



UNIVERSAL

TM

Nevada Private Passenger Automobile Program Manual

Effective 09/15/2008
Universal North America Insurance Company

www.universalthnorthamerica.com



TABLE OF CONTENTS		
Rule Number	Rule Name/Description	Page Number
	INDEX OF POLICY FORMS & ENDORSEMENTS	3
	UNDERWRITING GUIDELINES	4
1	Philosophy	4
2	Producer Appointments	4
3	Ineligible Risks	4
4	Rating Tiers/Eligibility	6
5	Automobile Insurance Credit Scoring	6
6	Renewal Accident Waiver	8
7	New Business Underwriting	8
8	Endorsements	8
9	Agent of Record Letters	8
10	Transfer or Assignment	8
11	Pre-Insurance Inspections	8
12	Applications For Insurance	8
13	Binding	9
	GENERAL RULES	10
1	Definitions	10
2	Personal Auto Policy – Eligibility	10
3	Premium Determination	11
4	Classifications	11
5	Safe Driver Insurance Plan (SDIP)	15
6	Model Year For Comprehensive and Collision Coverages	17
7	Minimum Premium Rule	17
8	Policy Period	17
9	Premium Payment Options	18
10	Changes	18
11	Cancellation	18
12	Whole Dollar Premium	18
13	Rules For Determining Physical Damage Base Rates For Symbols Not Displayed on Rate Pages	19
14	Miscellaneous Coverages	20
15	Named Non-Owner Coverage	22
16	Extended Non-Owned Coverage	22
17	Increased Limits	22
18	Miscellaneous Types	22
19	Rating Territories	24
	RATE PAGES	27
1	Base Rates	27
2	Increased Limits and Deductible Factors	27
3	Primary Classifications – Rating Factors	28
4	Secondary Classifications – Rating Factors	31
5	Model Year and Symbol Factors	32
6	Liability and Medical Payments Vehicle Rating Factors	33
7	Underwriting Tier Factors	34
8	Automobile Insurance Credit Scoring Factors	34
9	Optional Coverages	34
10	Miscellaneous Types	36
11	Discounts/Surcharges	38
	RATING WORKSHEET	38
	Appendix A – Chart of Major Violations	39
	Appendix B – Chart of Minor Violations	40

INDEX OF POLICY FORMS & ENDORSEMENTS		
Form Number	Mandatory Form	Form Name
IL N 001 09 03	X	Fraud Statement
PP 00 01 01 05	X	Personal Auto Policy
PP 01 82 01 05	X	Amendment Of Policy Provisions – Nevada
PP 03 02 06 98		Optional Limits Transportation Expenses Coverage
PP 03 03 04 86		Towing And Labor Costs Coverage
PP 03 05 08 86		Loss Payable Clause
PP 03 06 01 05		Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use
PP 03 07 01 05		Trailer/Camper Body Coverage (Maximum Limit Of Liability)
PP 03 08 06 94		Coverage For Damage To Your Auto (Maximum Limit Of Liability)
PP 03 13 01 05		Excess Electronic Equipment Coverage
PP 03 18 01 05		Customizing Equipment Coverage
PP 03 19 08 86		Additional Insured – Lessor
PP 03 22 01 05		Named Non-Owner Coverage
PP 03 23 01 05		Miscellaneous Type Vehicle Endorsement
PP 03 34 01 05		Joint Ownership Coverage
PP 13 01 12 99	X	Coverage For Damage To Your Auto Exclusion Endorsement
PP 13 03 01 05		Trust Endorsement
PP 14 12 01 05		Uninsured Motorists Coverage - Nevada
PP 03 35 09 93		Auto Loan/Lease Coverage Endorsement
UI N 007 09 08		Named Driver Exclusion Acknowledgement
UI 13 82 09 08		Named Driver Exclusion Endorsement
UI PP100 09 08		New Car Replacement Coverage Endorsement
UI PP U 020 03 08		Nevada Uninsured Motorists Coverage Selection/Rejection and Mandatory Offer of Medical Payments

UNDERWRITING GUIDELINES

1. **PHILOSOPHY** – a preferred risk is a mature, responsible driver who exhibits stability and responsible driving habits. Such attributes enable **UNAIC** to offer our policyholders competitive coverage at affordable prices and, as a result, provide your agency and our Company with the greatest opportunity for growth and profitability.

2. **PRODUCER APPOINTMENTS**
 - A. A producer appointed with **UNAIC** shall be a General Lines Agent of Property & Casualty Insurance licensed in the State of Nevada.
 - B. An agency contract must be executed between the producer and **UNAIC** prior to binding coverage.
 - C. The agency shall have and maintain Errors & Omissions Coverage in an amount at least equal to \$500,000 per occurrence, with a minimum annual aggregate limit of \$1,000,000 and such coverage shall be written by an insurer licensed to do business in the State of Nevada. "Licensed" includes Nevada authorized Surplus Lines insurers.

3. **INELIGIBLE RISKS** – except as otherwise indicated, the following exposures are not eligible for coverage and, therefore cannot be bound:
 - A. Vehicle Body Type: all-terrain vehicles, go-carts, snowmobiles, motorbikes, mopeds, motor scooters and motorcycles.
 - B. Gray Market Vehicles: these are vehicles designed for use overseas and imported illegally or, in some cases, legally. Because they have body and engine parts that do not meet Federal Safety and Emission Standards, they are usually expensive, difficult to repair, and often capable of higher speeds than legally equipped vehicles. Gray market vehicles (most often manufactured by these makers: BMW, Land Rover, Mercedes Benz, Porsche, Volkswagen) can be identified by their non-standard Vehicle Identification Numbers.
 - C. Non-Standard Private Passenger Vehicles: kit cars and makes and models made principally for the non-domestic market by other than Standard Private Passenger manufacturers.
 - D. High Value Vehicles: vehicles with a cost-new physical damage symbol of 27 or greater (submit unbound).
 - E. Physical damage coverage on vehicles over 20 years old not qualifying as "Antique" autos.
 - F. Any persons convicted of Arson or Any Felony.
 - G. Major Motor Vehicle Convictions: any persons convicted of any of the following major violations in the last 10 yrs:
 - (1). Driving during a period when license is suspended or revoked
 - (2). Driving to endanger
 - (3). Driving while impaired or intoxicated from the use of drugs or alcohol
 - (4). Drunk or disorderly conduct
 - (5). Eluding or attempting to elude a police officer
 - (6). Failure to stop and report when involved in an accident
 - (7). Homicide or assault arising out of the operation of a motor vehicle
 - (8). Illegal possession or sale of drugs
 - (9). License suspended or revoked
 - (10). Loaning operator's license or registration
 - (11). Making a false affidavit or false claim
 - (12). Operator in possession of open alcohol container
 - (13). Operating a vehicle without the owner's permission
 - (14). Passing a stopped school bus
 - (15). Racing or engaging in a speed contest
 - (16). Reckless, careless, negligent driving
 - (17). Refusing a sobriety or chemical test or the equivalent of either
 - H. Any vehicle requesting collision coverage without comprehensive coverage.
 - I. Any operator or vehicle requiring financial responsibility filing.
 - J. Any coverage on a vehicle if the applicant does not have an insurable interest in the vehicle, i.e. a vehicle owned or leased by and registered in the name of someone other than the named insured.
 - K. A vehicle with special equipment or alterations designed to increase its performance or substantially modified from original manufacturer's specifications, i.e. special engine, suspension, ground-effect body parts, body modifications, etc. or with a special paint job or custom interior (includes rebuilt, salvaged, altered, modified and specially built vehicles).
 - L. Physical Damage coverage on a vehicle with any existing damage other than cosmetic imperfections.
 - M. Physical Damage coverage on a vehicle parked on the street if the applicant has a history of physical damage, theft or vandalism losses related to on-street parking.
 - N. Any vehicle left unattended for extended periods of time due to the absence of the owner (unless securely stored for safekeeping); or loaned to or left in the care custody or control of a person who is not the spouse or family member of the owner.

Universal North America Insurance Company
Preferred Private Passenger Auto Manual (NEVADA)

- O. Insurance transferred within agency as a direct result of another company's adverse underwriting decision, i.e. due to an undisclosed prior loss, non-payment problem, etc.
- P. Any operator, vehicle or policy with an excessive frequency of loss.
- Q. Policies with estates, receiverships, corporations or partnerships as the named insured(s).
- R. Corporate owned vehicles.
- S. Vehicles used for any advertising purposes.
- T. Discontinued makes of any vehicle and no longer imported foreign-made vehicles are unacceptable for Physical Damage coverage.
- U. Any vehicle not garaged in Nevada at least 10 months a year.
- V. Commercial vehicles such as step vans and panel vans or any vehicles with commercial signage attached or any vehicles used for commercial purposes.
- W. Vehicles registered in more than one name, unless both parties are registered owners and residents of the same household; or titled to parent and child if residents of the insured household.
- X. Buses, driver training cars, emergency, ambulance, fire department or law enforcement agency vehicles.
- Y. Public and private livery vehicles, limousines and taxicabs, including vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, the elderly, patients or members of a van pool.
- Z. Any freight carriers.
- AA. Vehicles rented or leased to others.
- BB. Vehicles used for delivery or pickup, including but not limited to: magazine, film, newspaper, mail, pizza/food, courier/escort service, pharmaceuticals and farm product delivery.
- CC. Vehicles used for racing including modified vehicles.
- DD. Vehicles used to transport gasoline, liquefied petroleum, gas or fissionable materials, gasses under pressure, explosives or flammable substances.
- EE. Vehicles used in security or surveillance.
- FF. Employee usage.
- GG. Vehicles used for home day care or elderly care.
- HH. Any risk that falls outside the Tier matrix as stated in Rule 4.
- II. Drivers without a valid learner's, temporary or permanent driver's or operator's license issued by the United States or Canada.
- JJ. Applicants residing in motels or hotels or listing a post office box as a permanent residence.
- KK. Applicants who have ever been convicted of insurance fraud.
- LL. Well-known celebrity or entertainer – SUBMIT UNBOUND.
- MM. Any applicant without verifiable credit and driving history.
- NN. Unacceptable Vehicles – this list may not be all-inclusive. **UNAIC** may add additional vehicles deemed to be unacceptable risks.

