURED & UNDERINSURED MOTORISTS COVERAGES**

300% of Private Passenger Rate

**PHYSICAL DAMAGE**

10. **Comprehensive (OTC)** – \$500 Deductible Rate per \$100.

- (Values – up to \$3,000)
- (Values – \$3,001-\$10,000)
- (Values – \$10,001-\$25,000)
- (Values \$25,001 and over)

2. **Collision** - \$500 Deductible Rate per \$100.

- (Values – up to \$3,000)
- (Values – \$3,001-\$10,000)
- (Values – \$10,001-\$25,000)
- (Values \$25,001 and over)

**D. SNOWMOBILES AND ALL-TERRAIN VEHICLES**

(Class Code – 959000) (Including 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 35% of private passenger base rates.
2. Personal Injury Protection – Apply the factor applicable to the Liability coverages to the Private Passenger base rate.
3. Uninsured Motorists-Charge the private passenger rate.
4. Physical Damage – Refer to the rate pages.

**SNOWMOBILE AUXILIARY LIGHTING SYSTEM DISCOUNT**

10. A 5% Auxiliary Lighting System Discount applies to the Bodily Injury and Property Damage Liability (or Single Limit Liability), Personal Injury Protection, Collision, Uninsured Motorists and Underinsured Motorists Coverage premiums for snowmobiles provided the snowmobile is equipped with an authorized auxiliary hazard warning lighting system.
2. To qualify for this discount, the auxiliary hazard warning light system must be installed by the manufacturer of the snowmobile as original equipment or authorized dealer of that manufacturer as an aftermarket system that has the following features when activated:
  - a. A yellow light emitting diode (L.E.D.) light on the front of the snowmobile that flashes at least once per second and is visible at least one-half mile in front of the snowmobile: and
  - b. A red light emitting diode (L.E.D.) light on the rear of the snowmobile that flashes at least once per second and is visible at least one-half mile from behind the snowmobile.
3. This discount shall apply:
  - a. To every snowmobile of the insured that is equipped with an authorized auxiliary hazard warning lighting system: and
  - b. On a policy insuring a snowmobile or that portion of a policy insuring a snowmobile that is issued, delivered, or renewed in this state.

**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.

10. Registered Dune Buggies – Classify and rate as private passenger autos.

2. Non-Registered Dune Buggies – Class Code – 913200 (Including Passenger Hazard)

Liability – Charge 90% of private passenger base rates.

**PERSONAL INJURY PROTECTION**

Apply the factor applicable to the Liability coverages to the Private Passenger base rate.

Uninsured/ Underinsured Motorists – charge private passenger rates.

**PHYSICAL DAMAGE**

Refer to the rate pages. **Photos always required.**

**F. GOLF CARTS (Class Code 943500)**

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

All premiums apply for the period of coverage.

Attach the Miscellaneous Type Vehicle Endorsement.

**LIABILITY**

Charge 25% of 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**

1. Charge 40% of the private passenger base rate only if vehicle displays antique license plate, and use is limited to 150 mile radius of garage location.
2. Charge 100% of the private passenger base rate if vehicle does not meet criteria in 1.

**PERSONAL INJURY PROTECTION**

Apply the factor applicable to the Liability coverages to the Private Passenger base rate.

**UNINSURED AND UNDERINSURED MOTORISTS**

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 15 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, UNINSURED AND UNDERINSURED MOTORISTS

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 table for 1990 – 2010 model years on page 36 of this manual.
3. Rate as a private passenger auto using the base rate for the current model year.

## 20. RATING TERRITORIES

10. 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.

10. 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. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

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## PRO RATA CANCELLATION TABLE

January			February			March			April			May			June		
Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio
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	25	.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	.417
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			

## PRO RATA CANCELLATION TABLE

July			August			September			October			November			December		
Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	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

