



MUNICIPAL VEHICLE PROGRAM

Rating Tables 2023-2024

Part I Class Table

Class	All Standard & Non-Standard Vehicles	15+ Pass Van, Ambulances & LSMs	Buses
1	\$100	\$200	\$800
2	\$200	\$400	\$1,000

Part II * Cumulative Loss Experience

Class		Standard Vehicle (1)	Non-Standard (2)
21	Under 100%	0.0055	0.0077
22	100-120%	0.0066	0.0093
23	121-140%	0.0077	0.0108
24	141-170%	0.0088	0.0124
25	171-220%	0.0099	0.0139
26	Over 200%	0.011	0.0154

* Part II Definitions of Standard and Non-Standard

(1) Standard Vehicle Rate

Vehicles that qualify for the **Standard Vehicle Rate** are:

- a) Motorized passenger vehicles available to the general public but purposed for use by municipalities, that are designed for use on a paved surface, that require a license by the State of Arkansas. This would include coupes, sedans, SUVs used by police, city utilities, etc.
- b) Motorized vehicles designed for off-road use such as backhoes, excavation equipment, ATVs, etc

(2) Non-Standard Rate

We define **Non-Standard Vehicle** as a motorized vehicle not available for purchase to the general public as transportation, and whose design is for use by emergency personnel, or by personnel in the course and scope of municipal use. This would include, but not limited to, fire trucks, dump trucks, trash trucks, ambulances, buses designed to carry passengers.

Surcharge

Members with a current loss ratio over 100% for the last two years and a 100% Cumulative Loss Ratio, with an aggregate loss to the pool of \$750,000 or higher, will be surcharged and the maximum Class 2 Rates would apply for Part I and a 10% surcharge on Part II premium would apply.

Our hope is that the surcharge will encourage municipalities to take the necessary steps to mitigate their losses. The League has extensive resources available, at no charge to you, to accomplish this.

Please contact John Wells, Director at 501-978-6123, if you have any questions regarding the Municipal Vehicle Program rates.