MAKE	MODEL	MAKE	MODEL	MAKE	MODEL
Acura	NSX	Ford	SVT	Panoz	All Models
AM General	Hummer	Gemballa	All Models	Plymouth	Prowler
Aston Martin	All Models	Hummer	H1	Porsche	All Turbo, GT, 959
Avanti	All Models	Jaguar	XKR, All R models	Qvale	All Models
Bentley	All Models	Lamborghini	All Models	Rolls Royce	All Models
BMW	Z8, M	Lotus	All Models	Ruf	All Models
Bugatti	All Models	Maserati	All Models	Saleen	All Models
Campagna	All Models	Maybach	All Models	Shelby	All Models
Dodge	Viper, SRT	Mercedes Benz	AMG, SL, CL600, CL500, S600	Suzuki	Samurai
Excalibur	All Models	Morgan	All Models	Vector	All Models
Ferrari	All Models	Noble	All Models	Zimmer	All Models

- OO. Certain combinations of high performance, high value or poor experience vehicles with youthful or inexperienced operators may be deemed unacceptable for coverage under the **UNAIC** Auto policy.
- PP. Prior Comprehensive losses – if there are three (3) or more comprehensive losses in the household and physical damage coverage is requested – Submit Unbound

4. RATING TIERS/ELIGIBILITY

NEW BUSINESS - TIERS APPLY ON A PER POLICY BASIS FOR NEW BUSINESS

TIER ELIGIBILITY REQUIREMENTS #	ELITE	SUPERIOR	PLUS	PREFERRED	STANDARD
US or Canadian drivers license required for all household residents age 21+ for the period shown – not applicable to resident single children under age 21	8yrs	5yrs	5yrs	3yrs	0 - 3 yrs
12 mos. proof of prior BI coverage with limits shown at purchase of at least the limits shown for Named Insured and Spouse (unless no prior vehicle ownership)	100/300	50/100	25/50	15/30	15/30
Named Insured and Spouse and any resident or customary operator must be between ages	30 to 70	25 to 75	15 to 75	15 to 75	All
Youthful Operators (as defined in Classifications Rule B.2.a.)					
(1) At fault accident	NA	NA	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs
(2) Not at fault accident	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(3) Minor Violations (Appendix B)	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(4) Major Violations (Appendix A)	NA	NA	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Youthful Operator	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
Adult Operators:					
(5) At fault accident	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(6) Not at fault accident	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
(7) Minor Violations (Appendix B)	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs
(8) Major Violations (Appendix A)	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Adult operator	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
Total activity per above for all operators in household SUM OF ITEMS (1) THROUGH (7)	1 in last 3 yrs	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z,X credit)
Proof of homeownership required	Y	Y	Y	N	N
Auto Insurance Credit Score	A, B	A - D	A - D	A,B,C,D,Z	Any

Subject to Underwriting Discretion

RENEWAL BUSINESS - TIERS APPLY ON A PER POLICY BASIS FOR 6-MONTH AND 12-MONTH RENEWALS

TIER ELIGIBILITY REQUIREMENTS #	ELITE	SUPERIOR	PLUS	PREFERRED	STANDARD
US or Canadian drivers license required for all household residents age 21+ for the period shown – not applicable to resident single children under age 21	8yrs	5yrs	5yrs	3yrs	0 - 3 yrs
12 mos. proof of prior BI coverage with limits shown at purchase of at least the limits shown for Named Insured and Spouse (unless no prior vehicle ownership)	100/300	50/100	25/50	15/30	15/30
Named Insured and Spouse and any resident or customary operator must be between ages	30 to 70	25 to 75	15 to 75	15 to 75	All
Youthful Operators (as defined in Classifications Rule B.2.a.)					
(1) At fault accident	NA	NA	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs
(2) Not at fault accident	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(3) Minor Violations (Appendix B)	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(4) Major Violations (Appendix A)	NA	NA	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Youthful Operator	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
Adult Operators:					
(5) At fault accident	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(6) Not at fault accident	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
(7) Minor Violations (Appendix B)	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs
(8) Major Violations (Appendix A)	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Adult operator	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
Total activity per above for all operators in household SUM OF ITEMS (1) THROUGH (7)	1 in last 3 yrs	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z credit)	2 in last 3 yrs (A,B,C credit) 1 in last 3 yrs (D credit) 0 in last 3 yrs (Z,X credit)
Proof of homeownership required	Y	Y	Y	N	N
Auto Insurance Credit Score	A, B	A - D	A - D	A,B,C,D,Z	Any

Note: Any policy with 1 or more comprehensive claim in the last 6 months will not qualify to move to a lower priced tier.

Subject to Underwriting Discretion

5. AUTOMOBILE INSURANCE CREDIT SCORING

AUTOMOBILE INSURANCE CREDIT SCORING TABLE		
CREDIT SCORE	CREDIT WORTHINESS	ATTRACT SCORE
A	Superior Financial Responsibility	829 – 997
B	Above Average Financial Responsibility	754 – 828
C	Average Financial Responsibility	676 – 753
D	Below Average Financial Responsibility	618 – 675
Z	Low Financial Responsibility	223 – 617
X	Minimal Financial Responsibility	0 – 222
N	No Hit	N/A
U	Unavailable	N/A
F	No record of this person	N/A
E	Error in information	N/A
W	Waived credit score	N/A

- A. The credit score will be ordered on the named insured only (unless under 18 years old). If the credit score comes back as “no hit” a report will be ordered on the spouse when the policy is a multi-driver policy.
- B. Parent’s automobile insurance credit information CANNOT be used to qualify resident children for a particular policy.
- C. “U”, “F”, “N” and “E” scores are subject to verification by underwriting.
- D. Credit scores will be re-run at 24 months and the risk will be re-underwritten according to the criteria in the Automobile Insurance Credit Scoring table above.

6. RENEWAL ACCIDENT/ MINOR VIOLATION WAIVER

In the event that an insured is involved in an AT-FAULT accident while insured with **UNAIC**, the accident may be waived for tiering purposes if the policy has been in force with **UNAIC** for at least 48 months prior to the renewal effective date with no chargeable accidents for that driver. Points will be charged to the driver involved in the loss. To qualify for the waiver, the following requirements must be met at renewal:

- A. The current policy is in Elite or Superior Tier; and
- B. The total amount of paid damages does not exceed \$7,000; and
- C. No other accident was previously waived

In the event that an insured who is not a Youthful Operator is involved in a minor violation while insured with **UNAIC**, the minor violation may be waived for tiering purposes if the policy has been in force with **UNAIC** for at least 48 months prior to the renewal effective date. To qualify for the Minor Violation Waiver, the following requirements must be met at renewal:

- A. The insured must have a Homeowners policy in effect with **UNAIC**, and
- B. There must be no chargeable accidents on the policy, and
- C. No other minor violation was previously waived.

7. NEW BUSINESS UNDERWRITING

- A. If UM coverage is reduced or rejected, a signed rejection form must be submitted to the company within twenty (20) business days of the policy effective date or the coverages will be added retroactively to the inception of the policy and the insured will be billed for any additional associated premiums.
- B. If paid by policyholder check, **MUST** be submitted made payable to Universal North America Insurance Company.
- C. If the initial underwriting period has expired and **UNAIC** develops information which indicates that the policy was incorrectly rated at its inception, the correct rate will be retroactively applied. If the risk was materially misrepresented, the policy may be rescinded (void from inception) and/or any claims presented under the policy may be denied.

8. ENDORSEMENTS

- A. Comprehensive and Collision deductibles may not be reduced mid-term.
- B. Provide the day, month and year of purchase and proof of acquisition within 30 days when adding or replacing autos.
- C. Additional coverage for replacement vehicles or additional vehicles can only be added when reported to **UNAIC** by the agent or insured (same applies when deleting vehicles).
- D. All premium adjustments will reflect the rates and rules in effect at the time of policy inception.
- E. Premium changes are calculated on a pro-rata basis.
- F. Mid-term adjustments are made as a result of a change in autos, drivers, coverages, etc. Mid-term adjustments are NOT made as a result of a change in points (unless driver changed/deleted) or attained driver age.
- G. The insured's signature on the UM Selection/Rejection Form is **REQUIRED** to process the request to delete or reduce UM coverage.
- H. Changes to the BI coverage level will result in corresponding change in UM coverage unless a new UM Selection/Rejection Form is received.
- I. Suspension of coverage is not permitted. Policies must be cancelled or endorsed to the minimum coverage limits.
- J. Insured requests to correct a policy will be honored for the current policy term only (unless due to company error).

9. **AGENT OF RECORD LETTERS** – are not permitted mid-term. Policies must be re-written at expiration.

10. **TRANSFER OR ASSIGNMENT** – is not available. New applications are required.

11. **PRE-INSURANCE INSPECTIONS** – may be required at the discretion of **UNAIC**.

12. **APPLICATIONS FOR INSURANCE** – for a private passenger auto policy from **UNAIC**:

- A. Must be submitted via the **UNAIC** internet-based private passenger auto application.
- B. A printed copy of the internet-based **UNAIC** private passenger auto application must be signed and dated by the insured(s) and agent and retained in the agent's files. All applications are subject to audit review by **UNAIC**. A check, unless otherwise paid electronically during the application process, for the gross premium due along with any required underwriting documents must be mailed to **UNAIC**, within five (5) business days of the effective date of coverage, or from the date the application was signed by the insured(s) and agent and the premium payment received by the agent – whichever comes first.
 - 1. The agent will submit premium payments payable to **UNAIC** for the gross amount due with the submission, but at no time shall this amount be less than the amount paid to the agent by the insured. The policy number should be clearly written on the check and all required underwriting documents for proper identification.
 - 2. Failure to make **UNAIC** required minimum premium deposit could result in producer suspension or termination.

3. No premium funds should be collected for risks that are ineligible for binding.
4. Producers who have submitted dishonored checks or other funds on two or more occasions during a one (1) year period shall submit future payments by certified check, bank check or money order.
5. If an insured or applicant pays by check or money order, the producer shall advise them to make the check or money order payable to **UNAIC**, not the producer or agency. Policyholders' monies are not recoverable from **UNAIC**, nor can a producer request cancellation of a policy as a result of a returned item.
6. The five (5) business day submission requirement referenced in B. above also applies to all endorsement requests.
7. An internet-based private passenger auto application containing the insured's signature must be retained by the producer at his/her place of business for a period of not less than five (5) years from the policy termination date.
8. A copy of the completed and signed/dated application and UM Selection/Rejection Form shall be given to the insured(s).
9. **UNAIC** requires at least the following documents from the agent on each policy: the signed UM Selection/Rejection Form, photos (if requested), named driver exclusion acknowledgement (if applicable) all be provided within five (5) business days of the policy effective date. If not received all rejected coverages will be added retroactively to the inception of the policy and the insured will be billed for any additional associated premiums.
10. All household members and customary operators of all insured vehicles must be disclosed on the application, including all children in shared custody arrangements.

