



October 27, 2010

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revisions to the Commercial Automobile
Policy Program

The Commissioner of Insurance has recently approved revisions to the Commercial Automobile Policy Program. These revisions (1) are designed to track the changes made by Insurance Services Office (ISO) for the Commercial Automobile Policy Program utilized on a voluntary basis; (2) include revisions to the policy forms as well as the Commercial Auto Manual; and (3) were filed for use on an optional basis.

In addition to tracking the revisions ISO made in the voluntary market, the Facility has now identified which policy forms are eligible for cession. Enclosed is a list of the policy forms. Included in that list is an indicator as to new, revised or withdrawn policy forms. In addition, also enclosed are the manual revisions that also track the revisions made by ISO in the voluntary market.

This filing affords many of our member companies the opportunity to utilize the same forms in insuring risks ceded to the Reinsurance Facility that they utilize in connection with their voluntary commercial automobile insurance business.

These changes become effective in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after December 1, 2010 on an optional basis.

Please see to it that this letter is brought to the attention of all interested personnel in your company.

Very truly yours,

F. Timothy Lucas

Automobile Manager

FTL:dms

RF-10-13

NORTH CAROLINA COMMERCIAL AUTO POLICY FORMS EFFECTIVE 12/1/10

New-N, Revised-R, W-Withdrawn

CA DS 03 03 10	BUSINESS AUTO DECLARATIONS(1)	R
CA DS 09 03 10	GARAGE DECLARATIONS(1)	R
CA DS 21 03 10	MOTOR CARRIER DECLARATIONS(1)	R
CA N 002 02 10	NORTH CAROLINA UNINSURED/UNDERINSURED MOTORISTS COVERAGE NOTICE(2)	
CA P 001 09 04	ADVISORY NOTICE TO POLICYHOLDERS	
CA P 002 04 06	2006 COMMERCIAL AUTO MULTISTATE FORMS REVISION ADVISORY NOTICE TO POLICYHOLDERS	
CA P 003 01 06	NOTICE TO POLICYHOLDERS UPDATE ON TERRORISM ENDORSEMENTS	
CA P 004 06 10	2010 COMMERCIAL AUTO MULTISTATE FORMS REVISION ADVISORY NOTICE TO POLICYHOLDERS(2)	
CA P 005 06 10	REPLACEMENT OF THE TRUCKERS COVERAGE FORM WITH THE MOTOR CARRIER COVERAGE FORM ADVISORY NOTICE TO POLICYHOLDERS(2)	
CA U 003 02 10	NORTH CAROLINA SELECTION OF UNINSURED/UNDERINSURED MOTORISTS COVERAGE LIMITS(2)	
CA 00 01 03 10	BUSINESS AUTO COVERAGE FORM	R
CA 00 05 03 10	GARAGE COVERAGE FORM	R
CA 00 10 03 06	BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM	W
CA 00 12 03 06	TRUCKERS COVERAGE FORM	W
CA 00 20 03 10	MOTOR CARRIER COVERAGE FORM	R
CA 01 21 02 99	LIMITED MEXICO COVERAGE	
CA 01 26 07 10	NORTH CAROLINA CHANGES	
CA 02 38 03 10	REINSTATEMENT OF INSURANCE	R
CA 02 40 03 10	SUSPENSION OF INSURANCE	R
CA 03 01 03 10	DEDUCTIBLE LIABILITY COVERAGE	R
CA 03 02 03 10	DEDUCTIBLE LIABILITY COVERAGE	R
CA 03 03 12 93	\$100 DEDUCTIBLE FOR COMPLETED OPERATIONS DOES NOT APPLY	W
CA 04 42 03 10	EXCLUSION OF FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	N
CA 04 44 03 10	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)	N
CA 04 45 03 10	GOLF CARTS AND LOW-SPEED VEHICLES	N
CA 20 01 03 06	LESSOR - ADDITIONAL INSURED AND LOSS PAYEE	
CA 20 02 12 93	SOUND RECEIVING EQUIPMENT-FIRE, POLICE AND EMERGENCY VEHICLES	W
CA 20 05 03 10	DRIVE-AWAY CONTRACTORS	R
CA 20 06 03 10	DRIVING SCHOOLS - NON-OWNED AUTOS	R
CA 20 07 03 10	EMERGENCY SERVICES - VOLUNTEER FIREFIGHTERS' AND WORKERS' INJURIES LIMITED EXCLUSION	R
CA 20 09 07 97	LEASING OR RENTAL CONCERNS - CONTINGENT COVERAGE	
CA 20 10 12 93	LEASING OR RENTAL CONCERNS-CONVERSION, EMBEZZLEMENT OR SECRETION COVERAGE	W
CA 20 11 03 06	LEASING OR RENTAL CONCERNS - EXCLUSION OF CERTAIN LEASED AUTOS	
CA 20 12 10 01	LEASING OR RENTAL CONCERNS - RENT IT THERE/LEAVE IT HERE AUTOS	
CA 20 13 10 01	LEASING OR RENTAL CONCERNS - SCHEDULE OF LIMITS FOR OWNED AUTOS	
CA 20 14 07 97	LEASING OR RENTAL CONCERNS - SECOND LEVEL COVERAGE	
CA 20 15 12 04	MOBILE EQUIPMENT	
CA 20 16 10 01	MOBILE HOMES CONTENTS COVERAGE	W
CA 20 17 12 93	MOBILE HOMES CONTENTS NOT COVERED	W