## 75-Symbol Table Relativities

2011 & Subsequent Model Years

<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>	<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>
01	1 – 3,000	0.31	0.44	40	34,001 – 35,000	2.52	1.75
02	3,001- 5,500	0.38	0.55	41	35,001 – 36,000	2.58	1.77
03	5,501 – 8,000	0.47	0.67	42	36,001 – 37,000	2.65	1.80
04	8,001 – 9,000	0.58	0.77	43	37,001 – 38,000	2.71	1.82
05	9,001 – 10,000	0.66	0.82	44	38,001 – 39,000	2.78	1.84
06	10,001 – 11,000	0.73	0.85	45	39,001 – 40,000	2.84	1.86
07	11,001 – 12,000	0.81	0.88	46	40,001 – 41,250	2.91	1.89
08	12,001 – 13,000	0.87	0.92	47	41,251 – 42,500	2.99	1.92
10	13,001 – 14,000	0.94	0.96	48	42,501 – 43,750	3.07	1.94
11	14,001 – 15,000	1.00	1.00	49	43,751 – 45,000	3.15	1.97
12	15,001 – 15,625	1.06	1.03	50	45,001 – 46,250	3.22	2.00
13	15,626 – 16,250	1.11	1.06	51	46,251 – 47,500	3.30	2.03
14	16,251 – 16,875	1.16	1.08	52	47,501 – 48,750	3.38	2.05
15	16,876 – 17,500	1.22	1.11	53	48,751 – 50,000	3.45	2.08
16	17,501 – 18,125	1.27	1.13	54	50,001 – 52,500	3.57	2.12
17	18,126 – 18,750	1.33	1.16	55	52,501 – 55,000	3.72	2.17
18	18,751 – 19,375	1.39	1.19	56	55,001 – 57,500	3.88	2.23
19	19,376 – 20,000	1.44	1.22	57	57,501 – 60,000	4.04	2.29
20	20,001 – 20,625	1.49	1.24	58	60,001 – 65,000	4.29	2.39
21	20,626 – 21,250	1.54	1.27	59	65,001 – 70,000	4.62	2.51
22	21,251 – 21,875	1.59	1.30	60	70,001 – 75,000	4.96	2.63
23	21,876 – 22,500	1.64	1.33	61	75,001 – 80,000	5.31	2.78
24	22,501 – 23,125	1.69	1.35	62	80,001 – 85,000	5.67	2.96
25	23,126 – 23,750	1.74	1.38	63	85,001 – 90,000	6.04	3.13
26	23,751 – 24,375	1.78	1.40	64	90,001 – 95,000	6.41	3.31
27	24,376 – 25,000	1.83	1.42	65	95,001 – 100,000	6.77	3.48
28	25,001 – 25,625	1.88	1.45	66	100,001 – 110,000	7.32	3.74
29	25,626 – 26,250	1.92	1.47	67	110,001 – 120,000	8.06	4.09
30	26,251 – 26,875	1.97	1.50	68	120,001 – 130,000	8.79	4.44
31	26,876 – 27,500	2.02	1.52	69	130,001 – 140,000	9.52	4.79
32	27,501 – 28,125	2.06	1.54	70	140,001 – 150,000	10.26	5.13
33	28,126 – 28,750	2.10	1.57	98	Above \$150,000	(a)	(b)
34	28,751 – 29,375	2.15	1.59				
35	29,376 – 30,000	2.19	1.61				
36	30,001 – 31,000	2.25	1.64				
37	31,001 – 32,000	2.32	1.67				
38	32,001 – 33,000	2.39	1.70				
39	33,001 – 34,000	2.45	1.72				

(a) Add 0.74 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

(b) Add 0.35 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

## 27-Symbol Table Relativities

1990 – 2010 Model Years

<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>
01	1 – 3,000	0.38	0.62
02	3,001- 5,500	0.49	0.70
03	5,501 – 8,000	0.59	0.77
04	8,001 – 9,000	0.67	0.82
05	9,001 – 10,000	0.75	0.86
06	10,001 – 11,000	0.84	0.90
07	11,001 – 12,000	0.92	0.95
08	12,001 – 13,000	1.00	1.00
10	13,001 – 14,000	1.09	1.05
11	14,001 – 15,000	1.20	1.10
12	15,001 – 15,625	1.31	1.15
13	15,626 – 16,250	1.43	1.21
14	16,251 – 16,875	1.56	1.28
15	16,876 – 17,500	1.72	1.37
16	17,501 – 18,125	1.87	1.44
17	18,126 – 18,750	2.02	1.52
18	18,751 – 19,375	2.16	1.60
19	19,376 – 20,000	2.34	1.68
20	20,001 – 20,625	2.54	1.76
21	20,626 – 21,250	2.77	1.84
22	21,251 – 21,875	3.06	1.94
23	21,876 – 22,500	3.37	2.05
24	22,501 – 23,125	3.83	2.21
25	23,126 – 23,750	4.49	2.46
26	23,751 – 24,375	5.17	2.71
27	24,376 – 25,000	Prior	Approval



## PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

**Applicable to All Territories**

### NO YOUTHFUL OPERATOR

OPERATOR AGE		Pleasure Use	Drive TO or FROM Work		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Operator Age 30-39	<b>Factor Code</b> 8161--	<b>1.00</b>	<b>1.10</b>	<b>1.20</b>	<b>1.30</b>	<b>0.65</b>
Operator Age 40-49	<b>Factor Code</b> 8151--	<b>0.90</b>	<b>1.00</b>	<b>1.10</b>	<b>1.20</b>	<b>0.60</b>
Operator Age 50-64	<b>Factor Code</b> 8851--	<b>0.80</b>	<b>0.90</b>	<b>1.00</b>	<b>1.10</b>	<b>0.55</b>
Operator Age 65-74	<b>Factor Code</b> 8801--	<b>0.80</b>	<b>0.90</b>	<b>1.00</b>	<b>1.10</b>	<b>0.55</b>
Operator Age 75-79	<b>Factor Code</b> 8121--	<b>0.85</b>	<b>0.90</b>	<b>1.05</b>	<b>1.15</b>	<b>0.60</b>
Operator Age 80-84	<b>Factor Code</b> 8141--	<b>0.90</b>	<b>0.95</b>	<b>1.10</b>	<b>1.20</b>	<b>0.70</b>
Operator Age 85 or Over	<b>Factor Code</b> 8201--	<b>0.95</b>	<b>1.00</b>	<b>1.10</b>	<b>1.25</b>	<b>0.75</b>

**ALL OTHER OPERATORS AGE 25-29:** In accordance with **Rule 4.C.2**, this classification applies to operators age 25-29 who are **NOT** eligible for any Youthful Operator classification.

All Other Operators Age 25-29	<b>Factor Code</b> 8301--	<b>1.00</b>	<b>1.05</b>	<b>1.15</b>	<b>1.25</b>	<b>0.65</b>
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**EXCESS AUTOS:** Refer to **Rule 4.C.3** for the rules of application for these classifications.  
(Applicable to **NO YOUTHFUL OPERATOR** and to **YOUTHFUL OPERATOR** risks)

Excess Autos 1 – if Farm Use see Farm Use Factor and Code for highest rated operator	<b>Factor Code</b>	8990--	<b>.80</b>
Excess Autos 2 (All Operators Age 40-74) – if Farm Use see Farm Use Factor and Code for highest rated operator	<b>Factor Code</b>	8980--	<b>.55</b>

## PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

**Applicable to All Territories**

### YOUTHFUL OPERATOR

AGE			UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8400-- 2.50	8403-- 2.65	8600-- 3.30	8603-- 3.45
	18	Factor Code	8401-- 2.50	8405-- 2.65	8601-- 3.30	8605-- 3.45
	19	Factor Code	8451-- 2.40	8455-- 2.55	8651-- 3.20	8655-- 3.35
	20	Factor Code	8450-- 2.40	8453-- 2.55	8650-- 3.20	8653-- 3.35
WITH DRIVER TRAINING	17 or Less	Factor Code	8460-- 2.25	8463-- 2.40	8660-- 3.00	8663-- 3.15
	18	Factor Code	8470-- 2.25	8473-- 2.40	8670-- 3.00	8673-- 3.15
	19	Factor Code	8480-- 2.15	8483-- 2.30	8680-- 2.90	8683-- 3.05
	20	Factor Code	8490-- 2.15	8493-- 2.30	8690-- 2.90	8693-- 3.05
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8754-- 1.35	8755-- 1.50	8704-- 1.75	8705-- 1.90
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708-- 1.30	8709-- 1.45

AGE			UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8406-- 2.25	8408-- 2.40	8606-- 3.00	8608-- 3.15
	18	Factor Code	8402-- 2.25	8404-- 2.40	8602-- 3.00	8604-- 3.15
	19	Factor Code	8452-- 2.15	8454-- 2.30	8652-- 2.90	8654-- 3.05
	20	Factor Code	8456-- 2.15	8458-- 2.30	8656-- 2.90	8658-- 3.05
WITH DRIVER TRAINING	17 or Less	Factor Code	8466-- 2.00	8468-- 2.15	8666-- 2.65	8668-- 2.80
	18	Factor Code	8476-- 2.00	8478-- 2.15	8676-- 2.65	8678-- 2.80
	19	Factor Code	8486-- 1.90	8488-- 2.05	8686-- 2.55	8688-- 2.70
	20	Factor Code	8496-- 1.90	8498-- 2.05	8696-- 2.55	8698-- 2.70
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8756-- 1.15	8757-- 1.30	8706-- 1.50	8707-- 1.65
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708-- 1.30	8709-- 1.45