13. BINDING

A. New Business

1. Agents may bind acceptable risks provided all questions on the application and supplemental application is answered (and explained where required) and the application is properly signed/dated by the applicant(s) and agent.
2. The effective date of the application can be no sooner than the date and time the application is completed, signed, down payment collected, electronically submitted to **UNAIC** and all binding requirements are met (including vehicle inspections if required).
3. Named Driver Exclusions are not permitted on the Named Insured or Spouse. All others must be submitted unbound.
4. All new business must be submitted to **UNAIC** via the internet-based application. Signed applications must be retained in the agent's office and are subject to audit by **UNAIC**.
5. Agents may access **UNAIC** policy billing information via www.universalthenorthamerica.com.

B. Unbound Applications – the agent should not collect any money from the applicant until unbound submissions are approved by **UNAIC**. Applications not transmitted to **UNAIC** via the internet-based application are considered unbound. The unbound application must be signed/dated by the applicant. The agent may only bind coverage after receiving approval from **UNAIC**. The earliest effective date of the application will be the date the unbound submission is approved by **UNAIC**.

C. Binding Comprehensive or Collision coverages on an endorsement or adding at renewal – Replacement Vehicles/Additional Vehicles:

1. The insured is allowed 30 days to notify **UNAIC** and/or the agent in writing of a replacement vehicle or additional vehicle. Any additional premium will be charged from the date of acquisition not of notification.
2. The agent should report any changes to **UNAIC** immediately, and no later than 5 days after notification from the insured.
3. Coverage which was not already granted by the policy will be effective when reported to the **UNAIC** by the agent or the insured and the coverage requested by the insured.

GENERAL RULES

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.

Miscellaneous Type vehicles are not considered Private Passenger Autos for the purposes of rating.

- B. Auto as used in this manual refers to a private passenger auto or vehicle considered as a private passenger auto.
- C. Liability as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D. Comprehensive Coverage as used in this manual refers to other than collision coverage damage to a motor vehicle.
- E. Owned as used in this manual includes:
 1. an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured-lessor endorsement.
 2. A vehicle owned by a trust. Refer to Rule 2.E. for eligibility requirements applicable to vehicles owned by a trust.
- F. 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 a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.
- B. A personal auto policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule 1., which are owned jointly by two or more:
 1. resident relatives other than husband and wife;
 2. resident individuals; or
 3. non-resident relatives, including a non-resident husband and wife;
 If:
 - They are written on a specified auto basis;
 - The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
 - The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

Note: the insurer may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage endorsement. Refer to company for the application of this exclusion.
- C. A personal auto policy shall be used to afford coverage to golf-carts or other similar type vehicles if:
 1. they are written on a specified vehicle basis,
 2. they are owned by:
 - a. an individual;
 - b. a husband and wife;
 - c. two or more relatives other than husband and wife; or
 - d. two or more resident individuals; and
 3. coverage is limited in accordance with the miscellaneous type vehicle endorsement.
- D. A personal auto policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement must be attached.
- E. A personal auto policy shall be used to afford coverage to:
 - private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and

- Golf carts or other similar types of vehicles;
If title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

 1. Requirements
 - a. the grantor of the trust must be:
 - (1) an individual or a husband and wife; and
 - (2) the only named insured(s) shown in the Declarations.
 - b. all vehicles insured under the policy must be owned by the trust.
 - c. a vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the personal auto program but may be written under a commercial auto policy.
 2. Endorsement – attach the trust endorsement to the policy.

F. Medical Payments Coverage

Medical Payments Coverage shall be offered under every motor vehicle policy delivered or issued for delivery in Nevada at a Limit equal to or greater than \$1,000 per person.

Exceptions

- (1) The named insured has the right to reject such coverage.
- (2) If coverage is rejected, it need not be re-offered on replacement, reinstatement, substitute or amended policies issued by the same insurer unless the named insured requests such coverage in writing. Each renewal must include a copy of the form offering such coverage.

3. PREMIUM DETERMINATION

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

- A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and 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.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types rule.

- A. Autos owned by an individual, or owned jointly by two or more relatives or resident relatives or resident individuals are classified as follows:
 1. Primary Classification
 - a. classify the auto according to the age, gender 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 classes, and
 - b. determine the applicable factor from the Primary Classification Rating Factor tables.
 2. Secondary Classification
 - a. determine if the auto is:
 - (1) a single car, or
 - (2) part of a multi-car risk.
 - b. refer to Rule 5., Safe Driver Insurance Plan, 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:

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

B. Definitions

1. Use Classifications

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

2. Age, Gender 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; operators who are ages 25-29 but who are not eligible for any Youthful Operator classification.
 - c. AGE means the age attained on the last birthday.
 - d. MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
 - e. 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. Operator Assignment Rule: Single Car and Multi-Car Risks**
- a. Classify Single Car risks and Multi-Car risks according to Rules 4.B.3.b. or 4.B.3.c. below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.
 - (1) Rule 4.B.3.b. applies if a Youthful Operator classification applies to any auto on the policy.
 - (2) Rule 4.B.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 initial base premium.
 - (b) assign other youthful operators to remaining autos as follows:
 - (i) determine the pleasure use primary rating factors of all youthful operators.
 - (ii) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.
 - (iii) remaining youthful operators are assigned to remaining autos in the order of the highest rated youthful operator to the auto with the highest initial base premium.
 - (iv) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.
 - (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 Initial Base Premium.
 - (d) 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) below.
 - (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 initial 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 Initial Base Premium.
 - (c) If the number of autos exceeds the number of operators, refer to Rule 4.B.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.
 - (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.
 - d. Multi-Car Discount
The applicable multi-car rating factor (secondary classification 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 in the same company for any of the following coverages: bodily injury and property damage liability, medical payments, no-fault, comprehensive or collision.
 - e. INITIAL BASE PREMIUM is the sum of the base premium for bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto prior to the application of the classification factor.
- 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.
 - 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 can not be averaged then no grade can be below "B."
 - (3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.

- (4) Student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement. A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.
6. **Pickups and Vans**
- Liability and Physical Damage: Rate as private passenger. For non-symbolized pickups, determine a symbol based on original cost new from the tables on page 1 of the Symbol and Identification Section.
 - Coverage for caps, covers or bed-liners on a pickup is provided without additional premium charge and without specific description of the cap, cover or bed-liner.
 - Camper bodies with or without facilities for cooking or sleeping: Rate as separate item. Refer to General Rule 18. Miscellaneous Types.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to policies written in Companies authorizing its use. When SDIP is used it is to be applied to all eligible autos.

A. Eligibility

An auto is eligible for rating under this Plan if it is:

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

Exceptions:

- The SDIP does not apply to an auto that is used in the business of driver training.
- The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.

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:

- Three (3) points are assigned for conviction of:
 - Driving while intoxicated or under the influence of drugs; or
 - Failure to stop and report when involved in an accident; or
 - Homicide or assault arising out of the operation of a motor vehicle; or
 - Driving while license is suspended or revoked..
- One (1) point is assigned for the conviction any other moving traffic violation resulting in:
 - Suspension or revocation of an operator's license, or
 - The filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

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

- One (1) point is assigned for each auto accident that results in:
 - Bodily injury, or death; or
 - Total damage to all property including his or her own in excess of \$1,000
- One (1) point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.
- No points are assigned for an accident unless the operator is determined to be 50% or more at fault in the accident.

Exceptions:

- 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
- No points are assigned for accidents occurring under the following circumstances:
 - 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
 - The applicant, owner or other resident operator involved in an accident is (a) determined to be 50% or less negligent, or (b) reimbursed for 50% or more of his or her damages by, or on behalf of, persons involved in the accident; 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. Claims involving Comprehensive Coverage.
- c. Inexperienced Operator
- (1) If the principal operator of the auto has no point assigned for an accident or conviction but has been licensed less than two (2) years, one (1) point is assigned. Sub-Classification 1B applies.
 - (2) Sub-Classification 1A applies only when the policy has total of one (1) point assigned based on any operator's accident or conviction record.
 - (a) If the principal operator of the auto has been licensed for less than two (2) years but HAS a point assigned for an accident or conviction, assign one (1) point only for the accident or conviction, not for the principal operator's inexperience. Sub-Classification 1A applies.
 - (b) If the principal operator does not qualify for Inexperienced Operator point assignment in accordance with (1) above, but the policy has a total of one (1) point assigned based on any operator's accident or conviction record, Sub-Classification 1A applies.
 - (3) If the principal operator qualifies for Inexperienced Operator point assignment but the policy also insures other operators who have points assigned for accidents and convictions, Sub-Classifications 2, 3 or 4 apply.
- d. Refund of Surcharged Premium
- If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.
2. Experience Period
- The experience period shall be the three (3) years immediately preceding the date of application or the preparation of the renewal.

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 (1A or 1B)
2	2
3	3
4 or more	4

D. Multi-Car Risk

- 1. Two Car Risk
- The Driving Record Sub-Classification, as determined above, shall apply to each auto as shown under the Multi-Car Section in the Secondary Table.
- 2. Three or More Car Risk
- Any points developed under SDIP are assigned to the two cars with the highest Initial Base Premiums. The remaining autos are rated at Sub-Class O. INITIAL BASE PREMIUM is the sum of the base premium for Bodily Injury and Property Damage Liability; Medical Payments; No-Fault; Comprehensive; Collision Coverages that apply to the auto before application of the classification factor.

E. Administration of SDIP

- 1. New Business
 - a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.

- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.
- 2. Renewal Business
 Information necessary to assign 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 FOR COMPREHENSIVE 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. Coding applicable:
 - 1. Policies effective July 1, 1980 and subsequent: Code the last two digits of the model year, for example, code 1980 vehicles as 80, 1981 as 81, etc.

7. MINIMUM PREMIUM RULE

- A. A minimum semi-annual or annual premium charge shall be made for each policy, certificate, declaration or binder covering one or more of the following coverages:
 - 1. Comprehensive,
 - 2. Collision,
 - 3. Bodily Injury Liability, or
 - 4. Property Damage Liability
- B. Premium for other coverages which may also be included in the policy shall be in addition to the minimum semi-annual premium.
- C. The minimum semi-annual premium charge is not subject to reduction except in the event of cancellation or short term policy, the minimum semi-annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.
- D. The **UNAIC** minimum policy premium is \$300.

