



MUNICIPAL VEHICLE PROGRAM

Rating Tables 2025-2026 Effective 12/1/25

Part I Class Table

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

Part II Cumulative Loss Experience

Class		Standard Vehicle	Non-Standard
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 220%	0.011	0.0154

Part II Definitions of Standard and Non-Standard

Standard Vehicle Rate

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

- 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, pick-up, SUV's used by police, city utilities, etc.
- Motorized vehicles designed for off-road use such as backhoes, excavation equipment, ATV's, etc.

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.

NOTE: Deductible \$1,000 per vehicle.

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.

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