**PRIMARY CLASSIFICATIONS**

Rating Factors and Statistical Codes

**Applicable to All Territories**

**YOUTHFUL OPERATOR**

AGE			MARRIED MALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>WITHOUT DRIVER TRAINING</b>	17 or Less	<b>Factor Code</b> 8924--	<b>1.55</b>	<b>1.70</b>	<b>1.40</b>	<b>1.55</b>
	18	<b>Factor Code</b> 8934--	<b>1.55</b>	<b>1.70</b>	<b>1.40</b>	<b>1.55</b>
	19	<b>Factor Code</b> 8944--	<b>1.50</b>	<b>1.65</b>	<b>1.35</b>	<b>1.50</b>
	20	<b>Factor Code</b> 8954--	<b>1.50</b>	<b>1.65</b>	<b>1.35</b>	<b>1.50</b>
<b>WITH DRIVER TRAINING</b>	17 or Less	<b>Factor Code</b> 8964--	<b>1.40</b>	<b>1.55</b>	<b>1.25</b>	<b>1.40</b>
	18	<b>Factor Code</b> 8974--	<b>1.40</b>	<b>1.55</b>	<b>1.25</b>	<b>1.40</b>
	19	<b>Factor Code</b> 8984--	<b>1.35</b>	<b>1.50</b>	<b>1.20</b>	<b>1.35</b>
	20	<b>Factor Code</b> 8994--	<b>1.35</b>	<b>1.50</b>	<b>1.20</b>	<b>1.35</b>
<b>WITH OR WITHOUT DRIVER TRAINING</b>	21 thru 24	<b>Factor Code</b> 8554--	<b>1.25</b>	<b>1.40</b>	<b>1.05</b>	<b>1.20</b>
	25 thru 29		<b>CLASSIFY AS ALL OTHER OPERATORS AGE 25-29</b>			

## PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

**Applicable to All Territories**

### YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>WITHOUT DRIVER TRAINING</b>	17 or Less	<b>Factor Code</b>	<b>2.10</b>	<b>2.25</b>	<b>2.60</b>	<b>2.75</b>
			8024--	8025--	8124--	8125--
	18	<b>Factor Code</b>	<b>2.10</b>	<b>2.25</b>	<b>2.60</b>	<b>2.75</b>
			8034--	8035--	8134--	8135--
<b>WITH DRIVER TRAINING</b>	19	<b>Factor Code</b>	<b>2.05</b>	<b>2.20</b>	<b>2.55</b>	<b>2.70</b>
			8044--	8045--	8144--	8145--
	20	<b>Factor Code</b>	<b>2.05</b>	<b>2.20</b>	<b>2.55</b>	<b>2.70</b>
			8054--	8055--	8154--	8155--
<b>WITH OR WITHOUT DRIVER TRAINING</b>	17 or Less	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.35</b>	<b>2.50</b>
			8064--	8065--	8164--	8165--
	18	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.35</b>	<b>2.50</b>
			8074--	8075--	8174--	8175--
<b>WITH OR WITHOUT DRIVER TRAINING</b>	19	<b>Factor Code</b>	<b>1.85</b>	<b>2.00</b>	<b>2.30</b>	<b>2.45</b>
			8084--	8085--	8184--	8185--
	20	<b>Factor Code</b>	<b>1.85</b>	<b>2.00</b>	<b>2.30</b>	<b>2.45</b>
			8094--	8095--	8194--	8195--
<b>WITH OR WITHOUT DRIVER TRAINING</b>	21 thru 24	<b>Factor Code</b>	<b>1.30</b>	<b>1.45</b>	<b>1.60</b>	<b>1.75</b>
			8254--	8255--	8354--	8355--
	25 thru 29	<b>Factor Code</b>	<b>CLASSIFY AS ALL OTHER OPERATORS AGE 25-29</b>		<b>1.10</b>	<b>1.25</b>
				8358--	8359--	