8. POLICY PERIOD

All **UNAIC** Personal Auto policies may be written on either an annual basis or a semi-annual basis. For semi-annual basis policies, the renewal date will be the same day in the sixth month following the month of inception with the following exceptions:

FOR SEMI-ANNUAL POLICIES, IF THE INCEPTION DATE IS:	THE RENEWAL DATE WILL BE:
March 31	October 1
May 31	December 1
August 29, 30, 31	March 1
October 31	May 1
December 31	July 1

The rates shown in the rate pages are semi-annual basis rates. To determine the premiums for annual basis policies, multiply the total premium for each coverage by a factor of 2.00. For annual basis policies, the renewal date will be the same day in the twelfth month following the month of policy inception.

9. PREMIUM PAYMENT OPTIONS

UNAIC accepts only the following methods of payment – NO PREMIUM FINANCE ALLOWED:

Semi-Annual Policy Options

- A. **Full Payment** – full payment of the gross semi-annual premium is due at the inception of the policy.
- B. **2 Pay Plan** – 50% of the total premium is due at the inception of the policy, with the remaining 50% of the premium due 60 days after the policy inception.
- C. **3 Pay Plan** – 34% of the total premium is due at the inception of the policy, with the remaining balance payable in two equal installments of 33% each due on the 30th and 90th days of the policy term.
- D. **5 Pay Plan** – 25% of the total premium is due at the inception of the policy, with the remaining balance payable in 4 equal installments each due on the 30, 60, 90 and 120th days of the policy term.

Annual Policy Options

- A. **Full Payment** – full payment of the gross semi-annual premium is due at the inception of the policy.
- B. **2 Pay Plan** – 50% of the total premium is due at the inception of the policy, with the remaining 50% of the premium due 180 days after the policy inception.
- C. **3 Pay Plan** – 34% of the total premium is due at the inception of the policy, with the remaining balance payable in two equal installments of 33% each due on the 120th and 240th days of the policy term.
- D. **6 Pay Plan** – 20% of the total premium is due at the inception of the policy, with the remaining balance payable in 5 equal installments of 16% each due on the 60, 120, 180, 240 and 300th days of the policy term.
- E. **10 Pay Plan** – 10% of the total premium is due at the inception of the policy, with the remaining balance payable in 9 equal installments of 10.0% each due in 35 day increments starting with the 35th day of the policy term.

Each installment, except under the Full Payment plan, is subject to a \$3.00 service fee charge. All payments returned for insufficient funds are subject to a \$25 Non-Sufficient Funds fee. Premiums must be electronically submitted or mailed to UNAIC within five (5) business days of binding for coverage to remain in force.

10. CHANGES

- A. All changes requiring premium adjustments shall be computed pro rata.
- B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments
 1. If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
 2. Companies need not refund minimal premium if the insured requests the following:
 - a. cancellation of coverage,
 - b. reduction of limits of liability,
 - c. increase in deductible, except that actual return premium shall be returned at the request of the insured. Refer to company for the applicable "Minimal Premium."
 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

11. CANCELLATION

If a policy, vehicle or form of coverage is cancelled, compute return premium on a pro rata basis.

12. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

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

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

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

A. 1990 and Later Model Years, Symbol 27 Vehicles

Develop the Base Rates for Symbol 27 vehicles as follows:

1. **Comprehensive**
 - a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
 - b. Apply this factor to the base rate on the rate pages for the applicable model year.
2. **Collision**
 - a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
 - b. Apply this factor to the base rate on the rate pages for the applicable model year.

B. 1989 and Prior Model Year Vehicles

Apply the following factors to the base rate on the rate pages:

Symbol	COMPREHENSIVE			COLLISION		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor	Factor	Factor	Factor
1 – 4	0.12	0.12	0.12	0.20	0.20	0.20
5	0.14	0.14	0.14	0.25	0.25	0.25
6	0.22	0.22	0.22	0.30	0.30	0.30
7	0.28	0.28	0.28*	0.34	0.34	0.34*
8	0.36	0.36		0.38	0.38	
10	0.46	0.46		0.42	0.42	
11	0.55	0.55		0.47	0.47	
12	0.65	0.65		0.51	0.51	
13	0.78	0.78		0.57	0.57	
14	0.93	0.99		0.63	0.66	
15	1.11			0.71		
16	1.29			0.79		
17	1.50			0.86		
18	1.74			0.93		
19	2.02			1.01		
20	2.36			1.11		
21	2.95			1.30		

*For vehicles with Model Year 1975 or Prior and if Original Cost new is Above \$10,000, apply the following to arrive at the appropriate Symbol Factor to be applied to the base rate:

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

C. 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.

14. MISCELLANEOUS COVERAGES & EXCLUSIONS

A. Uninsured Motorists Coverage

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

This form of auto insurance shall be offered, on a form approved by the Nevada Insurance Commissioner, under every auto liability policy issued or motor vehicle liability policy delivered or issued in Nevada at limits equal to the Split Limit Bodily Injury Liability Limits on the policy. This form of insurance includes Underinsured Motorists Coverage. Attach applicable endorsement at Basic or Increased Limits. Refer to endorsement for scope of coverage. If this form of insurance is purchased it must apply to all vehicles on the policy.

a. Exceptions

- (1) The named insured has the right to reject such coverage in writing or select lower limits.
- (2) If coverage is rejected, it need not be reoffered on replacement reinstatement, substitute or amended policies issued by the same insurer unless the named insured requests such coverage in writing. Each renewal must include a copy of the form offering such coverage.

b. Rates

Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists Coverage rate 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.

c. Endorsement

Attach the Uninsured Motorists Coverage Endorsement to the policy.

2. Non-Owners

A named non-owner policy shall be extended to afford Uninsured Motorists coverage in accordance with the rule for owners in Section 1. above. Charge the applicable Single Car Uninsured Motorists Coverage shown on the rate pages for Owners.

3. Passive Restraint Discount – this discount applies to Uninsured Motorists Coverage.

B. Deductibles

1. Deductible Liability Insurance

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

2. Comprehensive Deductibles for Which No Premium Is Shown

Refer to Rate Pages.

3. Collision Deductibles for Which No Premium Is Shown

Refer to Rate Pages.

C. Optional Limits Transportation Expenses Coverage

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the limits as shown in the Rate Pages.

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 semi-annual rate per auto for the specified limits.

3. Endorsement

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

D. Towing and Labor Costs Coverage

1. Coverage

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

2. Endorsement

Attach the towing and labor costs coverage endorsement.

E. Excess Electronic Equipment Coverage

1. Coverage

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

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

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

2. Rating

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

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

F. 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 1 and 2 of the Symbol and Identification Section 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. Attach the Customizing Equipment Coverage Endorsement.

G. Medical Payments Coverage

Refer to Rate Pages for the increased factors to be applied to the basic \$1,000 Medical Payments Coverage rate.

H. Auto Loan/Lease Coverage

1. Eligibility

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

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle.

2. Rating

Refer to the rate pages for the premium charge for this coverage.

3. Endorsement

Attach the Auto Loan/Lease Coverage Endorsement to the policy.

I. New Car Replacement Coverage

1. Eligibility

- a. The vehicle must carry both collision and comprehensive coverage.
- b. The vehicle must be no more than 2 model years old less the current calendar year. Vehicle age is calculated as $\{\text{Policy Effective Date} - [10/1/(\text{Model Year} - 1)]\}$. If vehicle age is less than 2, then coverage applies.
- c. The vehicle must have an odometer reading of less than 30,000 miles at the time of loss.
- d. The vehicle must have been purchased new by the insured, and not have been previously titled.

2. Rating

Refer to the rate pages for the premium charge for this coverage.

3. Endorsement

Attach the New Car Replacement Coverage Endorsement to the policy.

15. NAMED NON-OWNER COVERAGE

A. Eligibility

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

B. Rating

1. Liability and Medical Payments Coverage

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

2. Uninsured Motorists Coverage

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

C. Endorsement

Attach the Nevada Named Non-Owner Coverage Endorsement to the policy.

16. EXTENDED NON-OWNED COVERAGE

A. Eligibility

The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also drives borrowed or rented autos. Coverage may also be extended to the spouse and resident relatives of that named individual. **SUBMIT FOR UNDERWRITING APPROVAL.**

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. If liability coverage is extended under the Extended Non-Owned Coverage, Vehicles Furnished or Available for Regular Use endorsement or the Extended Non-Owned Coverage, Medical Payments Coverage may also be similarly extended. If medical payments insurance is provided, primary medical payments insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.

C. Rating

1. Liability and Medical Payments Coverage

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

2. Uninsured Motorists Coverage

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

D. Endorsements

Attach the Extended Non-Owned Coverage, Vehicles Furnished or Available for Regular Use endorsement.

17. INCREASED LIMITS AND DEDUCTIBLES

A. Refer to the Rate Pages to determine the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability, Medical Payments, Uninsured/Underinsured Motorists, and for higher deductibles.

18. MISCELLANEOUS TYPES

For the purposes of rating, Miscellaneous Types are not considered Private Passenger Automobile.

The Companion Discount, and the Unipak Discount do not apply to Miscellaneous Type Vehicles.

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

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

Exceptions

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) When no auto is owned by the insured.

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van,
- (2) When no auto is owned by the insured, or
- (3) Located for use as a residence or premises.

LIABILITY AND MEDICAL PAYMENTS

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

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the trailer/camper body coverage (maximum limit of liability) endorsement.

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

1. Recreational Trailers and Camper Bodies
 - a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
 - b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities. To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.
2. For rates refer to the rate pages.

B. 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 (golf carts) to the policy.

LIABILITY

Charge 25% of the Private Passenger base rate.

PHYSICAL DAMAGE

Refer to the rate pages.

C. Antique Autos (Class Code 962000)

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

LIABILITY

Charge 40% of the private passenger base rate.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS AND NO-FAULT

Charge the private passenger base rate.

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

PHYSICAL DAMAGE

Refer to the rate pages.