CA 20 18 12 93	PROFESSIONAL SERVICES NOT COVERED	
CA 20 19 03 10	REPOSSESSED AUTOS	R
CA 20 21 03 10	SNOWMOBILES	R
CA 20 27 02 99	REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTO	
CA 20 30 03 10	EMERGENCY SERVICES - VOLUNTEER FIREFIGHTERS' AND WORKERS' INJURIES EXCLUDED	R
CA 20 33 10 01	AUTOS LEASED, HIRED, RENTED OR BORROWED WITH DRIVERS-PHYSICAL DAMAGE COVERAGE	W
CA 20 47 07 97	ADDITIONAL INSURED-LESSOR OF LEASED EQUIPMENT	W
CA 20 48 02 99	DESIGNATED INSURED	
CA 20 49 07 97	ADDITIONAL INSURED-GARAGED-GRANTOR OF FRANCHISE	W
CA 20 54 10 01	EMPLOYEE HIRED AUTOS	
CA 20 55 10 01	FELLOW EMPLOYEE COVERAGE	
CA 20 56 02 99	FELLOW EMPLOYEE COVERAGE FOR DESIGNATED EMPLOYEES/POSITIONS	
CA 20 70 10 01	COVERAGE FOR CERTAIN OPERATIONS IN CONNECTION WITH RAILROADS	
CA 20 71 10 01	AUTO LOAN/LEASE GAP COVERAGE	W
CA 20 78 03 06	PHYSICAL DAMAGE COVERAGE-AUTOS HELD FOR SALE BY NON-DEALERS	W
CA 21 07 12 93	SPLIT UNINSURED MOTORISTS COVERAGE LIMITS	
CA 21 16 04 10	NORTH CAROLINA UNINSURED MOTORISTS COVERAGE	
CA 23 01 12 93	EXPLOSIVES	
CA 23 03 12 93	MULTI-PURPOSE EQUIPMENT	
CA 23 04 10 01	ROLLING STORES	
CA 23 05 12 93	WRONG DELIVERY OF LIQUID PRODUCTS	
CA 23 08 12 93	TRUCKERS - EXCESS COVERAGE FOR THE NAMED INSURED AND NAMED LESSORS FOR LEASED AUTOS	
CA 23 09 02 99	TRUCKERS - INSURANCE FOR NON-TRUCKING USE	
CA 23 12 12 93	TRUCKERS - NAMED LESSEE AS INSURED	
CA 23 13 12 93	TRAILER INTERCHANGE FIRE AND FIRE AND THEFT COVERAGE	W
CA 23 17 03 06	TRUCKERS - UNIFORM INTERMODAL INTERCHANGE ENDORSEMENT FORM UIIE - 1	
CA 23 20 03 10	TRUCKERS ENDORSEMENT	R
CA 23 24 10 01	AGRICULTURAL PRODUCE TRAILERS - SEASONAL	
CA 23 25 07 97	COVERAGE FOR INJURY TO LEASED WORKERS	
CA 23 84 01 06	EXCLUSION OF TERRORISM	
CA 23 85 01 06	EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM	
CA 23 94 03 06	SILICA OR SILICA-RELATED DUST EXCLUSION FOR COVERED AUTOS EXPOSURE	
CA 23 97 03 10	AMPHIBIOUS VEHICLES	N
CA 24 01 03 10	TRANSPORTATION OF SEASONAL OR MIGRANT AGRICULTURAL WORKERS	R
CA 24 02 12 93	PUBLIC TRANSPORTATION AUTOS	
CA 25 01 12 93	BROAD FORM PRODUCTS COVERAGE	W
CA 25 02 12 93	DEALERS DRIVEAWAY COLLISION COVERAGE	W
CA 25 03 03 06	FALSE PRETENSE COVERAGE	W
CA 25 04 03 06	FIRE, FIRE AND THEFT, AND LIMITED SPECIFIED CAUSES OF LOSS COVERAGE FOR DEALERS	W
CA 25 05 03 06	GARAGE LOCATIONS AND OPERATIONS MEDICAL PAYMENTS COVERAGE	
CA 25 07 12 93	LOCATIONS AND OPERATIONS NOT COVERED	W
CA 25 08 03 06	PERSONAL INJURY LIABILITY COVERAGE-GARAGES	W
CA 25 09 12 93	OWNERS OF GARAGE PREMISES	W