AGE			UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>WITHOUT DRIVER TRAINING</b>	17 or Less	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.35</b>	<b>2.50</b>
			8026--	8027--	8126--	8127--
	18	<b>Factor Code</b>	<b>1.90</b>	<b>2.05</b>	<b>2.35</b>	<b>2.50</b>
			8036--	8037--	8136--	8137--
<b>WITH DRIVER TRAINING</b>	19	<b>Factor Code</b>	<b>1.85</b>	<b>2.00</b>	<b>2.30</b>	<b>2.45</b>
			8046--	8047--	8146--	8147--
	20	<b>Factor Code</b>	<b>1.85</b>	<b>2.00</b>	<b>2.30</b>	<b>2.45</b>
			8056--	8057--	8156--	8157--
<b>WITH OR WITHOUT DRIVER TRAINING</b>	17 or Less	<b>Factor Code</b>	<b>1.70</b>	<b>1.85</b>	<b>2.10</b>	<b>2.25</b>
			8066--	8067--	8166--	8167--
	18	<b>Factor Code</b>	<b>1.70</b>	<b>1.85</b>	<b>2.10</b>	<b>2.25</b>
			8076--	8077--	8176--	8177--
<b>WITH OR WITHOUT DRIVER TRAINING</b>	19	<b>Factor Code</b>	<b>1.65</b>	<b>1.80</b>	<b>2.05</b>	<b>2.20</b>
			8086--	8087--	8186--	8187--
	20	<b>Factor Code</b>	<b>1.65</b>	<b>1.80</b>	<b>2.05</b>	<b>2.20</b>
			8096--	8097--	8196--	8197--
<b>WITH OR WITHOUT DRIVER TRAINING</b>	21 thru 24	<b>Factor Code</b>	<b>1.10</b>	<b>1.25</b>	<b>1.35</b>	<b>1.50</b>
			8256--	8257--	8356--	8357--
	25 thru 29	<b>Factor Code</b>	<b>CLASSIFY AS ALL OTHER OPERATORS AGE 25-29</b>		<b>1.10</b>	<b>1.25</b>
				8358--	8359--	

## PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

**Applicable to All Territories**

### YOUTHFUL OPERATOR

<b>AGE</b>			<b>MARRIED FEMALE</b>			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
<b>WITHOUT DRIVER TRAINING</b>	17 or Less	<b>Factor Code</b>	8804-- <b>1.30</b>	8805-- <b>1.45</b>	8806-- <b>1.15</b>	8807-- <b>1.30</b>
	18	<b>Factor Code</b>	8854-- <b>1.30</b>	8855-- <b>1.45</b>	8856-- <b>1.15</b>	8857-- <b>1.30</b>
	19	<b>Factor Code</b>	8864-- <b>1.25</b>	8865-- <b>1.40</b>	8866-- <b>1.10</b>	8867-- <b>1.25</b>
	20	<b>Factor Code</b>	8874-- <b>1.25</b>	8875-- <b>1.40</b>	8876-- <b>1.10</b>	8877-- <b>1.25</b>
<b>WITH DRIVER TRAINING</b>	17 or Less	<b>Factor Code</b>	8884-- <b>1.15</b>	8885-- <b>1.30</b>	8886-- <b>1.05</b>	8887-- <b>1.20</b>
	18	<b>Factor Code</b>	8894-- <b>1.15</b>	8895-- <b>1.30</b>	8896-- <b>1.05</b>	8897-- <b>1.20</b>
	19	<b>Factor Code</b>	8904-- <b>1.10</b>	8905-- <b>1.25</b>	8906-- <b>1.00</b>	8907-- <b>1.15</b>
	20	<b>Factor Code</b>	8914-- <b>1.10</b>	8915-- <b>1.25</b>	8916-- <b>1.00</b>	8917-- <b>1.15</b>
<b>WITH OR WITHOUT DRIVER TRAINING</b>	21 thru 24	<b>Factor Code</b>	8664-- <b>1.05</b>	8665-- <b>1.20</b>	8006-- <b>1.00</b>	8007-- <b>1.10</b>
	25 thru 29		<b>CLASSIFY AS ALL OTHER OPERATORS AGE 25-29</b>			