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

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

19. RATING TERRITORIES

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

TERRITORY DEFINITIONS

Territory 21

89001	89022	89047	89316	89406	89414	89423	89438	89449	89803	89825	89834
89003	89023	89049	89317	89407	89415	89424	89442	89460	89815	89826	89835
89008	89024	89301	89318	89409	89418	89425	89444	89496	89820	89828	89883
89010	89027	89310	89319	89410	89419	89426	89445	89705	89821	89830	
89013	89042	89311	89403	89411	89420	89427	89446	89706	89822	89831	
89017	89043	89314	89404	89412	89421	89428	89447	89801	89823	89832	
89020	89045	89315	89405	89413	89422	89430	89448	89802	89824	89833	

Territory 22

89402	89436	89502	89511	89533	89704
89408	89439	89503	89512	89555	89711
89429	89440	89504	89513	89557	89712
89431	89441	89505	89515	89570	89713
89432	89450	89506	89519	89595	89714
89433	89451	89507	89520	89701	89721
89434	89452	89509	89521	89702	
89435	89501	89510	89523	89703	

Territory 23

88901	89074	89120	89133	89143	89163
88905	89081	89122	89134	89144	89164
89012	89084	89123	89135	89145	89183
89014	89086	89128	89137	89147	
89031	89113	89129	89139	89148	
89033	89117	89130	89141	89149	
89052	89118	89131	89142	89162	

Territory 24

89002	89011	89025	89041	89061	89166
89004	89015	89028	89044	89067	89178
89005	89016	89029	89046	89070	89179
89006	89018	89037	89048	89077	89191
89007	89019	89039	89053	89124	
89009	89021	89040	89060	89138	

Territory 25

89030	89105	89115	89140	89157	89180
89032	89106	89116	89146	89159	89185
89036	89107	89119	89150	89160	89193
89085	89108	898121	89151	89161	89199
89087	89109	89125	89152	89165	
89101	89110	89126	89153	89169	
89102	89111	89127	89154	89170	
89103	89112	89132	89155	89173	
89104	89114	89136	89156	89177	

ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

ZIP Code	USPS Zip Code Name	Territory	ZIP Code	USPS Zip Code Name	Territory	ZIP Code	USPS Zip Code Name	Territory
88901	The Lakes	23	89086	North Las Vegas	23	89157	Las Vegas	25
88905	The Lakes	23	89087	North Las Vegas	25	89159	Las Vegas	25
89001	Alamo	21	89101	Las Vegas	25	89160	Las Vegas	25
89002	Henderson	24	89102	Las Vegas	25	89161	Las Vegas	25
89003	Beatty	21	89103	Las Vegas	25	89162	Las Vegas	23
89004	Blue Diamond	24	89104	Las Vegas	25	89163	Las Vegas	23
89005	Boulder City	24	89105	Las Vegas	25	89164	Las Vegas	23
89006	Boulder City	24	89106	Las Vegas	25	89165	Las Vegas	25
89007	Bunkerville	24	89107	Las Vegas	25	89166	Las Vegas	24
89008	Caliente	21	89108	Las Vegas	25	89169	Las Vegas	25
89009	Henderson	24	89109	Las Vegas	25	89170	Las Vegas	25
89010	Dyer	21	89110	Las Vegas	25	89173	Las Vegas	25
89011	Henderson	24	89111	Las Vegas	25	89177	Las Vegas	25
89012	Henderson	23	89112	Las Vegas	25	89178	Las Vegas	24
89013	Goldfield	21	89113	Las Vegas	23	89179	Las Vegas	24
89014	Henderson	23	89114	Las Vegas	25	89180	Las Vegas	25
89015	Henderson	24	89115	Las Vegas	25	89183	Las Vegas	23
89016	Henderson	24	89116	Las Vegas	25	89185	Las Vegas	25
89017	Hiko	21	89117	Las Vegas	23	89191	Nellis AFB	24
89018	Indian Springs	24	89118	Las Vegas	23	89193	Las Vegas	25
89019	Jean	24	89119	Las Vegas	25	89199	Las Vegas	25
89020	Amargosa Valley	21	89120	Las Vegas	23	89301	Ely	21
89021	Logandale	24	89121	Las Vegas	25	89310	Austin	21
89022	Manhattan	21	89122	Las Vegas	23	89311	Baker	21
89023	Mercury	21	89123	Las Vegas	23	89314	Duckwater	21
89024	Mesquite	21	89124	Las Vegas	24	89315	Ely	21
89025	Moapa	24	89125	Las Vegas	25	89316	Eureka	21
89027	Mesquite	21	89126	Las Vegas	25	89317	Lund	21
89028	Laughlin	24	89127	Las Vegas	25	89318	McGill	21
89029	Laughlin	24	89128	Las Vegas	23	89319	Ruth	21
89030	North Las Vegas	25	89129	Las Vegas	23	89402	Crystal Bay	22
89031	North Las Vegas	23	89130	Las Vegas	23	89403	Dayton	21
89032	North Las Vegas	25	89131	Las Vegas	23	89404	Denio	21
89033	North Las Vegas	23	89132	Las Vegas	25	89405	Empire	21
89036	North Las Vegas	25	89133	Las Vegas	23	89406	Fallon	21
89037	Moapa	24	89134	Las Vegas	23	89407	Fallon	21
89039	Cal Nev Ari	24	89135	Las Vegas	23	89408	Fernley	22
89040	Overton	24	89136	Las Vegas	25	89409	Gabbs	21
89041	Pahrump	24	89137	Las Vegas	23	89410	Gardnerville	21
89042	Panaca	21	89138	Las Vegas	24	89411	Genoa	21
89043	Pioche	21	89139	Las Vegas	23	89412	Gerlach	21
89044	Henderson	24	89140	Las Vegas	25	89413	Glenbrook	21
89045	Round Mountain	21	89141	Las Vegas	23	89414	Golconda	21
89046	Searchlight	24	89142	Las Vegas	23	89415	Hawthorne	21
89047	Silverpeak	21	89143	Las Vegas	23	89418	Imlay	21
89048	Pahrump	24	89144	Las Vegas	23	89419	Lovelock	21
89049	Tonopah	21	89145	Las Vegas	23	89420	Luning	21
89052	Henderson	23	89146	Las Vegas	25	89421	McDermitt	21
89053	Henderson	24	89147	Las Vegas	23	89422	Mina	21
89060	Pahrump	24	89148	Las Vegas	23	89423	Minden	21
89061	Pahrump	24	89149	Las Vegas	23	89424	Nixon	21
89067	Moapa	24	89150	Las Vegas	25	89425	Orovada	21
89070	Indian Springs	24	89151	Las Vegas	25	89426	Paradise Valley	21
89074	Henderson	23	89152	Las Vegas	25	89427	Schurz	21
89077	Henderson	24	89153	Las Vegas	25	89428	Silver City	21
89081	North Las Vegas	23	89154	Las Vegas	25	89429	Silver Springs	22
89084	North Las Vegas	23	89155	Las Vegas	25	89430	Smith	21
89085	North Las Vegas	25	89156	Las Vegas	25	89431	Sparks	22

Universal North America Insurance Company
 Preferred Private Passenger Auto Manual (NEVADA)

ZIP Code	USPS Zip Code Name	Territory	ZIP Code	USPS Zip Code Name	Territory	ZIP Code	USPS Zip Code Name	Territory
89432	Sparks	22	89505	Reno	22	89712	Carson City	22
89433	Sun Valley	22	89506	Reno	22	89713	Carson City	22
89434	Sparks	22	89507	Reno	22	89714	Carson City	22
89435	Sparks	22	89509	Reno	22	89721	Carson City	22
89436	Sparks	22	89510	Reno	22	89801	Elko	21
89438	Valmy	21	89511	Reno	22	89802	Elko	21
89439	Verdi	22	89512	Reno	22	89803	Elko	21
89440	Virginia City	22	89513	Reno	22	89815	Spring Creek	21
89441	Sparks	22	89515	Reno	22	89820	Battle Mountain	21
89442	Wadsworth	21	89519	Reno	22	89821	Crescent Valley	21
89444	Wellington	21	89520	Reno	22	89822	Carlin	21
89445	Winnemucca	21	89521	Reno	22	89823	Deeth	21
89446	Winnemucca	21	89523	Reno	22	89824	Halleck	21
89447	Yerington	21	89533	Reno	22	89825	Jackpot	21
89448	Zephyr Cove	21	89555	Reno	22	89826	Jarbidge	21
89449	Stateline	21	89557	Reno	22	89828	Lamoille	21
89450	Incline Village	22	89570	Reno	22	89830	Montello	21
89451	Incline Village	22	89595	Reno	22	89831	Mountain City	21
89452	Incline Village	22	89701	Carson City	22	89832	Owyhee	21
89460	Gardnerville	21	89702	Carson City	22	89833	Ruby Valley	21
89496	Fallon	21	89703	Carson City	22	89834	Tuscarora	21
89501	Reno	22	89704	Washoe Valley	22	89835	Wells	21
89502	Reno	22	89705	Carson City	21	89883	West Wendover	21
89503	Reno	22	89706	Carson City	21			
89504	Reno	22	89711	Carson City	22			

RATE PAGES

1. BASE RATES

Territory	15/30 Bodily Injury	\$10,000 Property Damage	\$1,000 Med Pay	\$500 Ded Comp	\$500 Ded Collision	15/30 UM/UIM BI Single Car	15/30 UM/UIM BI Multi-Car
21	55	64	8	36	146	19	15
22	74	85	11	27	163	19	15
23	154	113	21	38	203	48	38
24	111	87	13	36	171	19	15
25	188	115	23	48	224	48	38

2. INCREASED LIMITS AND DEDUCTIBLE FACTORS

BODILY INJURY LIABILITY INCREASED LIMITS		
PER PERSON	PER ACCIDENT	FACTOR
15,000	30,000	1.00
20,000	40,000	1.11
25,000	50,000	1.19
50,000	100,000	1.46
100,000	300,000	1.77
300,000	300,000	2.26
250,000	500,000	2.19

PROPERTY DAMAGE LIABILITY INCREASED LIMITS	
LIMIT	FACTOR
10,000	1.00
15,000	1.05
20,000	1.08
25,000	1.11
50,000	1.17
100,000	1.22
300,000	1.31

MEDICAL PAYMENTS INCREASED LIMITS	
LIMIT	FACTOR
1,000	1.00
2,000	1.70
5,000	2.70
10,000	3.46
25,000	4.52

UNINSURED/UNDERINSURED MOTORISTS BI LIAB INCREASED LIMITS			
PER PERSON	PER ACCIDENT	Territories 21,22,24 FACTOR	Territories 23,25 FACTOR
15,000	30,000	1.00	1.00
20,000	40,000	1.21	1.20
25,000	50,000	1.38	1.37
50,000	100,000	2.11	2.06
100,000	300,000	3.10	3.01
300,000	300,000	4.83	4.64
250,000	500,000	4.55	4.38

PHYSICAL DAMAGE DEDUCTIBLES			
COMPREHENSIVE	FACTOR	COLLISION	FACTOR
\$250	1.25	\$250	1.11
\$500	1.00	\$500	1.00
\$1,000	0.79	\$1,000	0.83
\$2,500	0.51	\$2,500	0.51