CA 25 10 10 01	FIRE LEGAL LIABILITY COVERAGE-GARAGES	W
CA 25 11 12 93	NAMED DRIVER COLLISION COVERAGE	W
CA 25 14 03 06	BROADENED COVERAGE-GARAGES	W
CA 25 16 10 01	GARAGE COVERAGE FORM - OTHER THAN COVERED AUTOS EXPOSURE - TOTAL POLLUTION EXCLUSION	
CA 25 18 09 98	EXCLUSION-YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS	W
CA 25 19 09 98	EXCLUSION-YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS-PRODUCTS/WORK YOU PERFORMED	W
CA 25 20 09 96	EXCLUSION-YEAR 2000 LIMITED COVERAGE OPTIONS COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS	W
CA 25 24 09 98	EXCLUSION-YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS-WITH EXCEPTION FOR BODILY INJURY ON YOUR PREMISES	W
CA 25 25 09 98	EXCLUSION-YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS-EXCLUSION OF SPECIFIED COVERAGE FOR DESIGNATED LOCATIONS, PRODUCTS, SERVICES OR WORK YOU PERFORM	W
CA 25 36 03 06	GARAGE COVERAGE FORM-OTHER THAN COVERED AUTOS EXPOSURE-TOTAL POLLUTION EXCLUSION WITH A BUILDING HEATING, COOLING AND DEHUMIDIFYING EQUIPMENT EXCEPTION AND A HOSTILE FIRE EXCEPTION	W
CA 25 37 03 06	FUNGI OR BACTERIA EXCLUSION-GARAGE OPERATIONS-OTHER THAN COVERED AUTOS	W
CA 25 38 03 06	LIMITED FUNGI OR BACTERIA COVERAGE FOR GARAGE OPERATIONS-OTHER THAN COVERED AUTOS	W
CA 25 39 03 06	SILICA OR SILICA-RELATED DUST EXCLUSION FOR OTHER THAN COVERED AUTOS EXPOSURE-GARAGE COVERAGE FORM	W
CA 26 01 03 06	SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY (INDIVIDUAL POLICY FORM)	W
CA 26 02 03 06	SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY (FINANCE MASTER POLICY FORM)	W
CA 26 05 04 80	SINGLE INTEREST DEDUCTIBLE	W
CA 26 08 03 06	AMENDMENT OF SINGLE INTEREST POLICY PROVISIONS-NORTH CAROLINA	W
CA 99 03 03 06	AUTO MEDICAL PAYMENTS COVERAGE	
CA 99 10 03 10	DRIVE OTHER CAR COVERAGE - BROADENED COVERAGE FOR NAMED INDIVIDUALS	R
CA 99 13 07 97	FIDUCIARY LIABILITY OF BANKS	
CA 99 14 12 93	FIRE, FIRE AND THEFT, FIRE, THEFT AND WINDSTORM AND LIMITED SPECIFIED CAUSES OF LOSS COVERAGE	W
CA 99 15 12 93	GOVERNMENTAL BODIES AMENDATORY ENDORSEMENT	
CA 99 16 03 10	HIRED AUTOS SPECIFIED AS COVERED AUTOS YOU OWN	R
CA 99 17 03 06	INDIVIDUAL NAMED INSURED	
CA 99 18 12 93	INDIVIDUAL NAMED INSURED - DEALERS ONLY	
CA 99 23 12 93	RENTAL REIMBURSEMENT COVERAGE	W
CA 99 27 01 87	SPLIT LIABILITY LIMITS	
CA 99 28 10 01	STATED AMOUNT INSURANCE	W
CA 99 30 10 01	TAPES, RECORDS AND DISCS COVERAGE	W
CA 99 33 02 99	EMPLOYEES AS INSURED	
CA 99 34 12 93	SOCIAL SERVICES AGENCIES - VOLUNTEERS AS INSURED	
CA 99 37 03 06	GARAGEKEEPERS COVERAGE	W
CA 99 38 01 87	SPLIT LIABILITY LIMITS - GARAGES	
CA 99 40 12 93	EXCLUSION OR EXCESS COVERAGE HAZARDS OTHERWISE INSURED	
CA 99 44 12 93	LOSS PAYABLE CLAUSE	W
CA 99 47 03 10	EMPLOYEE AS LESSOR	R
CA 99 48 03 06	POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED AUTOS - BUSINESS AUTO, MOTOR CARRIER AND TRUCKERS COVERAGE FORMS	