CLASS PLAN PAGES

**SECONDARY CLASSIFICATIONS**  
Rating Factors and Statistical Codes

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

<b>TABLE APPLICABLE TO ALL AUTOS</b>										
		<b>Sub-Class</b>								
		<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>SINGLE CAR</b>	<b>Factor Code*</b>	<b>+0.00</b> 10	<b>+0.20</b> 11	<b>+0.60</b> 12	<b>+1.10</b> 13	<b>+1.80</b> 14	<b>+2.60</b> 15	<b>+3.60</b> 16	<b>+4.80</b> 17	<b>+6.00</b> 18
		<b>Sub-Class</b>								
		<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>MULTI-CAR</b>	<b>Factor Code*</b>	<b>-0.15</b> 20	<b>+0.05</b> 21	<b>+0.45</b> 22	<b>+0.95</b> 23	<b>+1.65</b> 24	<b>+2.45</b> 25	<b>+3.45</b> 26	<b>+4.65</b> 27	<b>+5.85</b> 28

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

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

10. 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 within the past 3 years is **not** eligible.

### Violations

An operator who has been convicted of more than 4 minor moving violations within 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.

### Safe Driver Improvement Program – SDIP

Any risk requiring more than 6 “Driving Record Points” under the SDIP is **not** eligible.

### Limits

New Business with 4 or more SDIP points, 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 4 or more SDIP points.

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

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

## MISCELLANEOUS TYPE VEHICLE UNDERWRITING GUIDELINES

10. Miscellaneous Type Vehicle can only be reviewed with the supporting private passenger automobile exposure.
2. Miscellaneous Type Vehicles over 10 years old require submission of a photo to qualify for physical damage coverage.
3. 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.

## UNACCEPTABLE RISKS – NO BINDING

The following risks must be submitted for prior approval:

1. Persons with a major physical or mental impairment must explain how each impairment is compensated for. (Diabetics, epilepsy, heart ailment, blackouts, impairment of limbs, eyesight, hearing).
2. Excessive users of alcohol, drugs or narcotics.
3. Operators without a valid driver's license.
4. Risks where only operator is under age 22 with no supporting parental personal automobile coverage.
5. Persons, if required by law to carry insurance, who have not had continuous prior insurance coverage with a standard automobile carrier.
6. Persons who are engaged in illegal activity or have a criminal record.
7. Persons required to file proof of financial responsibility or to file with a federal or state authority.
8. Applicant or spouse active in military with listed vehicles garaged outside the state of Minnesota.
9. Applicant over age 75 without a properly completed ACORD Medical Statement.
10. Persons who have demonstrated disregard of traffic laws or safety of other motorists.
11. Risks with a past history of claim frequency.
12. Brokered risks.
13. Non-uniform Limits of Liability and Uninsured/Underinsured Motorists.
14. Vehicles with an original cost new in excess of \$80,000.
15. Motor Homes with an original cost new in excess of \$250,000.
16. Vehicles that carry Collision Coverage **without** also including the Comprehensive (OTC) feature.
17. Operators that will not be replacing out-of-state driver's licenses with a valid Minnesota driver's license.
18. Vehicles 15 years old or older **without photos showing all sides** when Physical damage coverage is requested.

## 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.
- Upon request of the policyholder, we will reevaluate the policyholder’s score. Any change in premium resulting from the reevaluation will be effective upon the renewal of the policy.
- If a policyholder’s credit information is unduly influenced by expenses related to a catastrophic injury or illness, temporary loss of employment, or the death of an immediate family member, the policyholder may request an underwriting exception. We may require reasonable documentation of these events prior to granting an exception.

### INSURANCE SCORE INDICATIONS

Ranking	Score
④④④④ Good	776 - 997
③③③ Average	626 - 775
②② Below Avg.	501 - 625
① 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 1.05
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.

## MINNESOTA AUTOMOBILE - MISCELLANEOUS COVERAGES

### Semi-Annual Premium - ALL TERRITORIES

**Section 14**

**Part C. – Personal Injury Protection Deductibles**

	Deductible	Percentage
Medical Expenses	\$100	98%
Work Loss	\$200	99%
Combined Medical Expenses and Work Loss	As shown above	97%

**Part D. – Optional Limits Transportation Expenses Coverage**

Limit	Premium
\$40/\$1,200	17.00
\$50/\$1,500	22.00

**Section 14**

**Part E. – Towing and Labor Costs**

Limit	Premium
\$50	5.00
\$75	8.00
\$100	10.00
\$200	20.00

**Part F. - Increased Limits For Excess Sound Reproducing Equipment**

Limit	Premium
\$1,500	35.00
<b>Increased Limits are available at the following Rate (Maximum \$5,000 Limit)</b>	
Per \$500 of Coverage	25.00