3. PRIMARY CLASSIFICATIONS – RATING FACTORS (apply to all coverages except UM)

NO YOUTHFUL OPERATOR					
OPERATOR AGE	PLEASURE USE*	DRIVE TO OR FROM WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
30-39 Factor – Code	1.00 -- (8161)	1.05 -- (8162)	1.15 -- (8163)	1.20 -- (8168)	0.85 -- (8169)
40-49 Factor – Code	0.90 -- (8151)	0.95 -- (8152)	1.05 -- (8153)	1.10 -- (8158)	0.75 -- (8159)
50-64 Factor – Code	0.80 -- (8851)	0.85 -- (8852)	0.95 -- (8853)	1.00 -- (8858)	0.65 -- (8859)
65-74 Factor – Code	0.85 -- (8801)	0.90 -- (8802)	1.00 -- (8803)	1.05 -- (8808)	0.70 -- (8809)
75-79 Factor – Code	1.00 -- (8121)	1.05 -- (8122)	1.15 -- (8123)	1.20 -- (8128)	0.85 -- (8129)
80-84 Factor – Code	1.00 -- (8141)	1.05 -- (8142)	1.15 -- (8143)	1.20 -- (8148)	0.85 -- (8149)
84 or Over Factor – Code	1.00 -- (8201)	1.05 -- (8202)	1.15 -- (8203)	1.20 -- (8208)	0.85 -- (8259)
ALL OTHER OPERATORS AGE 25-29 (In accordance with Rule 4.B.2. this classification applies to operators age 25-29 who are NOT eligible for any Youthful Operator classification)					
OPERATOR AGE	PLEASURE USE*	DRIVE TO OR FROM WORK		BUSINESS USE	FARM USE
		LESS THAN 15 MILES	15 OR MORE MILES		
25-29 Factor -- Code	1.00 -- (8301)	1.05 -- (8302)	1.15 -- (8303)	1.20 -- (8308)	0.85 -- (8459)
EXCESS AUTOS (Refer to Rule 4.B.3. for the rules of applications for these classifications – applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)					
Excess Autos 1 Factor – Code				1.00 -- (8990)	
Excess Autos 2 (all operators age 40-74) Factor -- Code				0.80 -- (8980)	
YOUTHFUL OPERATOR UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT					
Age		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	2.50 -- (8400)	2.65 -- (8403)	3.30 -- (8600)	3.45 -- (8603)
	18 Factor – Code	2.50 -- (8401)	2.65 -- (8405)	3.30 -- (8601)	3.45 -- (8605)
	19 Factor – Code	2.50 -- (8451)	2.65 -- (8455)	3.30 -- (8651)	3.45 -- (8655)
	20 Factor – Code	2.50 -- (8450)	2.65 -- (8453)	3.30 -- (8650)	3.45 -- (8653)
WITH DRIVER TRAINING	17 or less Factor -- Code	2.25 -- (8460)	2.40 -- (8463)	3.00 -- (8660)	3.15 -- (8663)
	18 Factor – Code	2.25 -- (8470)	2.40 -- (8473)	3.00 -- (8670)	3.15 -- (8673)
	19 Factor – Code	2.25 -- (8480)	2.40 -- (8483)	3.00 -- (8680)	3.15 -- (8683)
	20 Factor – Code	2.25 -- (8490)	2.40 -- (8493)	3.00 -- (8690)	3.15 -- (8693)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor – Code	1.35 -- (8754)	1.50 -- (8755)	1.75 -- (8704)	1.90 -- (8705)
	25-29 Factor – Code	Classify as All Other Operators Age 25-29		1.30 -- (8708)	1.45 -- (8709)

YOUTHFUL OPERATOR					
UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS					
Age		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	2.25 -- (8406)	2.40 -- (8408)	3.00 -- (8606)	3.15 -- (8608)
	18 Factor – Code	2.25 -- (8402)	2.40 -- (8404)	3.00 -- (8602)	3.15 -- (8604)
	19 Factor – Code	2.25 -- (8452)	2.40 -- (8454)	3.00 -- (8652)	3.15 -- (8654)
	20 Factor – Code	2.25 -- (8456)	2.40 -- (8458)	3.00 -- (8656)	3.15 -- (8658)
WITH DRIVER TRAINING	17 or less Factor -- Code	2.00 -- (8466)	2.15 -- (8468)	2.65 -- (8666)	2.80 -- (8668)
	18 Factor – Code	2.00 -- (8476)	2.15 -- (8478)	2.65 -- (8676)	2.80 -- (8678)
	19 Factor – Code	2.00 -- (8486)	2.15 -- (8488)	2.65 -- (8686)	2.80 -- (8688)
	20 Factor – Code	2.00 -- (8496)	2.15 -- (8498)	2.65 -- (8696)	2.80 -- (8698)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor – Code	1.15 -- (8756)	1.30 -- (8757)	1.50 -- (8706)	1.65 -- (8707)
YOUTHFUL OPERATOR					
MARRIED MALE					
Age		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
WITHOUT DRIVER TRAINING	17 or less Factor -- Code	1.55 -- (8924)	1.70 -- (8925)	1.40 -- (8926)	1.55 -- (8927)
	18 Factor – Code	1.55 -- (8934)	1.70 -- (8935)	1.40 -- (8936)	1.55 -- (8937)
	19 Factor – Code	1.55 -- (8944)	1.70 -- (8945)	1.40 -- (8946)	1.55 -- (8947)
	20 Factor – Code	1.55 -- (8954)	1.70 -- (8955)	1.40 -- (8956)	1.55 -- (8957)
WITH DRIVER TRAINING	17 or less Factor -- Code	1.40 -- (8964)	1.55 -- (8965)	1.25 -- (8966)	1.40 -- (8967)
	18 Factor – Code	1.40 -- (8974)	1.55 -- (8975)	1.25 -- (8976)	1.40 -- (8977)
	19 Factor – Code	1.40 -- (8984)	1.55 -- (8985)	1.25 -- (8986)	1.40 -- (8987)
	20 Factor – Code	1.40 -- (8994)	1.55 -- (8995)	1.25 -- (8996)	1.40 -- (8997)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor – Code	1.25 -- (8554)	1.40 -- (8555)	1.05 -- (8556)	1.20 -- (8557)
	25-29	Classify as All Other Operators Age 25-29			

YOUTHFUL OPERATOR					
UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT					
Age		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	2.10 – (8024)	2.25 – (8025)	2.60 – (8124)	2.75 – (8125)
	18 Factor – Code	2.10 – (8034)	2.25 – (8035)	2.60 – (8134)	2.75 – (8135)
	19 Factor – Code	2.10 – (8044)	2.25 – (8045)	2.60 – (8144)	2.75 – (8145)
	20 Factor – Code	2.10 – (8054)	2.25 – (8055)	2.60 – (8154)	2.75 – (8155)
WITH DRIVER TRAINING	17 or less Factor – Code	1.90 – (8064)	2.05 – (8065)	2.35 – (8164)	2.50 – (8165)
	18 Factor – Code	1.90 – (8074)	2.05 – (8075)	2.35 – (8174)	2.50 – (8175)
	19 Factor – Code	1.90 – (8084)	2.05 – (8085)	2.35 – (8184)	2.50 – (8185)
	20 Factor – Code	1.90 – (8094)	2.05 – (8095)	2.35 – (8194)	2.50 – (8195)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor – Code	1.30 – (8254)	1.45 – (8255)	1.60 – (8354)	1.75 – (8355)
	25-29 Factor – Code	Classify as All Other Operators Age 25-29		1.10 -- (8358)	1.25 -- (8359)
YOUTHFUL OPERATOR					
UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS					
Age		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	1.90 – (8026)	2.05 – (8027)	2.35 – (8126)	2.50 – (8127)
	18 Factor – Code	1.90 – (8036)	2.05 – (8037)	2.35 – (8136)	2.50 – (8137)
	19 Factor – Code	1.90 – (8046)	2.05 – (8047)	2.35 – (8146)	2.50 – (8147)
	20 Factor – Code	1.90 – (8056)	2.05 – (8057)	2.35 – (8156)	2.50 – (8157)
WITH DRIVER TRAINING	17 or less Factor – Code	1.70 – (8066)	1.85 – (8067)	2.10 – (8166)	2.25 – (8167)
	18 Factor – Code	1.70 – (8076)	1.85 – (8077)	2.10 – (8176)	2.25 – (8177)
	19 Factor – Code	1.70 – (8086)	1.85 – (8087)	2.10 – (8186)	2.25 – (8187)
	20 Factor -- Code	1.70 – (8096)	1.85 – (8097)	2.10 – (8196)	2.25 – (8197)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.10 – (8256)	1.25 – (8257)	1.35 – (8356)	1.50 – (8357)

YOUTHFUL OPERATOR					
MARRIED FEMALE					
Age		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
WITHOUT DRIVER TRAINING	17 or less Factor – Code	1.30 – (8804)	1.45 – (8805)	1.15 – (8806)	1.30 – (8807)
	18 Factor – Code	1.30 – (8854)	1.45 – (8855)	1.15 – (8856)	1.30 – (8857)
	19 Factor – Code	1.30 – (8864)	1.45 – (8865)	1.15 – (8866)	1.30 – (8867)
	20 Factor – Code	1.30 – (8874)	1.45 – (8875)	1.15 – (8876)	1.30 – (8877)
WITH DRIVER TRAINING	17 or less Factor – Code	1.15 – (8884)	1.30 – (8885)	1.05 – (8886)	1.20 – (8887)
	18 Factor – Code	1.15 – (8894)	1.30 – (8895)	1.05 – (8896)	1.20 – (8897)
	19 Factor – Code	1.15 – (8904)	1.30 – (8905)	1.05 – (8906)	1.20 – (8907)
	20 Factor – Code	1.15 – (8914)	1.30 – (8915)	1.05 – (8916)	1.20 – (8917)
WITH OR WITHOUT DRIVER TRAINING	21-24 Factor -- Code	1.15 – (8664)	1.30 – (8665)	1.00 – (8006)	1.15 – (8007)
	25-29	Classify as All Other Operators Age 25-29			

* Named Non-Owners are rated as Pleasure Use.