CA 99 54 07 97	COVERED AUTO DESIGNATION SYMBOL	
CA 99 55 03 06	POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED AUTOS - GARAGE COVERAGE FORM	
CA 99 59 03 06	GARAGEKEEPERS COVERAGE-CUSTOMERS' SOUND RECEIVING EQUIPMENT	W
CA 99 60 03 06	AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE	W
CA 99 61 12 93	LOSS PAYABLE CLAUSE-AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT	W
CA 99 90 03 06	OPTIONAL LIMITS-LOSS OF USE EXPENSES	W
IL C 001 09 03	CERTIFICATE OF COMMERCIAL LIABILITY INSURANCE(2)	
IL DS 00 09 08	COMMON POLICY DECLARATIONS(1)	
IL N 001 09 03	FRAUD STATEMENT	
IL P 001 01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS	
IL T 001 05 05	LOST POLICY RELEASE/CANCELLATION REQUEST	
IL 00 03 09 08	CALCULATION OF PREMIUM	
IL 00 17 11 98	COMMON POLICY CONDITIONS(3)	
IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)	
IL 09 17 11 85	RESIDENT AGENT COUNTERSIGNATURE ENDORSEMENT	
IL 09 18 10 93	RETROSPECTIVE PREMIUM ENDORSEMENT-ONE YEAR PLAN-MULTIPLE LINES	W
IL 09 19 10 93	RETROSPECTIVE PREMIUM ENDORSEMENT-THREE YEAR PLAN-MULTIPLE LINES	W
IL 09 20 10 93	RETROSPECTIVE PREMIUM ENDORSEMENT-LONG TERM CONSTRUCTION PROJECT-MULTIPLE LINES	W
IL 12 01 11 85	POLICY CHANGES	

Material underlined is new; Material ~~struck through~~ is deleted.