**Part G. - Tapes, Records, Disks & Other Media Coverage**

Limit	Premium
\$200	15.00

**MINNESOTA AUTOMOBILE - MISCELLANEOUS COVERAGES**  
**Semi-Annual Premium - ALL TERRITORIES**

**Part K. – Trip Interruption Coverage**

Limit	Premium
\$600	15.00

**Part L. – Additional Personal Injury Protection**

	Additional Medical Expenses	Additional Aggregate Work Loss, Essential Services, Expenses and Survivors Loss	Additional Weekly Maximum Loss or Survivors Loss	Additional Weekly Maximum Essential Services	Additional Premium Per Auto
1.	\$10,000	*	*	*	\$7.00

\* Included in Basic Personal Injury Protection Coverage

**Part M. – Combined PIP Option**

2. The Combined PIP Additional Charge is \$13.00 per vehicle.

**Section 17**

**C. Extended Non-Owned Liability Coverage**

Primary Liability Insurance In Effect	
Person(s) Named	Premium Charge
Named Individual	12.00
Named Individual and Resident Relatives (including Named	13.00

NO Primary Liability Insurance In Effect	
Person(s) Named	Premium Charge
Named Individual	80.00
Named Individual and Resident Relatives (including	90.00

**Section 19**

**C. Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts and any other Similar Motor Vehicles NOT Used for Business**

<b>Comprehensive (OTC)</b>	<b>Deductible</b>	<b>Rate per \$100</b>
Values up to \$3,000	500	0.70
Values - \$3,000-\$10,000	500	0.65
Values - \$10,001 - \$25,000	500	0.60
Values - \$25,001 and over	500	0.55

<b>Collision</b>	<b>Deductible</b>	<b>Rate per \$100</b>
Values up to \$3,000	500	1.40
Values - \$3,000-\$10,000	500	1.30
Values - \$10,001 - \$25,000	500	1.20
Values - \$25,001 and over	500	1.10

**D. Snowmobiles and All-Terrain Vehicles**

<b>Coverage</b>	<b>Deductible</b>	<b>Rate per \$100</b>
Other-than-Collision	500	0.73
Collision	500	0.83

**E. Dune Buggies**

<b>Coverage</b>	<b>Deductible</b>	<b>Rate per \$100</b>
Other-than-Collision	500	1.55
Collision	500	5.75

**MINNESOTA AUTOMOBILE - MISCELLANEOUS COVERAGES**  
**Semi-Annual Premium - ALL TERRITORIES**

**F. Golf Carts**

Coverage	Deductible	Rate per \$100
Other-than-Collision	500	.55
Collision	500	.80

**G. Antique Automobiles**

Coverage	Deductible	Rate per \$100
Other-than-Collision	\$500	.68
Collision	\$500	.98



## 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).

## MINNESOTA AUTOMOBILE FORMS

PP 00 01	09 18	Personal Auto Policy
PP 01 60	05 20	Amendment Of Policy Provisions – Minnesota
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 13	09 18	Excess Electronic Equipment Coverage
PP 03 18	09 18	Customizing Equipment Coverage
PP 03 19	09 18	Additional Insured – Lessor
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 34	09 18	Joint Ownership Coverage
PP 03 35	09 18	Auto Loan/Lease Coverage
PP 03 99	09 18	Single Liability Limit - Minnesota
PP 04 97	05 20	Uninsured/Underinsured Motorists Coverage - Minnesota
PP 04 98	09 18	Single Uninsured/Underinsured Motorists Coverage – Minnesota
PP 05 67	05 20	Personal Injury Protection Coverage – Minnesota
PP 05 68	09 18	Added Personal Injury Protection Coverage - Minnesota
PP 13 01	09 18	Coverage For Damage To Your Auto Exclusion Endorsement
PP 13 02	09 18	Trip Interruption Coverage
PP 33 05	09 18	Full Safety Glass Coverage
FMH 02 00	12 12	Farm Semi Tractor/Trailer Liability Endorsement
FMH 80 MN	12 12	Restricted Driver Exclusion Endorsement - Minnesota
FMH 67 95	01 14	Additional Interest Endorsement
FMH 69 07	01 14	Notice of Cancellation to Additional Interest
FMH 99 96	01 15	Your Personal Auto Policy Quick Reference
FMH MN SR	12 15	Minnesota Surcharge Disclosure Statement
FMH MN DN	01 15	Minnesota Automobile Disclosure Notice