4. SECONDARY CLASSIFICATIONS – RATING FACTORS

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

The two digit code are appended to the four-digit code corresponding to the Primary Rating Factor to which the factor in this table is added or subtracted

	SUB-CLASS					
	0	1A	1B	2	3	4
Single Car Risk Factor Code	0.00 10	+0.40 11	+0.40 15	+0.90 12	+1.50 13	+2.20 14
Multi-Car Risk Code	-0.20 20	0.00 21	0.00 25	+0.25 22	+0.55 23	+0.90 24

5. MODEL YEAR AND SYMBOL FACTORS

COMPREHENSIVE															
Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995-1990	1989& prior
01	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	0.22	0.12
02	0.54	0.51	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.12
03	0.65	0.62	0.59	0.56	0.53	0.51	0.48	0.45	0.44	0.41	0.39	0.37	0.35	0.34	0.12
04	0.74	0.70	0.67	0.64	0.60	0.58	0.54	0.52	0.50	0.47	0.44	0.42	0.40	0.38	0.12
05	0.83	0.79	0.75	0.71	0.68	0.65	0.61	0.58	0.56	0.53	0.50	0.47	0.45	0.43	0.14
06	0.92	0.88	0.84	0.80	0.76	0.72	0.68	0.65	0.62	0.59	0.55	0.53	0.50	0.48	0.22
07	1.01	0.97	0.92	0.87	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.28
08	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57	0.36
10	1.20	1.14	1.09	1.04	0.98	0.94	0.88	0.84	0.81	0.76	0.72	0.69	0.65	0.62	0.46
11	1.32	1.26	1.20	1.14	1.08	1.03	0.97	0.92	0.89	0.84	0.79	0.76	0.72	0.68	0.55
12	1.44	1.38	1.31	1.24	1.18	1.13	1.06	1.01	0.97	0.92	0.86	0.83	0.79	0.75	0.65
13	1.57	1.50	1.43	1.36	1.29	1.23	1.16	1.10	1.06	1.00	0.94	0.90	0.86	0.82	0.78
14	1.72	1.64	1.56	1.48	1.40	1.34	1.26	1.20	1.15	1.09	1.03	0.98	0.94	0.89	0.93
15	1.89	1.81	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98	1.11
16	2.06	1.96	1.87	1.78	1.68	1.61	1.51	1.44	1.38	1.31	1.23	1.18	1.12	1.07	1.29
17	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49	1.41	1.33	1.27	1.21	1.15	1.50
18	2.38	2.27	2.16	2.05	1.94	1.86	1.75	1.66	1.60	1.51	1.43	1.36	1.30	1.23	1.74
19	2.57	2.46	2.34	2.22	2.11	2.01	1.90	1.80	1.73	1.64	1.54	1.47	1.40	1.33	2.02
20	2.79	2.67	2.54	2.41	2.29	2.18	2.06	1.96	1.88	1.78	1.68	1.60	1.52	1.45	2.36
21	3.05	2.91	2.77	2.63	2.49	2.38	2.24	2.13	2.05	1.94	1.83	1.75	1.66	1.58	2.95
22	3.37	3.21	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74	n/a
23	3.71	3.54	3.37	3.20	3.03	2.90	2.73	2.59	2.49	2.36	2.22	2.12	2.02	1.92	n/a
24	4.21	4.02	3.83	3.64	3.45	3.29	3.10	2.95	2.83	2.68	2.53	2.41	2.30	2.18	n/a
25	4.94	4.71	4.49	4.27	4.04	3.86	3.64	3.46	3.32	3.14	2.96	2.83	2.69	2.56	n/a
26	5.69	5.43	5.17	4.91	4.65	4.45	4.19	3.98	3.83	3.62	3.41	3.26	3.10	2.95	n/a
COLLISION															
Symbol	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995-1990	1989& prior
01	0.68	0.65	0.62	0.58	0.55	0.51	0.47	0.43	0.41	0.38	0.36	0.34	0.32	0.30	0.20
02	0.77	0.74	0.70	0.66	0.62	0.58	0.53	0.49	0.46	0.43	0.41	0.39	0.36	0.34	0.20
03	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	0.48	0.45	0.42	0.39	0.37	0.20
04	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39	0.20
05	0.95	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41	0.25
06	0.99	0.95	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43	0.30
07	1.05	1.00	0.95	0.89	0.84	0.79	0.72	0.67	0.63	0.59	0.55	0.52	0.48	0.46	0.34
08	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48	0.38
10	1.16	1.10	1.05	0.99	0.92	0.87	0.80	0.74	0.69	0.65	0.61	0.58	0.54	0.50	0.42
11	1.21	1.16	1.10	1.03	0.97	0.91	0.84	0.77	0.73	0.68	0.64	0.61	0.56	0.53	0.47
12	1.27	1.21	1.15	1.08	1.01	0.95	0.87	0.81	0.76	0.71	0.67	0.63	0.59	0.55	0.51
13	1.33	1.27	1.21	1.14	1.06	1.00	0.92	0.85	0.80	0.75	0.70	0.67	0.62	0.58	0.57
14	1.41	1.34	1.28	1.20	1.13	1.06	0.97	0.90	0.84	0.79	0.74	0.70	0.65	0.61	0.63
15	1.51	1.44	1.37	1.29	1.21	1.14	1.04	0.96	0.90	0.85	0.79	0.75	0.70	0.66	0.71
16	1.58	1.51	1.44	1.35	1.27	1.20	1.09	1.01	0.95	0.89	0.84	0.79	0.73	0.69	0.79
17	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00	0.94	0.88	0.84	0.78	0.73	0.86
18	1.76	1.68	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77	0.93
19	1.85	1.76	1.68	1.58	1.48	1.39	1.28	1.18	1.11	1.04	0.97	0.92	0.86	0.81	1.01
20	1.94	1.85	1.76	1.65	1.55	1.46	1.34	1.23	1.16	1.09	1.02	0.97	0.90	0.84	1.11
21	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21	1.14	1.07	1.01	0.94	0.88	1.30
22	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28	1.20	1.13	1.07	0.99	0.93	n/a
23	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35	1.27	1.19	1.13	1.05	0.98	n/a
24	2.43	2.32	2.21	2.08	1.94	1.83	1.68	1.55	1.46	1.37	1.28	1.22	1.13	1.06	n/a
25	2.71	2.58	2.46	2.31	2.16	2.04	1.87	1.72	1.62	1.53	1.43	1.35	1.25	1.18	n/a
26	2.98	2.85	2.71	2.55	2.38	2.25	2.06	1.90	1.79	1.68	1.57	1.49	1.38	1.30	n/a

For Model Years 1989 and Prior, see Rule 13.

6. LIABILITY AND MEDICAL PAYMENTS VEHICLE RATING FACTORS

Premium Determination:

A. Basic Premium Determination

In accordance with the Premium Determination Rule in the company's rating manual, determine the territory, classification rating factors and physical damage symbol/model year.

B. Determine the Liability and Medical Payments Symbols

Refer to the multistate LPMP symbols pages to determine (1) the BI & PD Liability symbol, and (2) the Medical Payments symbol, for each vehicle being rated.

C. Determine the Liability and Medical Payments Vehicle Rating Factors

Refer to the Liability and Medical Payments Vehicle Rating Factor Table (see Rule A.3.) to determine the LPMP vehicle rating factors associated with each symbol determined in Rule A.2.B.

D. LPMP Premium Determination

1. The LPMP vehicle rating factors are multiplicative factors that are applied in the same manner as other multiplicative classification rating factors, in accordance with the Premium Determination Rule in the company's rating manual. Determine the premiums for BI & PD Liability and /Medical Payments Coverages under the LPMP Vehicle Rating Plan as follows:
 - a. BI Liability premium = BI Rate x Classification Rating Factor x LPMP BI & PD Liability vehicle rating factor.
 - b. PD Liability premium = PD Rate x Classification Rating Factor x LPMP BI & PD Liability vehicle rating factor.
 - c. Medical Payments premium = Med Pay Rate x Classification Rating Factor x LPMP /Med Pay vehicle rating factor.
2. The LPMP vehicle rating plan does not affect the premium determination procedures that apply to Comprehensive and Collision Coverages, or to other coverages not specified in these rules. Refer to the Premium Determination Rule in the company's manual.
3. If the provisions of the Personal Vehicle Manual Rule 3.F. apply to the risk, or if the company uses an expense fee program or similar program that uses flat-dollar additive charges, apply those rating provisions in accordance with the company's premium determination procedures.
4. LPMP vehicle rating factors do not apply to risks rated in accordance with Personal Vehicle Manual Rule 15. Named Non-Owner Coverage, or Rule 16. Extended Non-Owned Liability Coverage.

From the following table, determine the rating factors for the Liability and /Medical Payments symbols determined in Rule A.2.B.

BI & PD Liability Symbol	Rating Factor	Medical Payments Symbol
255	0.80	455
260	0.80	460
265	0.80	465
270	0.80	470
275	0.80	475
280	0.80	480
285	0.85	485
290	0.90	490
295	0.95	495
300	1.00	500
305	1.05	505
310	1.10	510
315	1.15	515
320	1.20	520
325	1.25	525
330	1.25	530
335	1.25	535
340	1.25	540
345	1.25	545
350	1.25	550
355	1.25	555
360	1.25	560
365	1.25	565
370	1.25	570
375	1.25	575
380	1.25	580
385	1.25	585
390	1.25	590

7. UNDERWRITING TIER FACTORS

TIER	FACTOR
Elite	1.00
Superior	1.50
Plus	2.00
Preferred	2.50
Standard	3.00

8. AUTOMOBILE INSURANCE CREDIT SCORING FACTORS

NUMERIC RANGE	FACTOR
829 – 997	0.62
785 – 828	0.68
754 – 784	0.79
727 – 753	0.81
701 – 726	0.85
676 – 700	0.93
649 – 675	1.00
632 – 648	1.03
618 – 631	1.05
595 – 617	1.13
574 -- 594	1.21
555 -- 573	1.28
539 -- 556	1.35
487 – 538	1.45
223 -- 486	1.60
0-222	1.75
No Hit/No Score	1.00

9. OPTIONAL COVERAGES

A. Optional Limits Transportation Expense Coverage

Limits	Rate Per Auto
\$20/600	Included
\$30/900	\$ 5.00
\$40/1200	\$10.00
\$50/1500	\$14.00

B. Towing and Labor Costs Coverage

Limit Per Disablement	Rate Per Vehicle
\$ 25	\$2.00
50	\$3.00
75	\$5.00
100	\$6.00

C. Excess Electronic Equipment Coverage

Maximum Limit of Liability for Excess Electronic Equipment	Premium Per Auto
\$ 1,500	\$ 26.00
2,000	\$ 52.00
2,500	\$ 77.00
3,000	\$103.00
3,500	\$129.00
4,000	\$155.00
4,500	\$180.00
5,000	\$206.00