TRUCKS, TRACTORS, AND TRAILERS

Rule31. ELIGIBILITY

This Section applies to all trucks, including pickup, panel, and van types, truck-tractors, trailers, and semitrailers except for the following:

- A. Autos used for public transportation. Refer to the Public Transportation Section.
- B. Autos leased or rented to others without drivers by leasing or rental concerns. Refer to the Leasing or Rental Concerns Rule (Rule 67).
- C. Pickups, panel trucks, or vans owned by an individual, husband and wife resident in the same household, or a family farm partnership or corporation and used for farming or ranching and not ~~customarily~~ used in any occupation other than farming or ranching~~for other business~~. Refer to the Farmers Autos Rule (Rule 13).
- D. Individually owned nonfleet pickups, panel trucks, or vans. Refer to Rule 12. Private Passenger Types.
- E. Self-propelled vehicles with the following types of permanently attached equipment. Refer to the Special or Mobile Equipment Rule in the Special Types Section (Rule 72).
 1. Equipment designed primarily for
 - a. snow removal;
 - b. road maintenance, but not construction or resurfacing;
 - c. street cleaning;
 2. Cherry pickers and similar devices mounted on auto or truck chassis and used to raise or lower workers; and

Air compressors, pumps, and generators, including spraying, welding, building cleaning, geophysical exploration, lighting, and well servicing equipment.

Rule32. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

- A. This Rule applies to
 1. all light trucks and trailers used with light trucks;
 2. all other trucks, tractors, and trailers which regularly operate within a 200-mile radius from the street address of principal garaging. For those autos regularly operating beyond a 200 mile radius, refer to the Premium Development—Zone Rated Autos Rule (Rule 35).
- B. Determine the classification, rating factor, and class code as follows:

1. Determine whether the risk is classified as fleet or nonfleet according to the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).
2. Determine the primary rating factor from the Trucks, Tractors, and Trailers Classifications Rule (Rule 33) based on size class, business use class, and radius class.
3. Determine the secondary rating factor, if any, from the Trucks, Tractors, and Trailers Classifications Rule (Rule 33) based on the special industry classifications.
4. Determine the combined rating factor by adding or subtracting the secondary rating factor to or from the primary rating factor.
5. For trailers used with light trucks which regularly operate beyond a 200 mile radius, use the rating factor for the intermediate rating class.

c. Premium Computation

1. Determine the rating territory from the territory definitions based on the street address of principal garaging.
2. Liability Coverages
 - a. Determine the fleet or nonfleet base premiums from the liability base premium schedule on the rate schedules.
 - b. Multiply the base premium by the combined rating factor.
3. Medical Payments Coverages
 - a. Trucks and tractors
 - (1) Primary and secondary rating factors do not apply.
 - (2) Determine the premiums from the liability base premium schedule. For premiums not shown, refer to the Increased Limits Rule (Rule 22).
 - b. Trailers
 - (1) Determine the base premium from the liability base premium schedule. For premiums not shown, refer to the Increased Limits Rule (Rule 22).
 - (2) Multiply the base premium by the primary rating factor.
 - (3) Secondary rating factors do not apply.
4. Uninsured and Underinsured Motorists Insurance
 - a. Primary ~~and~~, secondary ~~rating factors~~ and fleet rating factors do not apply.

Refer to the Uninsured and Underinsured Motorists Insurance Rule (Rule 20) in the Common Coverages Section of this Manual.

Rule34. TRUCKERS/MOTOR CARRIERS

A. Eligibility

1. A trucker is a person or organization in the business of transporting goods, materials, or commodities for another. A motor carrier is a person or organization providing transportation by auto in the furtherance of a commercial enterprise.
2. A risk engaged in trucking operations described in preceding paragraph 1 is assigned to the truckers' classification even though they advertise or describe themselves as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.
3. Movers are classified as truckers even though they are not subject to the truckers secondary rating factors.
4. For details of coverage refer to the ~~Truckers Coverage Form CA 00 12, or the~~ Motor Carrier Coverage Form CA 00 20. Use the Business Auto Coverage Form CA 00 01 when coverage is provided for bobtail operations only.

B. Special Provisions

1. Bobtail Operations (Class Code 7489)

- a. Coverage may be limited to nontrucking use when the autos are not rented, nor used for business purposes to carry property or to haul someone else's trailers.

Use Truckers—Insurance For Non-Trucking Use Endorsement CA 23 09.

b. Premium Computation

Liability coverages. Multiply the truck, tractor, and trailer nonfleet base premium by a rating factor of 1.75 per unit or combined unit. ~~No~~Primary, secondary and fleet rating factors do not apply-applies.

c. Premium Determination

Rate autos transporting exclusively for one concern on the same basis as though owned by such concern for both territory and classification.

(1) Specified Car Basis. Truckers may be written on a specified car basis—see the Trucks, Tractors, and Trailers Classifications Rule (Rule 33).

(2) Cost of Hire Basis. (Class Code 6613, Minimum Premium Class Code 6619) Truckers may be written on the cost of hire basis to cover their liability because of a contract involving the hire of trucks, tractors, and trailers.

(a) Determine the total cost of hiring the autos. If autos are hired without operators, include the actual wages of the operators of such autos.

(b) Determine the average specified car rate by

- (i) computing the premium for all autos owned and leased by the insured that are used in trucking operations;
 - (ii) dividing this by the number of trucks and truck-tractors owned and leased by the insured.
- (3) The cost of hire rate is determined by multiplying the average specified car rate by .0033.
 - (4) Compute the advance premium by multiplying each \$100 of the total amount estimated for the cost of hire during the policy period by the cost of hire rate.
 - (5) Unless there is a substantial change in exposure during the policy period, the advance premium computed at the beginning of the policy term is the earned premium.
 - (6) Compute the earned premium at the rates in force at the inception of the policy, in the same manner as the advance premium.

If the company which insures the owned autos of the risk also insures the hired autos, the minimum premium is \$11 for \$30,000/60,000 bodily injury and \$6 for \$25,000 property damage liability. Otherwise, the minimum premium is the average applicable specified car rate.

PUBLIC TRANSPORTATION

Rule42. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOS

- A. This Rule applies to
 - 1. all taxis, limousines, school, church, and urban buses, and van pools;
 - 2. all other public autos which regularly operate within a 200-mile radius from the street address of principal garaging. For those autos regularly operated beyond a 200-mile radius, refer to the Premium Development—Zone Rated Autos Rule (Rule 44).
- B. Determine the classification rating factor and class code as follows:
 - 1. Determine whether the risk is classified as fleet or nonfleet according to the Public Auto Classifications Rule (Rule 43).
 - 2. Determine the primary rating factor from the Public Auto Classifications Rule (Rule 43) based on use class and radius class. For van pools, the rating factor is based on seating capacity.
 - 3. Except for taxicabs, van pools and limousines (other than airport limousines), ~~D~~determine the secondary rating factor, if any, from the Public Auto Classifications Rule (Rule 43) based on the seating capacity.
 - 4. Determine the combined rating factor by adding the secondary rating factor to, or subtracting it from, the primary rating factor.
- C. **Premium Computation**