D. Named Non-Owner Coverage

Exclusions for vehicles furnished or available for regular use apply:

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

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

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

E. Extended Non-Owned Coverage

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

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

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

F. Auto Loan/Lease Coverage

Coverage	Charge
Comprehensive	7%
Collision	7%

G. New Car Replacement Coverage

Coverage	Charge
Comprehensive	10%
Collision	10%

10. MISCELLANEOUS TYPES

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

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.45
Collision	\$500	\$0.42

B. Golf Carts

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.24
Collision	\$500	\$0.44

C. Antique Autos

Coverage	Deductible	Rate Per \$100
Comprehensive	\$500	\$0.35
Collision	\$500	\$0.63

11. DISCOUNTS/SURCHARGES

Discount/Surcharge	Coverage					
	BI	PD	MP	COMP	COL	UM
(A) Companion UNIVERSAL HO Policy	0.85	0.85	0.85	0.85	0.85	1.00
(B) Companion UNIVERSAL Personal Umbrella Policy	0.97	0.97	0.97	0.97	0.97	1.00
(C) UNI-PAK	0.80	0.80	0.80	0.80	0.80	1.00
(D.1) Anti-Theft Alarm only and Active Disabling	1.00	1.00	1.00	0.95	1.00	1.00
(D.2) Anti-Theft Passive Disabling	1.00	1.00	1.00	0.85	1.00	1.00
(E.1.a) Safety Equipment –Passive Seatbelts	1.00	1.00	0.90	1.00	1.00	0.90
(E.1.b) Safety Equipment – Driver’s Side Airbag	1.00	1.00	0.80	1.00	1.00	0.80
(E.1.c) Safety Equipment – Driver’s & Passenger Side Airbags	1.00	1.00	0.70	1.00	1.00	0.70
(E.2) Safety Equipment – Anti-Lock Brakes	0.95	0.95	1.00	1.00	1.00	1.00
(F) Accident Prevention Course	0.95	0.95	1.00	1.00	1.00	1.00
(G) Youthful Operator Renewal Discount	0.90	0.90	0.90	0.90	0.90	1.00
(H) Liability Only Surcharge	1.05	1.05	1.05			1.05

- A. **Companion UNIVERSAL Homeowners Policy Discount:** The Company will offer a **15% discount** for insureds with a companion UNIVERSAL Homeowners policy. All vehicles must be garaged at the same physical location of the property insured under the UNIVERSAL Homeowners policy.
- B. **Companion UNIVERSAL Personal Umbrella Policy Discount:** The Company will offer a **3% discount** for insureds with a companion UNIVERSAL Personal Umbrella policy.
- C. **UNI-PAK Discount:** The Company will offer a **20% discount** for insureds with BOTH a companion UNIVERSAL Homeowners AND UNIVERSAL Personal Umbrella policy. UNI-PAK discount is *NOT* in addition to the Companion Discounts (A) and (B) above.

- D. **Anti-Theft Devices:** these discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:
- a. A hood lock which can be released only from inside the vehicle, and
 - b. A device meeting the criteria of either Paragraph 1. or 2. below.
- 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.
1. **Alarm ONLY and Active Disabling Devices.** A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.
 2. **Passive Disabling Devices.** A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.
- E. **Safety Equipment Discounts**
1. **Passive Restraint Discount (Air Bags)**
The following discounts apply to Medical Payments Coverage and Uninsured Motorists Coverages **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 set forth below:
 - (a) 10% discount shall be afforded when the vehicle is equipped with a passive/automatic seat belt(s).
 - (b) 20% discount shall be afforded when the restraint is installed in the driver-side only position.
 - (c) 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

Note: If a vehicle is equipped with more than one of the passive restraint systems listed above, only the single highest discount shall apply.
 2. **Anti-Lock Braking System Discount**
A 5% discount for Bodily Injury and Property Damage 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.
- F. **Mature Operator Accident Prevention Course Discount**
- a. A 5% **Mature Operator Accident Prevention Course Discount** may be afforded by **UNAIC**. If afforded, the Discount applies to the premiums for Bodily Injury and Property Damage Liability Coverages, provided that, in accordance with **Nevada Statute NV S Section 690B.029**, the insured:
 - (1) Is at least fifty-five years of age.
 - (2) has completion certificate dated within the most recent 36 months, certifying that he or she has successfully completed a motor vehicle accident prevention course approved by the Nevada Department of Motor Vehicles and Public Safety.
 - (3) Did not take the course as a result of an order or sentence imposed by a court
 - b. The discount may be cancelled if, during the policy period, the operator who completed the course is:
 - (1) Involved in an at-fault accident; or
 - (2) Maintains a driving record free of violations;
 - (3) Convicted of or enters a plea of guilty or nolo contendere to a moving traffic violation or an offense involving the operation of a motor vehicle while under the influence of alcohol or controlled substances.
- G. **Youthful Operator Renewal Discount:** If a policy has been in-force with Universal for at least two (2) years and a youthful operator aged 16, 17 or 18 is listed as a driver on the policy, then a ten (10) percent discount applies to the premium for the youthful operator. The discount applies to Bodily Injury, Property Damage, Uninsured/Underinsured Motorist, Medical Payments, Comprehensive and Collision coverages. This discount will be removed at the first renewal after the driver reaches age 19.
- H. **Liability Only Surcharge:** A 5% surcharge applied at the vehicle-level, will be applied if a policy is issued with liability coverage only. A Liability Only policy is defined as a policy where there is no Comprehensive or Collision coverage on any vehicle.

If Comprehensive (and Collision) coverage is deleted from all vehicles mid-term, the surcharge will be applied upon renewal. If Comprehensive (and Collision) coverage is added to a vehicle mid-term, or if a new car is added with Comprehensive (and Collision) coverage, then the surcharge will be removed mid-term on the endorsement date.

RATING WORKSHEET

STEP	RULE	PAGE	MATH	BI	PD	MP	COMP	COLL	UM
1	Base Rate	1	28						
2	Increased Limits & Deductible Factors	2	28	x					
3	Model Year and Symbol Factors	5	33	x					
4	Safety Equipment - Anti-Lock Brakes Discount	11	37	x					
5	Safety Equipment - AirBag Discount	11	37	x					
6	Anti-Theft Discount	11	37	x					
7	Liability and Med Pay Vehicle Rating Factors	6	34	x					
8	Liability Only Surcharge	11	37	x					
9	Companion UNIVERSAL Homeowners Policy Discount	11	37	x					
10	Companion UNIVERSAL Personal Umbrella Policy Discount	11	37	x					
11	UNI-PAK Discount	11	37	x					
12	Underwriting Tier Factor	7	35	x					
13	Automobile Insurance Credit Score Factor	8	35	x					
14	Initial Base Premium (rounded)			=					
15	Total Class Factor (see table below)			x					
16	Total Base Premium (rounded)								
17	Auto Loan/Lease Coverage	9.F	37	+					
18	New Car Replacement Coverage	9.G	37	+					
19	Transportation Expense Coverage	9.A	35	+					
20	Towing & Labor Costs Coverage	9.B	35	+					
21	Excess Electronic Equipment Coverage	9.C	36	+					
22	Named Non-Owner Coverage	9.E	36	x					
23	Extended Named Non-Owned Coverage	9.F	36	x					
24	Trailers and Camper Bodies	10.A	37	+					
25	Golf Carts	10.B	37	+					
26	Antique Autos	10.C	37	+					
27	Annual Policy Factor	8	17	x					
28	Total Policy Premium (rounded)			=					

CLASS FACTORS (For step 14 above)				RULE	PAGE	MATH	BI	PD	MP	COMP	COLL	UM
1	Primary Classifications (Assume 1.00 for UM Coverage)	3	29									
2	Mature Operator Accident Prevention Course Discount	11	38	x								
3	Secondary Classifications	4	32	+								
4	Youthful Operator Renewal Discount	11	37	x								
4	Total Class Factor			=								

APPENDIX A – CHART OF MAJOR VIOLATIONS

VIOLATION DESCRIPTION
Careless or improper driving
Drag racing
Driving left of center/crossing median
Driving under suspension, cancellation or revocation of license
Driving under the influence
Driving while impaired/disabled
Driving with unlawful blood alcohol level
Driving wrong side of road
Driving wrong way
Fail to stop and render aid involving injury/death
Fail to stop and report accident
False accident report/perjury
Fleeing or eluding police
Homicide, manslaughter or assault with a motor vehicle
Illegal activity with a motor vehicle
Illegal possession of alcohol or drugs (involving a motor vehicle)
Improper passing-stopped school bus
Leaving scene of an accident
Obstructing an officer
Open bottle violation
Operating motor vehicle without driver's license
Reckless driving
Refusal to submit to chemical test
Refuse to comply with lawful police/fire department order
Speeding, where speed limit is exceeded by more than 15 mph
Suspended license over 30 days over 12 months but less than 36 months
Suspended license over 30 days within the prior 12 months
Suspended license with less than 30 days
Unauthorized possession of driver's license (knowingly)
Unlawful use or display of license

APPENDIX B – CHART OF MINOR VIOLATIONS

VIOLATION DESCRIPTION
Alter/display traffic control device/instructor
Disobeyed bus, car pool lane sign
Disobeyed emergency vehicle regulations
Driving on shoulder, ditch, sidewalk
Driving too fast for conditions
Driving unlawful vehicle on road
Driving while view/mechanism obstructed
Driving without insurance
Equipment violations
Exceeding bumper height limit
Expired driver's license – less than 12 months
Fail to obey traffic device
Fail to observe safety zone
Fail to observe warning on vehicle
Fail to signal direction or slowing
Fail to surrender driver's license/registration/title
Fail to use proper child restraints
Fail to yield (all situations)
Failure to use due care
Follow too closely
Improper backing/entering/exiting traffic
Improper passing or lane use
Improper turn (all turning violations)
Leaving vehicle unattended
License violations – minor
Load dragging/shifting/escaping/no flag, etc.
Miscellaneous moving violation
No turn indicator
Opening a door into moving traffic
Operate vehicle emit/emission more than 5 seconds
Operating improper vehicle on public road (includes golf carts)
Riding or allowing to ride on exterior of vehicle
Seat belt violations
Special hazard – driving too fast for conditions
Speed 4-lane-20ft median – radar/time 80 in 65 or 70 in a 55 mph zone
Speed less than posted minimum
Speed, where speed limit is exceeded by 15 mph or less
Speeding/interstate or 4 lane with 20 ft median/14 mph or less over 55/65 limit
Towing vehicle improperly
Vehicle not under control