1. Determine the rating territory for each public auto from the territory definitions based on the territory where the public auto is operated the greatest percentage of the time.
2. Liability and Medical Payments Coverages
 - a. Determine the fleet or nonfleet base premiums on the state rate schedules.
 - b. Multiply the base premium by the combined rating factor.
3. Uninsured and Underinsured Motorists Coverage
 - a. Primary and secondary rating factors do not apply.
 - b. Refer to the Uninsured and Underinsured Motorists Insurance Rule (Rule 20) in the Common Coverages Section of this Manual.
4. Special Provisions
 - a. If a truck, tractor, or trailer is rated as public auto, determine the seating capacity from the size class as follows:

Size Class	Seating Capacity
Light	1–8
Medium	9–20
Heavy	21–60
Extra Heavy	Over 60

- b. If a bus is rated at truck, tractor, or trailer rates, determine the size class from the seating capacity:

Seating Capacity	Size Class
1–8	Light
9–20	Medium
21–60	Heavy
Over 60	Extra Heavy

For a unit that combines a motorized auto with one or more trailers or semitrailers, charge according to the gross combined vehicle weight rating and refer to paragraph 4.a above.

Rule45. TRANSPORTATION OF SEASONAL OR MIGRANT FARM WORKERS BY FARM LABOR CONTRACTORS

This Rule applies only to autos of a farm labor contractor required to be registered in accordance with the Migrant and Seasonal Agricultural Worker Protection Act, 29 U.S.C.A. Section 1801 et. seq., because

of the transportation of migrant workers. Use ~~Farm Labor Contractors~~Transportation of Seasonal or Migrant Agriculture Workers Endorsement CA 24 01.

SPECIAL TYPES AND OPERATIONS SECTION

Rule58. AMBULANCE SERVICES

A. Exclusion of Coverage—Volunteer Workers

~~The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. Use Emergency Vehicles—Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30.~~

B. Exclusion of Coverage—Professional Service

~~The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. Use Professional Services Not Covered Endorsement CA 20 18.~~

A. Eligibility

1. This rule applies to autos used for rescue or ambulance corps operations.
2. One of the following endorsements must be attached to the policy:
 - a. Emergency Services – Volunteer Firefighters' And Workers' Injuries Excluded Endorsement CA 20 30 which excludes coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; or
 - b. Emergency Services – Volunteer Firefighters' And Workers' Injuries Limited Exclusion Endorsement CA 20 07, which:
 - (1) Excludes coverage for bodily injury to any volunteer workers of the insured while such volunteers are engaged in the volunteer firefighting, rescue squad or ambulance corps operations; and
 - (2) Provides coverage for bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations.
3. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional services. Use Professional Services Not Covered Endorsement CA 20 18.

C. Premium Computation (Class Code 7913)

1. Multiply the fleet or nonfleet trucks, tractors, and trailers base premium by 2.50.
2. When Endorsement CA 20 07 is attached, determine the additional premium by multiplying the liability premium developed in Paragraph B.1. for each auto which is owned by the named insured and used by volunteer workers engaged in volunteer firefighting, rescue squad or ambulance corps operations by .25.

Rule59. AMPHIBIOUS EQUIPMENT

A. Application

For autos designed to operate on both land and water, rate as land autos according to their use.

The policy must exclude coverage while the auto is being launched into, used on, or beached from the water. Use Amphibious Vehicles Endorsement CA 23 97.

B. Premium Determination

Classify and rate each amphibious vehicle according to its land use.

Rule64. FIRE DEPARTMENTS

A. Eligibility

1. This rule applies to autos used for firefighting purposes.

2. One of the following endorsements must be attached to the policy:

a. Emergency Services – Volunteer Firefighters’ And Workers’ Injuries Excluded Endorsement CA 20 30 which excludes coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; or

b. Emergency Services – Volunteer Firefighters’ And Workers’ Injuries Limited Exclusion Endorsement CA 20 07, which;

(1) Excludes coverage for bodily injury to any volunteer workers of the insured while such volunteers are engaged in the volunteer firefighting, rescue squad or ambulance corps operations; and

(2) Provides coverage for bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations.

3. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional services. Use Professional Services Not Covered Endorsement CA 20 18.

B. Premium Computation (Class Code 7913)

1. Multiply the fleet or nonfleet trucks, tractors, and trailers base premium by 1.60.

2. For private passenger autos, charge the private passenger types rates.

3. For trailer types, classify and rate according to the Truck, Tractors and Trailers Rule.

4. When Endorsement CA 20 07 is attached, determine the additional premium by multiplying the liability premium developed in Paragraph B.1. and B.2. for each auto which is owned by the named insured and used by volunteer workers engaged in volunteer firefighting, rescue squad or ambulance corps operations by .25.

Eligibility

~~This Rule applies to autos used for firefighting purposes.~~

~~The policy must exclude coverage for bodily injury to any volunteer fireman or volunteer worker engaged in fire fighting, rescue squad, or ambulance corps operations. Use Emergency Vehicles— Volunteer Firefighters’ And Workers’ Injuries Excluded Endorsement CA 20 30.~~

~~The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. Use Professional Services Not Covered Endorsement CA 20 18.~~

Premium Computation

~~Private Passenger Autos (Class Code 7908)~~

~~Liability Coverages. Charge private passenger types rates.~~

~~Trailer Types. Classify and rate according to the Trucks, Tractors, and Trailers Rules.~~

~~All Other Types (Class Code 7909)~~

~~Liability Coverages. Multiply the fleet or nonfleet trucks, tractors, and trailers base premiums by 1.60.~~

Rule66. LAW ENFORCEMENT AGENCIES

A. Eligibility

1. This rule applies to autos used by government law enforcement agencies or police departments.
2. One of the following endorsements must be attached to the policy:
 - a. Emergency Services – Volunteer Firefighters’ And Workers’ Injuries Excluded Endorsement CA 20 30 which excludes coverage for bodily injury to any volunteer workers of the insured and bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations; or
 - b. Emergency Services – Volunteer Firefighters’ And Workers’ Injuries Limited Exclusion Endorsement CA 20 07, which:
 - (1) Excludes coverage for bodily injury to any volunteer workers of the insured while such volunteers are engaged in the volunteer firefighting, rescue squad or ambulance corps operations; and
 - (2) Provides coverage for bodily injury to any fellow volunteer workers of the insured while such volunteers are engaged in volunteer firefighting, rescue squad or ambulance corps operations.

The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional services. Use Professional Services Not Covered Endorsement CA 20 18.

B. Premium Computation (Class Code 7913)

1. Multiply the private passenger autos base premium by 1.60.
2. For motorcycles, charge according to the motorcycles (Rule 69) in this section.
3. For trailer types, classify and rate according to the Truck, Tractors and Trailers Rule.
4. When Endorsement CA 20 07 is attached, determine the additional premium by multiplying the liability premium developed in Paragraph B.1. and B.2. and B.3. for each auto which is owned by the named insured and used by volunteer workers engaged in volunteer firefighting, rescue squad or ambulance corps operations by .25.

Eligibility

~~This Rule applies to autos used by government law enforcement agencies or police departments.~~

~~The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations. Use Emergency Vehicles—Volunteer Firefighters' and Workers Injuries Excluded Endorsement CA 20 30.~~

~~The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service. Use Professional Services Not Covered Endorsement CA 20 18.~~

Premium Computation

~~Private passenger autos (Class Code 7911). Charge private passenger types rates.~~

~~Motorcycles (Class Code 7942). Rate according to the Motorcycles Rule (Rule 69) in this Section.~~

~~Trailer types. Classify and rate according to the Trucks, Tractors, and Trailers Rules (Rule 33).~~

~~All other types (Class Code 7912).~~

~~Liability Coverages—Multiply the fleet or nonfleet trucks, tractors, and trailers base premiums by 1.60.~~